

The Impact of Relationship Marketing on Customer's Satisfaction in Financial Services Market by Explaining the Mediating Role of Service Quality (Case Study: Ghavamin Bank, City of Shiraz)

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Abstract: In order to evaluate the impact of relationship marketing on customer's satisfaction with regard to the mediating role of service quality this research was performed in the branches of Bank Ghavamin of the city of Shiraz. The statistical population of this research includes customers of 16 active branches of Bank Ghavamin of the city of Shiraz and sampling has been used for collecting data from customers. In this research the relationship marketing, customer's satisfaction and service quality variables were measured and the data was analyzed. For statistical investigation, descriptive and inferential statistics and correlation coefficient test, hierarchical regression and structural equation modeling methods were used. The obtained results show a significant relationship between dimensions of relationship marketing including information exchange, trust, employees, customer's complaint management, customer's satisfaction, among which only the social factors does not have significant relationship with customer's satisfaction, the results also show that the relationship marketing has significant relationship with service quality and also service quality has significant relationship with customer's satisfaction. Moreover, the results indicate that relationship marketing has significant impact on customer's satisfaction with regard to the mediating role of service quality.

Key words: Relationship marketing, service quality, customer's satisfaction, statistical population, Iran

INTRODUCTION

The present era is the period of accelerating and unpredictable changes and due to the existence of factors such as unspecified borders between markets, fragmented markets, shortening of product life cycle, rapid change of customer's purchasing pattern, better informed and more sophisticated customers, the companies are facing with the hardest competitive conditions that never had been precedent. In this respect, only those organizations would have appropriate status in the competitive arena that put their major center of their activities on meeting customer's demands and fulfilling their requirements because high levels of customer satisfaction causes his/her more loyalty. Unlike classic marketing theory that its art was only to attract new customers and its emphasis was more on performing concentrated transactions than creating relationship with others with the intensification of competition between banks in getting customers for their products and services and also by the increase of customer power in today's competitive world, the banks should not only look for attracting new customers but

should also consider maintaining previous customers and making strong relations with them. Today's world is full of changes and transformations: change in technology, information, consumer's demands and change in the global markets. But among the changes created in business domain, the change in disposable values has been what is recognized as the major factor of success in current banks. Thus, it can be said that in this respect the best way to realize this point in the organization is to recognize interests, needs, demands and familiarizing with ideas, suggestions, critics of employees of organization and people (customers) who are in a way benefiting from the services of organization and by purchasing and having the services causes the survival of organization and the creation of benefits for it (Yang *et al.*, 2004)

Relationship marketing by discovering customer's requirements can result in their loyalty and reduction of company's costs. Researches have shown that the cost of offering services to a loyal customer is very lower than the cost of attracting and offering services to a new customer. Banks offer similar services with equal cost to

the customers everywhere; hence the bank managers are looking for improving service quality to differentiate their services from other banks.

The survival of cities depends on the way of economic enterprises activities and the management of these enterprises. The public and private banks are among the most important economic enterprises that result in capital turnover in the city and that create economic dynamicity in the city. Now a days due to the activation of various banks, expansion of competition and the development of information and communication at the international level, attracting and maintaining customers in country's banking industry have become more complicated (Zhu *et al.*, 2002).

Now a days all world's organizational units, companies and institutions tend to customer and the direction of all organizational units is toward the customer and satisfying him/her. This point indicates that the necessity of acquiring customer's satisfaction has philosophically been perceived and accepted, or is developing and spreading (Amini and Sohrabi, 2009).

The relationship marketing concept was firstly raised in the marketing literature of America in Berry's Article in 1983. Among the courses of service marketing and industrial marketing, the relationship marketing has been emerged. The stated phenomenon by this concept is strongly supported by continuous processes in modern trade (Guo *et al.*, 2008).

In service study, evaluating the quality is performed during the service offering process. Every contact of customer is regarded as a moment for creating trust and an opportunity for satisfaction or dissatisfaction. Since the role of services was evident in daily life, the issue of "Service Quality" has also been considered as major characteristics of competition among the organizations, in a way that considering service quality has differentiated the organization from its competitors and has caused acquiring competitive advantage (Ghobadian *et al.*, 1994).

Service quality is defined as a degree of difference between customer's perceptions and expectations of services. Banking and financial services are important parts of service industry and the quality of such services has close relationship with customer's satisfaction in this industry. Regarding the possibility of receiving similar services in banks, bank managers are willing to differentiate the services of their banks form other banks through better quality of services (Jandaghi, 2004).

Customer satisfaction is regarded among internal measures of organizations that are the manifestation of orientations towards fulfilling customer's demands and for promoting the quality of products (Rezaie, 2008). According to Joran, customer satisfaction is the condition

in which the customer feels the product features correspond with his/her feelings. Dissatisfaction is also the condition in which product's defects and disadvantages cause customer's annoyance, complaint and criticism (Rezaie, 2008).

Literature review

Research history: Shirkhodaie in an study entitled as "Investigating the Impact of Relationship Marketing Tactics on the Satisfaction and Loyalty of the Customers of Iran Insurance Company" concluded that price perception and proposed value have positive and significant impact on satisfaction and satisfaction has also positive and significant impact on loyalty.

Pourbaghi and Shakerinia (2015) in an study entitled as "Investigating the Impact of Relationship Marketing on Customer's Brand Loyalty; Case Study: The Branches of Bank Sepah of the City of Rasht" investigated these impacts in the branches of Bank Sepah of the city of Rasht. The data has been collected from 15 branches of Bank Sepah of the city of Rasht. The applied research method in this research is Pearson's correlation coefficient. The results of research show that there is significant relationship between relationship marketing and brand loyalty and general satisfaction and also between general satisfaction and brand loyalty and general satisfaction adjusts the relationship between relationship marketing and brand loyalty.

Salehnia and Mahmoudabadi (2010) in an study entitled as "The Role of Relationship Marketing in Increasing Demand for Bank Services in the Branches of Bank Melli of the City of Bandarabbas" investigated by correlation method and concluded that relationship marketing has positive and significant impact on satisfaction and demand enhancement for bank services in the branches of Bank Melli of the city of Bandarabbas. Hawari *et al.* (2009) in an study entitled as "The Impact of Relationship Marketing on Customer's Loyalty Enhancement" tried to investigate the impact of relationship marketing dimensions including quality of communications, commitment, trust making by the bank and its ability in conflict management on the loyalty enhancement of customers of Bank Ghavamin. The number of statistical population was announced >100,000 and 384 questionnaires were distributed and filled by the researcher. The statistical method was regression, investigated by SPSS Software and the estimation of variables was performed. The results indicate that 3 variables of bank ability in conflict management, commitment and communication quality cause the loyalty enhancement of the customers of Bank Ghavamin while the variable of trust making by bank does not have any relationship with loyalty enhancement.

The result of research performed by Arasli *et al.* (2005) entitled as “Factors Impacting on Strengthening Perceived Relationship in Carrying out Relationship Marketing” indicates positive and significant impact of key dimensions of relationship and features of relationship on the perceived strength by clients of Central Library of Shahid Chamran University. No significant relationship between client’s personality features and the strength of perceived relationship by them was found either.

Aydin *et al.* (2005) performed a research entitled as “Investigating the Impact of Relationship Marketing Bases on Loyalty of Customers of Kerman Balan Travel Agency”. In this research the significant relationship between 4 bases and the highest correlation between commitment and trust have been obtained by Pearson’ correlation coefficient test. By Friedman test the bases have been ranked based on the importance in this order: Trust, Communications, Commitment and Conflict Management.

Amini and Sohrabi (2009) in their research entitled as “Investigating the Impact of Factors Impacting on Relationship Marketing in Complete Relationship of Buyer-Seller” by using correlation method concluded that among factors impacting on relationship marketing in customers’ viewpoint, three factors of relationship assets of seller, dissatisfaction and personal-social relations impact on buyer-seller relationship trend and in buyer’s viewpoint in addition to the above factors, buyer’s relationship assets and seller’s lack of innovation also impact on buyer-seller relationship trend.

Almsalam (2014) investigated the impact of customer’s expectation and perception of service quality on customer’s satisfaction and analyzed the relationship between two of the most important cases of customer’s satisfaction (that is customer’s expectation and perceived service quality). The data was collected by surveying 5 banks in Damascus, Syria. The findings indicate that customer’s expectation and perceived service quality have positive impact on customer’s satisfaction. Bank managers should know how to improve the service quality under the influence of customer’s satisfaction in a way that it leads to consumer’s satisfaction enhancement and ultimately maintaining valuable customers.

Opuni *et al.* (2014) investigated the impact of relationship marketing on service quality and customer’s satisfaction by explaining the mediating role of adjusting emotional intelligence role of service providers in the hospitality sector in Ghana and concluded that emotional intelligence has positive impact on relationship marketing and relationship marketing has positive impact on service quality and customer’s satisfaction; hence, the companies

are recommended to put equipping service companies for the customers in priority, so that, maximizing service quality leads to customer’s satisfaction.

Raza and Rehman (2012) in their study entitled as “Investigating the Relationship Marketing Tactics on Communication Quality and Customer’s Loyalty” by using correlation method state that service quality, perceived price and brand image have positive and significant impact on customer’s satisfaction.

Chattananon and Trimetsontorn (2009) in a research entitled as “Investigating Relationship Marketing in the Pipe Companies of Thailand” have used quantitative as well as qualitative data in their research. The results of their quantitative research showed that in seller’s viewpoint, the only factor in creating relationship marketing is trust. While the results of interviews (qualitative data) indicated that four the factors of bonding, empathy, reciprocity and trust are concurrently effective in successful relationship marketing.

Varela-Neira *et al.* (2008) also in an study entitled as “The Impact of Feelings on Customer’s Cognitive Evaluation and Satisfaction in the Concept of Failure and Service Improvement” showed that feelings have direct impact on customer’s general satisfaction through cognitive evaluations performed by it.

Research hypothesis and variables

Main hypothesis: Relationship marketing has significant impact on customer’s satisfaction with regard to mediating role of service quality.

Minor hypotheses:

- Social factors have significant relationship with customer’s satisfaction
- Information exchange has significant relationship with customer’s satisfaction
- Trust has significant relationship with customer’s satisfaction
- Employees have significant relationship with customer’s satisfaction
- Customer’s complaint management has significant relationship with customer’s satisfaction
- Relationship marketing has significant relationship with service quality
- Service quality has significant relationship with customer’s satisfaction

In this research, regarding the hypotheses, research variables are as follow:

- Independent variable: relationship marketing
- Dependent variable: customer’s satisfaction

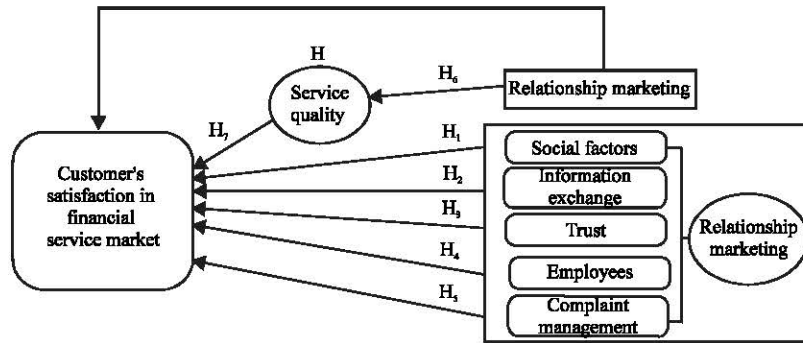


Fig. 1: Customer's complaint management

- Intermediate variable (Service quality): every research should have specific and defined limits, so that the researcher can have adequate and reliable control over it in all stages of performing it. The present research also has the following features in terms of subject, location and time

Subject area: Research subject area is the impact of relationship marketing on customer's satisfaction in financial services market by explaining the mediating role of service quality of the branches of Bank Ghavamin of the city of Shiraz.

Place area: Research place area has been performed based on the information related to the branches of Bank Ghavamin of the city of Shiraz.

Time area: Assessment of the impact ratio of relationship marketing on customer's satisfaction in financial services market by explaining the mediating role of service quality has been performed through questionnaire by customers in the first 6 month of year.

The major goal of research is to investigate the impact of relationship marketing on customer's satisfaction in financial services market by explaining the mediating role of customer's service quality that its factors are investigated based on the following conceptual model. As it is observed in research conceptual model, in the present research relationship marketing has five factors, explaining that these factors are social factors, information exchange, trust, employees and customer's complaint management (Fig. 1).

MATERIALS AND METHODS

In this research the impact of relationship marketing on customer's satisfaction in financial service market by

explaining the mediating role of service quality has been investigated in the branches of Bank Ghavamin of the city of Shiraz. The present research in respect of classification based on the goal is among the application researches and regarding the method, it is a descriptive field research. The statistical population of this research includes customers of 16 active branches of Bank Ghavamin of the city of Shiraz and sampling has been used randomly for collecting data from customers. Considering the research time range which is two months and the medium number of customers of these 16 branches that is about 2040 persons daily, hence the size of statistical population is about 110,000 persons.

In performing a research, the size of one sample selected from statistical population is always important. Bank Ghavamin has 16 branches in the city of Shiraz that the same 16 branches were selected as statistical population in this research. Since the customers of Bank Ghavamin of the city of Shiraz in this research were considered over one hundred and ten thousand, the research sample size was determined 384 people with regard to the table proposed by Kahn, Morgan and Krejcie.

In this research the two following methods have been used for data collection:

The library and theoretical method has been basically based on studying literature and investigating research history and also existing studies and visions about research topic and has been used for creating an appropriate framework for investigating the topic. Thus, by referring to the library resources including: books, weekly and monthly journals, quarterlies, publications of research and survey centers (such as publications of related organizations), organizations and educational institutions and performed educational theses and related research proposals, searching in electronic databases and scientific information, the theoretical and literature has been studied and investigated.

Another part of research has been performed as field study. In this stage, the data has been collected through questionnaire. To make the questionnaire, Likert's 5 degrees scale has been used to respond the questions of questionnaire. Among the important characteristics of this scale is to widen the responsiveness selection domain and providing more options for it. Meaning that, the respondents are asked to choose one of the options according to their visions.

For this purpose to assess customer's satisfaction, the standard questionnaire of customer's satisfaction assessment in banking system is used (Beerli *et al.*, 2004). In order to assess service quality in banking system, the standard questionnaire for service quality assessment in banking system has also been invented which is based on Systemic-exchange scale of Service Quality (SYSTRA-SQ) (Ghazizadeh *et al.*, 2010) and to assess relationship marketing, standard questionnaire of relationship marketing factors assessment is used (Kassim and Abdullah, 2010).

RESULTS AND DISCUSSION

Research findings: First hypothesis is about the relationship between social factors and customer's satisfaction. The following Table 1 shows the results of this test by using correlation coefficient test. Considering Table 2, the correlation coefficient value is equal to 0.042 indicating the lack of significant relationship between social factors and customer's satisfaction and with regard to the given p-value and comparing with significant level $\alpha = 0.05$ and since $p > 0.05$ hence this relationship is not significant and it can be generally said that the first hypothesis is rejected; meaning that:

- H_1 : "Social factors do not have significant relationship with customer's satisfaction"

Second hypothesis the relationship between information exchange and customer's satisfaction. The following Table 3 shows the results of this test by using correlation coefficient test: considering Table 4, the correlation coefficient value is equal to 0.148, indicating the positive relationship between information exchange and customer's satisfaction and with regard to the given p-value and comparing with significant level $\alpha = 0.05$ and since p-value is $< \alpha = 0.05$, hence this relationship is significant and it can be generally said that the second hypothesis is accepted; meaning that:

- H_2 : "Information exchange has significant relationship with customer's satisfaction"

Table 1: Test result of H_1

Correlation coefficient	p-value	Result at 5% error level
0.042	0.411	Relationship is not significant

Table 2: Test result of H_2

Correlation coefficient	p-value	Result at 5% error level
0.148	0.004	Relationship is positive and significant

Table 3: Test result of H_3

Correlation coefficient	p-value	Result at 5% error level
0.351	0.0001	Relationship is positive and significant

Table 4: Test result of H_4

Correlation coefficient	p-value	Result at 5% error level
0.347	0.0001	Relationship is positive and significant

Table 5: Test result of H_5

Correlation coefficient	p-value	Result at 5% error level
0.373	0.0001	Relationship is positive and significant

Table 6: Test result of H_6

Correlation coefficient	p-value	Result at 5% error level
0.159	0.002	Relationship is positive and significant

Fourth hypothesis the relationship between trust and customer's satisfaction. Table 4 shows the results of this test by using correlation coefficient test: considering Table 5, the correlation coefficient value is equal to 0.351, indicating the positive relationship between trust and customer's satisfaction and with regard to the given p-value and comparing with significant level $\alpha = 0.05$ and since $p < 0.05$, hence, this relationship is significant and it can be generally said that the third hypothesis is accepted; meaning that:

- H_3 : "Trust has significant relationship with customer's satisfaction"

Fourth hypothesis is about the relationship between employment and customer's satisfaction. Table 6 shows the results of this test by using correlation coefficient test: considering Table 6, the correlation coefficient value is equal to 0.347, indicating the positive relationship between employees and customer's satisfaction and with regard to the given p-value and comparing with significant level $\alpha = 0.05$ and since $p < 0.05$ hence, this relationship is significant and it can be generally said that the fourth hypothesis is accepted; meaning that:

- H_4 : "Employees have significant relationship with customer's satisfaction"

Table 7: Test result of H₇

Correlation coefficient	p-value	Result at 5% error level
0.688	0.0001	Relationship is positive and significant

Table 8: Correlation matrix of research variables

Variables	Relationship Marketing	Service Quality	Customer's Satisfaction
Relationship marketing	-	-	-
p-value	-	-	-
Service quality	0.159	-	-
p-value	0.002	-	-
Customer's satisfaction	0.183	0.688	-
p-value	0.0001	0.0001	-

Fifth hypothesis is about the relationship between customer's complaint management and customer's satisfaction. The following table shows the results of this test by using correlation coefficient test: considering Table 7, the correlation coefficient value is equal to 0.373, indicating the positive relationship between customer's complaint management and customer's satisfaction and with regard to the given p-value and comparing with significant level $\alpha = 0.50$ and since $p < 0.50$ hence, this relationship is significant and it can be generally said that the fifth hypothesis is accepted; meaning that:

- H₅: "Customer's complaint management has significant relationship with customer's satisfaction"

Sixth hypothesis is about the relationship between relationship marketing and service quality. Table 7 shows the results of this test by using correlation coefficient test: considering Table 8, the correlation coefficient value is equal to 0.159, indicating the positive relationship between relationship marketing and service quality and with regard to the given p-value and comparing with significant level $\alpha = 0.05$ and since $p < 0.05$ hence, this relationship is significant and it can be generally said that the sixth hypothesis is accepted; meaning that:

- H₆: "Relationship marketing has significant relationship with service quality"

Seventh hypothesis is about the relationship between service quality and customer's satisfaction. Table 9 shows the results of this test by using correlation coefficient test: considering Table 9, the correlation coefficient value is equal to 0.688, indicating the positive relationship between service quality and customer's satisfaction and with regard to the given p-value and comparing with significant level $\alpha = 0.05$ and since $p < 0.05$ hence, this relationship is significant and it can be generally said that the seventh hypothesis is accepted; meaning that:

Table 9: Results of model fitness

Time	R ²	Adjusted R ²	SD	F-statistics	p-values
First	0.047	0.044	0.399	18.787	0.0001
Second	0.538	0.536	0.278	222.189	0.0001

Table 10: The coefficients of hierarchical regression model of relationship marketing and service quality and customer's satisfaction

Time	Variable	β	SD	t-statistics	p-values
First	Constant variable of model	1.628	0.195	8.341	0.0001
	Relationship marketing	0.226	0.052	4.334	0.0001
Second	Constant variable of model	0.759	0.143	5.321	0.0001
	Relationship marketing	0.075	0.037	2.027	0.043
	Service quality	0.458	0.023	20.142	0.0001

Dependent variable: customer's satisfaction

- H₇: "Service quality has significant relationship with customer's satisfaction"

Main hypothesis of research is as follows: "Relationship marketing has significant impact on customer's satisfaction with regard to the mediating role of service quality."

Due to the existence of mediating variable, Baron and Kenny's hierarchical regression has been used for investigating this hypothesis (Aiken *et al.*, 1991). In this method, the regression model is fitted twice; in the first time the relationship marketing variable is entered and in the second time the relationship marketing and service quality variables are entered. It should be mentioned that in both times, the dependent variable is customer's satisfaction.

At first the correlation coefficient between research variables is calculated and the relationship between variables is investigated. The results are as follow: The above table shows correlation coefficient of research variables. In investigation, the relationships indicate significant relationship between relationship marketing and service quality and customer's satisfaction. The results of hierarchical regression fitness are as follow:

- Independent variable of first time: relationship marketing
- Dependent variable of second time: relationship marketing and service quality
- Dependent variable (customer's satisfaction)

To test the impact of relationship marketing on customer's satisfaction with regard to the mediating role of service quality, the hierarchical regression was used (Table 10). In order for a variable to have a mediating role, it should have the following conditions:

- Between mediating variable and independent variable significant correlation exists
- Between mediating variable and dependent variable significant correlation exists
- By investigating the impact of mediating variable, the relationship between independent variable and dependent variable should be weakened (Sarmad *et al.*, 2008)

Table of correlation matrix between relationship marketing and service quality and customer's satisfaction variables shows that there is a significant correlation between mediating variable and independent variable which are service quality and relationship marketing. This table also shows that there is a significant correlation between mediating variable and dependent variable which are service quality and customer's satisfaction.

Table 9 also shows that relationship marketing variable solely in the first time explains 4.7% of customer's satisfaction variance and in the second time relationship marketing and service quality totally explain 53.8% of customer's satisfaction variance. The entrance of mediating variable which is service quality to the regression equation considerably increases determination coefficient.

Table 10 also shows the coefficients of hierarchical regression model in the first time, regression coefficients of relationship marketing on customer's satisfaction with the 0.226 value is positive and significant and by the entrance of mediating variable that is service quality in the second time, regression coefficient of relationship marketing on customer's satisfaction with the 0.075 value has considerably decreased. Therefore, it can be concluded that service quality has the mediating role in the relationship between relationship marketing and customer's satisfaction and in general it can be said that the main hypothesis is accepted, meaning that:

- Main hypothesis: "Relationship marketing has significant impact on customer's satisfaction with regard to the mediating role of service quality"

Investigating research structural model: In this part the structural equation modeling has been used. This technique is actually an analysis of some general and powerful variables of multivariate regression that test a set of regression equations simultaneously. In other words, it is the development of general linear model.

Table 11: Range of fitness indicators in the acceptable and good fitness

Fitness indicator	Acceptable fitness	Good fitness
p-value	0.05 < P < 0.1	p < 0.05
χ^2/df	$2 < \chi^2/df < 3$	$0 < \chi^2/df < 2$
RMSEA	$0.05 < RMSEA < 0.08$	$0 < RMSEA < 0.05$
GFI	$0.90 < GFI < 0.95$	$0.95 < GFI < 1$
AGFI	$0.85 < AGFI < 0.90$	$0.90 < AGFI < 1$

Sarmad *et al.* (2008)

Table 12: Appropriateness indicators of the fitness of structural model

χ^2/df	χ^2	p-value	RMSEA	GFI	AGFI
78.23	1.9	0.0001	0.044	0.96	0.92

χ^2 : the difference between the data and the model, RMSEA: the Root Mean Square Error of Approximation, GFI: Goodness of Fit Indicator, AGFI: Adjusted Goodness of Fit Indicator. For instance, a model has good fitness that its divided by its degree of freedom is <3

In structural equation modeling, the correspondence ratio of research data and conceptual model is investigated, indicating that to what extent the fitness has been appropriate. The significance of relationships in the fitness model has also been tested. For this part of analysis, the AMOS Software has been used.

The goal of this part is to investigate the impact ratio of independent variable on dependent variable and also to test the fitness of goal model. The model has been derived from theoretical bases. Each one of the arrows indicates load factor or weight factor. Load factor is the correlation and the load ratio that an evident variable has on a hidden variable and basically it should be >0.3. The appropriate indicators of model are: Table 11 shows the range limit for each indicator regarding the ratio of goodness of fitness.

The research conceptual model shows the structural model of relationship marketing on customer's satisfaction in financial services market by explaining the mediating role of customers' service quality. As it is observed in the research conceptual model, in the present research relationship marketing has five factors, explaining that these factors are social factors, information exchange, trust, employees and customer's complaint management (Table 12).

The results stated at the bottom of model indicate good fitness of model. These results have been mentioned in Table 12; Fig. 2 shows the structural model of relationship marketing on customer's satisfaction in the financial services market by explaining the mediating role of customers' service quality. In this model the direct impact of relationship marketing on customer's satisfaction is 0.217 and its indirect impact calculated with the impact of service quality is: $0.202 \times 0.730 = 0.147$. Thus, the general impact of relationship marketing on customer's satisfaction equal to the total direct and indirect impacts is: $0.217 + 0.147 = 0.364$.

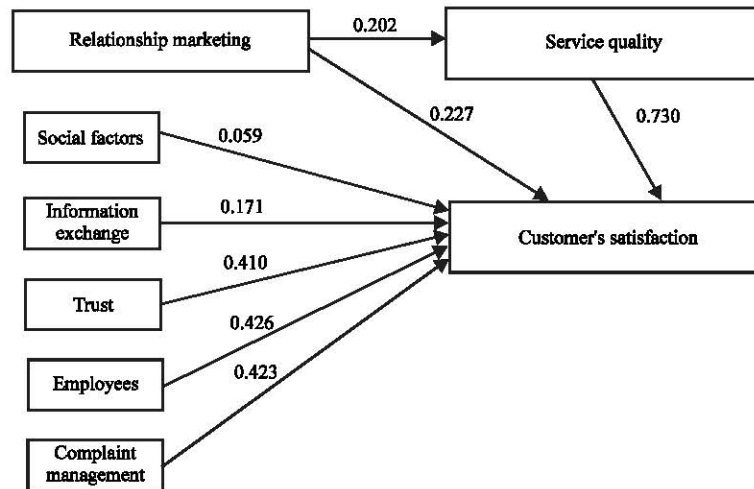


Fig. 2: Ctructural analysis of model

CONCLUSSION

Regarding previous discussions and considering research goals and approval of hypotheses, it can be said that to achieve customers' satisfaction in order to meet its goals in today's high financial competitive market, Bank Ghavamin should lead its investment towards the most important and major asset which is the customers in a way that it reaches the conclusion that its customers like the employees of organization are the most important leading element and disregarding them means destruction of the organization.

In this research the variables of relationship marketing, customer's satisfaction and service quality were measured and the data was analyzed. For statistical investigation, descriptive statistics and inferential statistics and correlation coefficient test, hierarchical regression and structural equation modeling methods were used. The obtained results show the existence of significant relationship between relationship marketing including information exchange, trust, employees, customer's complaint management and customer's satisfaction, among which only the social factors does not have significant relationship with customer's satisfaction and the results also show that relationship marketing has significant relationship with service quality and service quality has significant relationship with customer's satisfaction as well. Moreover, the results indicate that relationship marketing has significant impact on customer's satisfaction regarding the mediating role of service quality (Othman and Owen, 2001).

Bank Ghavamin should be able to improve the quality of services offered to the customer to overcome its issues

and problems in a way that the customer concludes that he/she has reached his/her best desired value and in this respect he/she has achieved acceptable satisfaction, hence he/she would prefer Bank Ghavamin to other banks under any circumstances and performs all of his/her banking services through this bank and remains as so-called satisfied, in a way that he/she maintains his/her repeated references.

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