



ISSN: 2230-9926

Available online at <http://www.journalijdr.com>

IJDR

International Journal of Development Research

Vol. 10, Issue, 05, pp. 36026-36032, May, 2020

<https://doi.org/10.37118/ijdr.18955.05.2020>



RESEARCH ARTICLE

OPEN ACCESS

RELATIONSHIP MARKETING IN BUILDING CUSTOMER LOYALTY: A CASE STUDY IN A BANKING AGENCY IN THE HINTERLAND OF CEARÁ, BRAZIL

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ARTICLE INFO

Article History:

Received 17th February, 2020

Received in revised form

20th March, 2020

Accepted 04th April, 2020

Published online 30th May, 2020

Key Words:

Relationship Marketing, customer loyalty, banking agency.

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ABSTRACT

The present study brings a deepening of relationship marketing practices applied in a banking agency of the state of Ceara, focused on customer loyalty and retention of clients in the identification regarding the perception of trust and loyalty of consumers of banking services. This is a case study, descriptive and exploratory. As to the approach leverages from the quantitative and qualitative method. Where used the instrument for data collection, two questionnaires, one applied to population of the employees of the agency studied, and the other to a purposeful sample of clients of the segment "classic and exclusive" face greater accessibility. Having as inclusion criterion for all survey participants have above 18 years, agree to participate in free and spontaneous will, and in both cases to be in the seat to be as effective or customer to more than three 03 years. The results were compiled as main actions of relationship marketing, in the perspective of the majority of customers, as a priority the quality care, followed by the credibility and trust passed by care and transparency, were indicated as being essential values to the banking service, overtaking the rates regarding promotions. Customers in their majority are satisfied with the services provided by the banking agency and indicate the bank as reference for friends and family. Already in the perspective of the employee promotions help to bring the client company with shares in communication through links, MSM, and mail, among others and that the feedback data by customers are always well seen and executed whenever provides a well be fined, and they are always made meetings to better meet customer promoting trust and credibility in their actions and surpassing their expectations, thereby improving the image of the company before customers and making it the faithful through various actions of relationship marketing.

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Citation: Natalia Lira Souza, Virginia Tomaz Machado, Fernando Antonio Portela da Cunha et al. "Relationship marketing in building customer loyalty: a case study in a banking agency in the hinterland of ceará, Brazil", *International Journal of Development Research*, 10, (05), 36026-36032.

INTRODUCTION

The marketing environment of organizations, immersed in a crooked world, marked by increasingly rapid transformations and uncertain, comes requiring fully challenging and innovative ways in conducting the business, leading to the marketing professionals to think outside the box, plunging in creativity and innovation to achieve the desired results. With this the organizations seek to improve the competitiveness of its business and seek strategies of tools, such as the intention to remain in the market amid the economic crisis finds that plagues the Brazilian market in the last two decades.

In this regard it is necessary that organizations direct their activities to marketing practice geared to the market with a focus on relationships with customers (KOTLER; KELLER, 2012). With this, the relationship marketing becomes a strategic tool for companies to achieve a satisfactory result, that is, to keep their already existing customers, but also to conquer others. The use of effective form of relationship marketing directs the efforts of marketing, orienting to the philosophy of relationships, because in any business relationships are part of the strategy of conquest and maintenance of stakeholders, face be human nature to relate, save the ties and partnerships, and this to the world of business

is essential (Gummesson, 2010). Currently, studies on the relationship marketing are directed to the importance of loyalty through the relationship with the customer, are defined concepts, tools and models of management, demonstrating empirical evidence in various follow-up and business sectors (O' Malley; Tynan, 2005). Thus, the present study brings to the academic contribution, a deepening of the relationship marketing practices of a banking agency of the state of Ceara, focused on customer loyalty and retention of banking, in the perception of the trust and loyalty of consumers of banking services, describing the impacts on organizational performance and the level of customer satisfaction in customer loyalty and retention of same. Having as its object of study of case a banking agency in the hinterland of Ceará, located in the municipality of Ipaumirim-CE. Given the context, the work proposes to study the following problems: In an era of fierce banking competitiveness, how to retain customers using relationship marketing?

In achievement in reaching the established goals and maximizing results, the relationship marketing works in building a solid relationship, continuously and becomes very effective as a tool in the idealization of an effective model for the construction of values for the client. Customers are increasingly demanding and well-informed of their rights and duties, looking for quality products and services that meet your needs quickly and in search of a personalized service. For this, companies need to know your customers more thoroughly, with the aim not only to satisfy their needs, but to exceed their expectations.

MATERIALS AND METHODS

At this point in the work, the purpose is to show in a succinct way the processes that were used to elaborate the work. This being an original practical study, case study, descriptive and exploratory on relationship marketing in a bank agency in Ceara, with the purpose of contributing to further studies on the subject addressed. The research is exploratory, descriptive, a case study, that behind the approach maximized from the quantitative and qualitative method, which relate to the way in which their data will be collected and subject to study in the statistical model. Working simultaneously between quantities, percentages and situational analysis of the scenario studied. A Draft order of the literature of original nature, because this study object of this being applied for the first time in the region in the context of subjects in banking services. The sample consists of two segments: The first will be searched the population of 08 (eight) employees of the bank agency, in an attempt to identify the actions of relationship marketing applied in the parlor and with that criterion is planned these actions; the second sample relates to a population of 1400 (one thousand and four hundred) customers of the portfolio "Classic and exclusive", in which it will be worked with 200 (two hundred) customers, by offering more accessibility. Both cases have free and spontaneous desire to participate in the research signed the Informed Consent of Free Clarification (FICT) and then by completing the survey instrument. As inclusion criterion was established equal conditions for all as being greater than 18 (eighteen) years, and with a relationship of three years in the parlor, with effective (employees) or as a client. The organization in this study appeared in 1943 in Marília-SP, your initial strategy was to attract small traders, public officials and people of modest possessions to offer financial services.

Currently has 4,649 agencies scattered throughout the country. The agency is located in the city of Ipaumirim - CE operating since the year 2006 and fits as a parlor of small businesses (SEBRAE, 2010), with a staff of eight employees. The research project was submitted to the Committee of Ethics and Research of the Faculdade Santa Maria-PB, which was evaluated, assessed and approved under the opinion embodied no 3,949,158, in compliance with the criteria recommended in Resolution 510/2016 of the National Council of Research and Teaching and The National Health Council, which has about ethical standards for research with human beings. After approval by the Committee for Ethics in Research was performed data collection, through the intermediary of the application of two questionnaires, one applied to employees of the parlor in study and other clients of this agency, both questionnaires structured type, because this is a questionnaire containing objective and subjective questions, in which the same comprise an adaptation made by the Survey. The survey instrument is composed of two stages: the first will have the part composed by sociodemographic aspects covering guided questions such as: age, gender, family income, level of education, people who hold a little familiarity with banking services; the second stage of the questionnaire is composed of questions related to the theme of study. At the end of the collection of data, these data will be gathered and interpreted by means of Excel 2007 software. And their respective answers will be exposed in tables and graphs for easy viewing and understanding of themselves, mentioning the senses exposed.

RESULTS AND DISCUSSION

Socio-demographic aspects of customers and collaborators of the agencia studied: The subjects of this research are made up of a universe of 200 clients and 8 employees of a bank agency located in the city of Ipaumirim-EC. First off noticed the profile of the customers, following the collaborators, as a second step will be composed by the review concerning the degree of agreement that seeks to encourage and respond to the objectives portrayed in this work. He participated in the search for a sample with 72% female and 28% male, according to agegroup 42.67% of customers with greater representativeness for 36 to 45 years. Still according to Table 01, refers to marital status, to the dominance this with participants, married, with 60%. As the income 80% earn from 1 to 2 minimum wages per month. As the amount of time as a client of the agency 54% has between 3 to 5 years in the parlor. In accordance with Bruschini and Puppini (2004), the access of women to higher positions and remuneration are two indicators relevant to the issue of gender equality. Therefore we can observe that the majority of the interviewees if these females aged 35 to 45 years old and married, customers who are running jobs and receive their remuneration in this parlor, as well as conduct financial transactions and other banking services, scenario this feminine which has grown considerably throughout the world. According to Table 02 participated in 100% of employees of the bank agency, totaling 08 (eight), the analysis of employees stand out also the female gender as majority in the scenario of work of the parlor, married and concentrating the age between 26 to 35 years, with an income that probably constitutes an aid in promoting to the air. According to Alves (2000) the female gender has reached levels never seen before, is on the market in labor activities; in studies, so that the result has been considerably visible for an entire society.

Table 1: Membership demographic data obtained from the Agencia studied, with the distribution of the sample of clients by gender, age, marital status, monthly income and time in the parlor studied

Variables	AbsoluteReference (unit)	ReferencesRelating
Genre		
feminine	108	72%
Age Range		
36 á 45	64	42,67%
Marital Status		
Married	90	60%
MonthlyIncome		
1 á 2 minimumwages	120	80%
Time in theinstitution		
3 á 5 years	36	54%
Total	150	100%

Table 2: Membership-demographic data obtained through the employees (employees), with distribution of gender, age, marital status, monthly income and time as a collaborator in the parlor.

Variables	AbsoluteReference (unit)	ReferencesRelating
Genre	feminine	7 87.5%
Age Range	26 to 35 years	6 75%
Marital Status	Married	5 62.5%
MonthlyIncome	2 to 4 minimumwages	7 87.5%
Time in theinstitution	3 to 5 years	4 50%
Total		8 100%

Source: Prepared by the author, 2020.

Table 3: The table below refers to the client's perception regarding the identification in relationship marketing agency

No. of Reviews	Questions	Yes	Do not	Sometimes
150	As a client identifies the relationship marketing? As links, SMS, referring to care?	69	73	8
150	As the customer feels welcomed and well attended in the parlor bancaria?	130	-	20

Source: Prepared by the author, 2020.

Table 04. Level of dissatisfaction of the customers of the agencia studied

No Reviews	Question	Yes	Do not
150	There was dissatisfaction at some time in the banking transactions?	27	123

Source: Prepared by the author, 2020.

Table 05. Bank branchfeedback

No Reviews	Question	Yes	Do not
150	As a client, ever passed a positive feedback of the parlor in study for some known and or family?	125	25

Source: Prepared by the author, 2020.

Table 06: Enhancement of feedback from cto the parlor lientes.

No of Employees	Question	Yes
8	Some feedback reviews has already been deployed in the parlor?	8

Source: Prepared by the author, 2020.

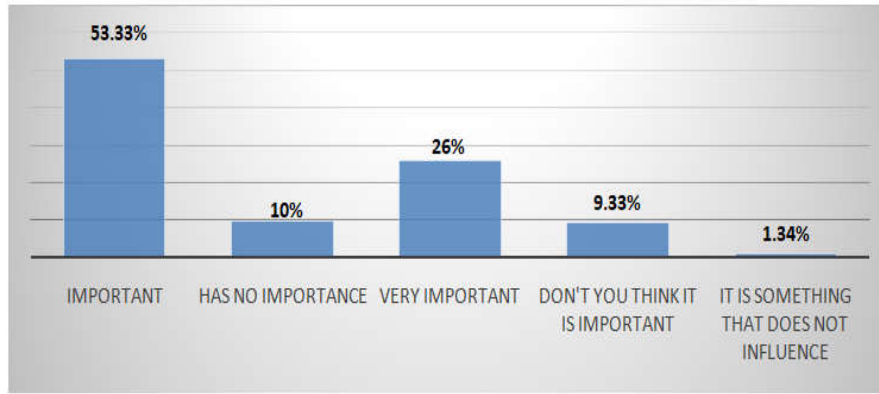
Table 07: Strategy for marketing relationships in the loyalty of customers.

No of Employees	Question	Yes
8	Are made constant meetings to draw up plans for the customer loyalty	8

Source: Prepared by the author, 2020

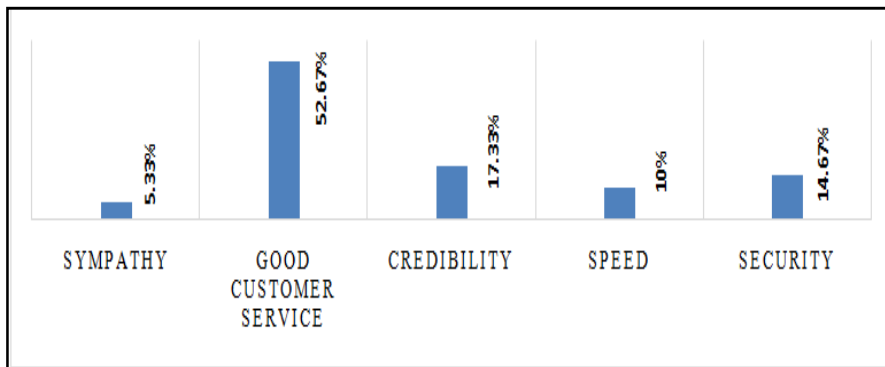
With the study of the profile of the customers and the employees of the agency, we can identify some of the actions and needs of this audience, being presented below by responding to the objectives of the study. According to Table 03 It can be seen that 69 customers (46%) surveyed are able to identify actions of relationship marketing in the parlor studied, this leaves more secure with the services provided, already 73

Customers (48.67%) did not identify any kind of actions that characterized the relationship marketing, alarming since the competitiveness in the market of banking agencies is great, why this you need to take the customer perception of a relationship marketing efficiently and effectively. In recent years, the price was not to be more essential attraction of product promotion. Thus, marketing actions have priority in the planning of the organization, challenges this, that allow



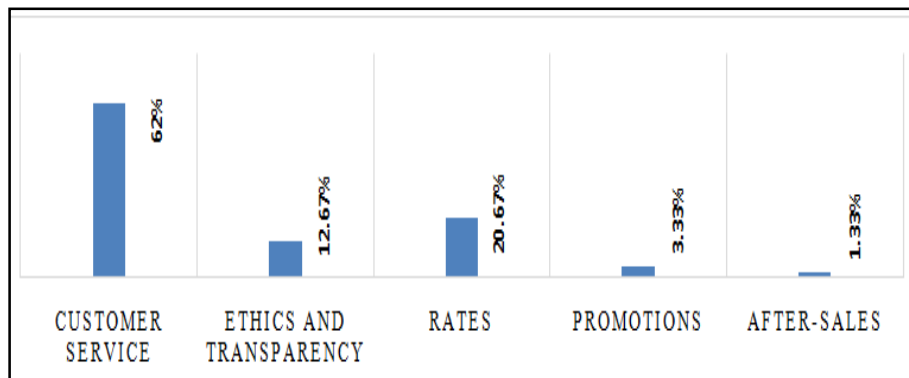
Source: Prepared by the author, 2020.

Chart 01. Analysis of post-sale, in the perception of customers



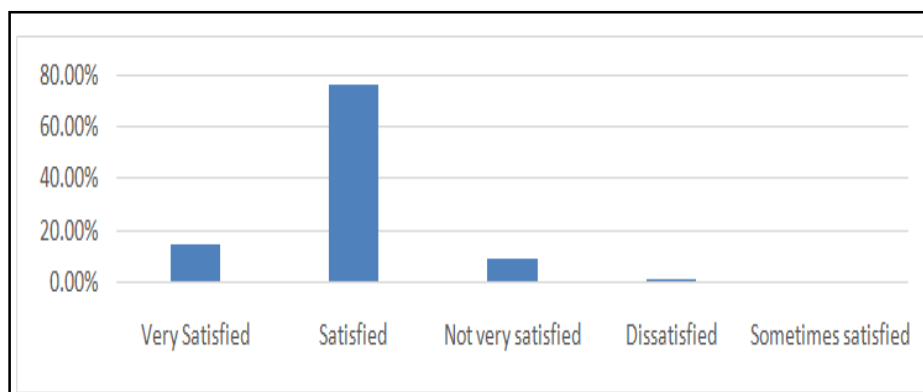
Source: Prepared by the author, 2020.

Chart 02. What values are perceived by the customer of the Agencia studied



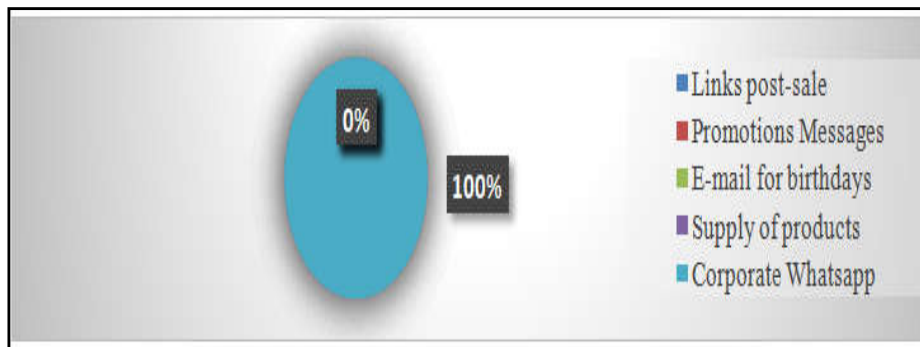
Source: Prepared by the author, 2020.

Chart 03. Priority of services that customers expect from a banking institution.



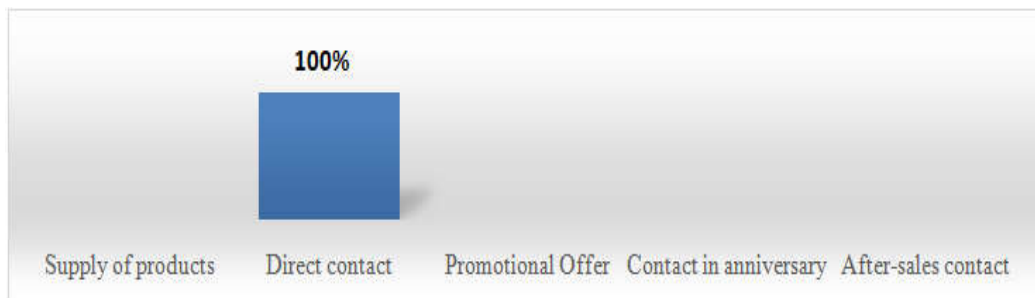
Source: Prepared by the author, 2020.

Chart 04. Customer satisfaction with the services provided by the agency



Source: Prepared by the author, 2020.

Chart 06: Strategy for attracting customers in relationship marketing



Source: Prepared by the author, 2020.

Chart 07. Benefits provided by the tool of Relationship Marketing.

you to position the brand in the minds of consumers, which provides the search by the loyalty of customers, and, consequently, they add value to your product (Oliveira, 2015). On the other hand, 130 (86.67%) customers feel welcomed, safe in the parlor, identifying friendliness and warmth on the part of employees of the parlor, this is a good point, since the business needs to satisfy and amaze your customers. The portrait of the graph 01 consolidates the lines of study that attest to the importance of the post sale together with the client, because the organizations at the time of the post-sale must take to "enchant" your customer (OLIVEIRA, 2015), that is, the company must show that your relationship does not end at the time of sale of the product you have purchased. Kotler and Armstrong (2003) emphasize the post-sale as one of the main ways to differentiate themselves from their competitors. For the research we have 53.33% and 26%, this is 79.33% of the participants who perceive and understand that the post-sale is an effective action in the parlor and important to the business, because it ensures confidence and promotes loyalty and fidelity of consumers of banking services, however, it is necessary to work more intense with the remaining 20.66%, for not being able to understand and realize the importance of the post sale, probably because they do not have been dealt with in the correct way, requiring the undertaking a greater care. There are several attributes that the customer points out how his attraction to the bank agency, but with a significant percentage have customer service, following the credibility and security. According to Kother (2000, p. 56) businesses are facing a competition ever seen, highlights that for companies retain customers and outperform the competition, you need to do a better job of customer service and satisfaction of the customers' needs. The chart 03 shows 62% of customers indicate how fundamental service in the parlor studied the differentiated service, corroborating the results of the graph 02, that is, feeling well attended and welcomed, demonstrating the differential of the company, face promotes trust and loyalty in the service.

In the market there are several tools that employ professionals that are essential in order to provide a good service, some of them quite simple, but of great value, as Ribeiro (2007, p. 16) "*The empathy, call the customer by name, competence, posture and sincerity*" are tools that sum in customer satisfaction. With 12.67% of customers prefer the ethics and transparency in transactions for which there is no type of misunderstanding and that the financial procedures are clear and simple to understand. According to Rocha e Oliveira (2003) indicate that the customer observes throughout the course of the service provision, just a single error of the people present at this "chain of services", for which the customer to evaluate unlike the whole process. Now 20.67% look for the best rates for financing rate, or any other type of banking products and 3.33% look for promotions, mainly in what concerns the credits cards with accumulation of points, months of pensionable service calls, among other promotions. Lastly it is necessary a quality in the most diverse services that are essential to ensure that the banking agency reach an exponential growth. Table 04 shows that 27 (18%) customers already were dissatisfied with any service offered by banking agency and already thought of leaving the bank, opposed to 123 (82%) clients, a significant number as well, who are satisfied with the services provided by the parlor and continue to maintain their relationship at the institution.

The answer can be understood as being the link between the company and its customers. This is one of the crucial stages for sales growth, because in addition to satisfy, attracts other clients, having a good advantage of such services by means of a good communication. To provide a service of excellence to the company shows that it is committed to the well-being of the client, thus resulting in satisfaction by service offered (Silva, 2011). Table 05 shows that 125 (83.33%) customers of the agency are loyal, because at some point already gave a positive indication to family and/or friends, providing a disclosure mouth-to-mouth in attracting other customers.

Already 25(16.67%) customers do not remember or even never mention anything about it, public that needs greater attention and care in order to revert this situation, because, in this perspective, knows the importance of positive feedback, not only to maintain their customers, but also in attracting new customers (Terciotti; Macarenco, 2009). The graph 04 presents 76.67% of customers say they are satisfied with the services provided by the agencia studied and 12.66% very satisfied, number as well significant and positive for the market, not having percentage presented to dissatisfied customers. Satisfaction is a momentary feeling: it can be satisfied with the performance of a product, a service or an action of customer service at this time; however, the next moment, the same product, service and/or customer service may not meet the expectations or, on the other hand, overcome them (SOUZA, 2004), and for this reason the care to be always meeting the expectations of the client has to be everyday life, this together, feel the needs, understand their concerns, are strategies on the achievement and maintenance of customers. Addressing the employees of the agency will be presented the data related to the theme.

Data relating to the thematic with an emphasis on employee: The graph 06 pointed out that the employees identified the strategy that most attracts and promotes greater return the parlor in which refers to the relationship marketing is the offer of products, reasons for which employees come into contact with customers, trust and credibility and present the offer of products available in the segment, and that the influence in a direct approach with the agency, as seen in chart 02 in the client's perception of the action greater emphasis on relationship marketing is a good care, probably relating to how it is approached by the employee at the time of disclosure of offers of products. The graph 07 refers to the question of the benefits that is provided with the use of the tool of Relationship Marketing, before the analysis of the data compiled by employees the most highlighted was the contact between the employee and the customer through a connection, email, SMS, among others, offering a product or service to a promotional price, a result that confirms the data abstracted in chart 06, this fideliza customers by raising their satisfaction, at the same time, the customer has the opportunity to purchase a product or service to a promotional price, promoting a fair and lasting relationships with customers. Before this, satisfied customers has a great opportunity to become loyal customers and loyal customers have greater opportunity to give the company a greater participation in their preference (Kotler; Armstrong, 2000), but as the customer perspective approached the graph 02 promotions are not so relevant in the process of approximation, the criteria used for more relevance are the answer, the credibility and confidence. In Table 06 was asked to employees if at any time you have already received some suggestion to customers and that has placed in circulation in the parlor studied, according to the data compiled 100% of employees are always attentive to the feedbacks from their clients and who already have a lot of suggestions into practice leaving them satisfied, and having as a perspective to promote credibility, trust and loyalty of this customer. Table 07 refers to the importance of relationship marketing for a good result with customers, a topic that is widely discussed at meetings by employees of the agency under study, in which 100% reported that the theme of relationship marketing is a constantly process discussed at meetings at the agency, not least because it is an efficient process to maintain loyalty, credibility and trust and to attract new prospects.

The organization that can give the customer something that approximates more than they expect, more than they expected, can go beyond the satisfaction of customers and create the enchantment more for the client (KOTLER, 2003).

FINAL CONSIDERATIONS

The purpose of this study was to identify the use of the tool Relationship Marketing in the banking agency of the city of Ipaumirim- CE, in the perception of customers and collaborators in the perceived value on loyalty and trust of the services offered and collaborators. The results obtained in this study demonstrate that the relationship marketing in the perspective of the majority of the interviewed clients, tem as perception more relevant in quality care, followed by the last customer credibility, confidence and transparency are essential values to the banking service, overtaking the rates and promotions. Very knowing that the perspective of employees the promotions are factors that approximates the customer of the parlor, by direct contact made by the employee to the customer, either by means of links, e-mail, SMS, among others. With this employees are all the time, if perfected, seeking improvements by listening to feedback and meeting rooms that can best meet the client promoting trust and credibility in their actions and surpassing their expectations, thereby improving the image of the company before customers and making them loyal. Finish this work was of great importance to add the knowledge of this subject that is so present in the existence of professional administrators and especially the banking industry as each day passes by changes and transformations in their processes in the digital world, which becomes in fierce competitions and with the tool of relationship marketing, it has been able to maintain with a differential on loyalty, credibility and trust promoted by employees to customers through the services of excellence runs in the parlor.

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