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ANALYSIS AND EVALUATION OF FACTORS AFFECTING THE MAINTENANCE KOHGILUYEH AND BOYER-AHMAD (WITH SPECIAL EMPHASIS ON CLIENTS RELATED TO HOUSING AND CONSTRUCTION SECTOR)

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ABSTRACT
This study examines factors effect on customer attraction and retention in Maskan Bank of Kohgiluyeh and Boyer-Ahmad. The needed data for this study were collected using a standardized questionnaire. The statistical population included Maskan Bank of Kohgiluyeh and Boyer-Ahmad branches customers that was estimated to be 155 persons. Statistical sample was determined 111 persons using Morgan krejcie table. Data were analyzed using SPSS 22 software after data collection. Data analysis was performed using Pearson's correlation and multiple linear regressions. Finally, the results showed that there is positive and significant relationship between customer loyalty, e-banking and relationship banking and customer satisfaction and customer attraction at 99% level. This is while; the relationship between customer loyalty and customer retention was not significant. But the relationship between relationship banking, e-banking and customer satisfaction and customer retention was significant and positive at 99% level. The linear regression analysis results showed that customer loyalty and e-banking are effective on anticipated customer attraction, while relationship banking and e-banking are effective on prediction of customer retention. Therefore, it is suggested that managers of Maskan Bank of Kohgiluyeh and Boyer-Ahmad attract customer satisfaction and thereby improve customer attraction and retention through proper services and using easy and safe equipment and technology.

Keywords: Customer Satisfaction, Banking, Customer Retention and Regression

INTRODUCTION
Banks are vital arteries of country's economy. The task of Bank Marketing Management includes personnel training, research, planning, design and production offer of new services and strategy provision. The main objective of Bank Marketing Management is to attract new customers and attract liquidity. Some banks still lack the marketing management and public relations do this great task, along with his other duties by non-specialist staff (with diploma or License degree in non-relevant disciplines). Banks that have Marketing Management in their organizational structure, and have started their activities over last five, six years, face numerous problems in applying effective management so that they are unable to fulfill in best form their main purpose, that is collection of cash in hands of people (Haqshenas, 1992).

Today's world is full of changes: Changes in technology, changes in information, changes in people demands, changes in consumers and changes in global markets. The most important changes in business includes changes in values supplied to purchasers that is recognized as major factor of success in current organizations and firms progressing in each industry owes their success to ability in providing more values to customers compared to competitors. Relationship- base marketing seeks to establish such a relationship with target customers so that they purchase again in future from them (their company) and encourage others to do so. Customer Relationship Management is to provide more values to customer and access to tangible and intangible benefits arising from these relationships. In today's world, paying attention and act according to relationship principles of marketing and customer relationship management are considered as competitive advantage (Ghaffari, 2008).

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At present era, mastery of factors affecting the mobilization of financial resources is important in order to attract more clients due to competition between banks and financial institutions. In competitive conditions, the need for planning and carrying out marketing activities with the aim of focusing on retaining and attracting new customers is essential. There have been important groups of customers, who are not focused by bank; according to Maskan Bank specialization, Housing and Construction Customers of Bank are placed on top of these groups. For this aim, applying scientifically the new methods of management including market management, marketing research and analysis of problem will be more effective (Cutler, 1984). On the other hand, entering the third millennium, many of the concepts have found other meanings in Leading Organizations and loyal customers have found more importance. Since, the cost of attracting new customers is high, reduced customer will lead to reduced profitability and ultimately organizational survival will be threatened. Research found that 62 percent of unsuccessful organizations have not considered customer loyalty as effective component (Mohammadi, 2003).

In this study, customer loyalty of private banks based on model components of organizations responding quickly is researched due to environmental changes and the need for flexibility and responsiveness of banks to customer needs, in order to determine the effects of model factors on level of customer loyalty and private banks obtain larger share of market for these institutions using obtained results in order to overcome the problems and gaps and increase the number of loyal customer.

Literature

Customer Attraction

In competition, the main source of acquiring superiority compared to competitors for each bank includes human resources and organizational culture. A satisfied and loyal customer is an amount for bank with no costs. Successful banks of world don't advertise only in order to acquire excellence in the field of competition, but they try to achieve complete customer satisfaction through emphasis on pragmatism. Success in providing customer service requires a full commitment to customer. We are well aware that success of a bank depends on establishing long-term relationships with customers. A bank effort in establishing these relationships is called relationship marketing, which implicitly refers to mutual exchanges of interests between organization and different customers. Therefore, banks must inform their customers of unique advantages of their products and meet the needs of their clients and don't focus only on needs of specific groups of customers. Creating good relationships between bank employees and customers will lead to their loyalty to bank. If a customer is completely loyal to a bank, he will have commitment to bank and will try to do all of his bank tasks at a bank. Research shows that satisfied customers will broadcast their satisfaction among four to seven persons, but dissatisfied customers will broadcast their dissatisfaction among nine to eleven. Therefore, try to collect and record information about customer dealing with clients because this information will be useful in assessing needs of customers (Ismailpour, 1952).

Customer Retention

Today, companies try to maintain current customers and create permanent relationships in addition to develop strategies to attract new customers and do business with them. In other words, they have found that loss of one customer is more than losing a sale item and it means the loss of purchase flows that customers could do during their lifetime or when they were purchaser of company products. In other words, companies are seeking lifetime value of their customers. Customer lifetime value is the present value of benefits that company will retain from customers in the case of non- losing them. Therefore, effort to maintain customers economically is affordable and attractive for companies.

What is important in world today marketing, is to retain existing customers and convert them into permanent clients, and only customer-oriented organizations can be successful in twenty-first century, because today's customers appreciate quality and know it as their right; as a result, the dynamics of organization that provides service, depends on capabilities of organization in meet customer demands and ever-changing needs (Peters and Waterman, 1993). Cutler believes that the loss of profitable customers will clearly effect on bank profitability. It is estimated that the cost of attracting a new customer is five times the cost of satisfying current customer (Cutler, 1984).

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Customer Loyalty
Oliver (1999), defines loyalty as follows: "Loyalty refers to a strong commitment in order to repurchase a product or service in future, so that the same brand or product to be purchased despite the effects of competitors' potential marketing efforts."

Larson and Solana (2004) believe that: "Loyalty means to create an obligation on customer in order to do business with certain organization and purchase goods and services frequently."

Loyalty occurs when customers feel confidently that the organization can meet their needs so that competitors of organization will be set out of customer considerations and only purchase.

However, the loyalty includes "The presence of a positive attitude towards a protective behavior and entity (brand, service, shop, vendor, etc.)."

Types of Customer Loyalty
Different categories have been provided by experts on customer loyalty and each of different aspects has dealt this issue. We will discuss on some key classifications:

Attitudinal and behavioral loyalty, are two basic approaches of loyalty and other approach is combination of these two approaches. Behavioral approach refers to repurchase, but it is not enough to explain why and how loyalty is fostered and maintained. It is necessary to understand attitudinal factors that are based on behavioral approach and refer to customer attitude and willingness towards product in order to reveal true loyalty (Perderson *et al.,* 2001). Various studies have shown that attitudinal and behavioral loyalty is highly interdependent (Ball *et al.,* 2004). Many researchers have defined the loyalty in terms of behavior and then attitudinal component was accepted.

Active and passive loyalty; its active form (Verbal advertising, willingness to use) or conscious loyalty refers to the fact that customer recommends it to others with full knowledge and confidence and positive attitude towards specific brands and encourage them to purchase; while in passive loyalty (not exchange even under negative conditions) or ignorant loyalty or habit to buy, customer repeats purchase and does not comment about a particular brand and does not recommend to others without reason and considering competitor products and even in negative conditions (Ball *et al.,* 2004). Real loyal customers are profitable class of customers that have appropriate purchase attitude and behavior. Hide loyalists, who have positive attitudes towards company and its brand, but their purchasing behavior is not specified and their choices are influenced by supply place, inventory status and other factors. In spurious loyalty, due to customer believe, non- variety of available options, repeat purchase pattern are similar based on specific proposals, intermediaries availability and other factors. In other words, customer may or may not be loyal and change easily with rival organizations. Disloyalty occurs in situations that customer attitude (relative) and his repeated purchase behavior is at low level (Hjalte and Larsson, 2004).

Relationship Marketing
Berie (1983) defined relationship marketing as attraction, retention and enhancement of customer relationships. According to Berie and Parasirman definition (1991), relationship marketing includes attraction, development and retention of customer relationships. According to Morgan and Hunt (1994), relationship marketing refers to all marketing activities in order to establish, develop and maintain a beneficial transaction and finally, from Gron Ruse perspective (1996), relationship marketing includes identify, maintain and improve relationships with customers and other stakeholders of interests; so that aims of all involved parties to be provided.

It is not surprising that in this turbulent environment and accelerating changes, companies have been pursued to change their ways of responding to market, so that they focus less on products and more on customers and relationships and use long- term view instead of short-term perspective.

Other components that are important and have priorities in attraction and retention of customers and one of the most important factors in success of company is customer value. In customer- based era, customer value is a strategic weapon in attraction and retention of customers. Customer relationship tries to provide more values for customers, achieving tangible and intangible benefits arising of this relationship. Customer relationship management is a strategy for getting more knowledge on customers' needs and behavior and more relationship with them. A good customer relationship is the key of success in business.

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Customer relationship management is an approach for customer identification and satisfaction and changing them to permanent customers.

The Role of Technology in Relationship Marketing and Customer Management Relationship

Today, face to face marketing is executable and economic in large-scale due to the use of computers. Database technology makes it possible for companies to track all of customers. Interactive technologies such as web sites, provides tools for vendors in order to create the relationship between customer and company. In this relationship, customer specifications and feedback are required. Mass customization technology allows companies to provide digitally their recommendations and provide mass production of company so that is respond to their customers. When a customer is within this relationship, after a short time, repeating purchase from rival company even when company provides no discount will be easier because he must teach his demands to new company.

E-banking

E-banking is a banking service which was used for the first time in 1995 in America and then it was quickly spread among developed countries (Wendy *et al.,* 2002).

E- Banking can be introduced as using advanced network technology and telecommunication in order to transport resource (money) in banking system. E-banking is clients' access to banking services using safe intermediaries and without physical presence (Shojai and Malekzadeh, 2004). E-banking is optimal integration of bank all activities through using modern information technology (IT) that can provide all required services of clients. E-banking uses tools such as electronic money, electronic cheques, electronic wallet, cards including debit cards, credit cards, charge cards, ATMs, (ATM) and point of sale system (POS) (Alexander, 2006). It must be noted that E-banking is a broad area of banking via Internet. E-banking includes different areas such as internet banking, telephone banking, banking on TV and banking through a smart device such as PC or sale terminal (Alaqeband, 2006). Proper communication structures can be effective on integrating banking systems or electronic devices. According to investigators, the adoption of technology is very important (Sarafrazi and Memarzadeh, 2009).

Customer Satisfaction

In recent years, customer satisfaction indices in different countries have been evaluated and measured at national level, both in production and in services sections. The results of measuring customer satisfaction nationally in many countries have provided the ways of finding better organizations and criteria for strategic decisions in order to evaluate and improve the competitive position.

Developing customer satisfaction national index at micro and macro-level has proven its benefits for developed countries. Each customer at micro level is able to make appropriate decisions on purchasing basic goods using this index; at macro level, this has become an index in order to evaluate economic situation of country, along with other indicators such as gross national product.

The first national index of customer satisfaction is Swedish customer satisfaction index that was established in 1989. In developed countries, more efforts were done in order to improve the practical realization of measuring customer satisfaction.

Hypothesis

1. There is significant relationship between customer loyalty and customer attraction.
2. There is significant relationship between customer loyalty and customer retention.
3. There is significant relationship between relationship banking and customer attraction.
4. There is significant relationship between relationship banking and customer retention.
5. There is significant relationship between E-banking and customer attraction.
6. There is significant relationship between E-banking and customer retention.
7. There is significant relationship between customer satisfaction and customer attraction.
8. There is significant relationship between customer satisfaction and customer retention.

MATERIALS AND METHODS

Correlation analysis method using Pearson's correlation statistics was used in order to analyze data and test the study hypotheses and find the significant relationships between dependent and independent

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variables and Davis pattern was used (1989) for describing correlation between variables and linear regression model was used for predictive factors in attracting and maintaining customers.

The Pearson correlation coefficient was used in order to test the research hypotheses. Also, Davis pattern was used in order to describe the correlation between variables (1971). According to this patter, the correlation is defined as follows (Karimi *et al.,* 2012). The results are presented as below.

Partial correlation= 0.01- 0.09

Low correlation= 0.1- 0.29

Mean correlation= 0.3- 0.49

High correlation= 0.5 – 0.69

Over high correlation= 0.7 – 0.99

Complete correlation= 1

The statistical population of this study included Maskan Bank of Kohgiluyeh and Boyer-Ahmad branches customers that was estimated to be 155 customers. Statistical sample was determined 111 persons using Morgan krejcie table. Javad Abbasi questionnaire was used in order to evaluate relationship marketing (2003).

Inferential Statistics

The First Hypothesis

As Table 1 shows, the relationship between customer loyalty and customer attraction is significant. It is a positive relationship. (P= 0.000 and r= 0.574). Accordingly, hypothesis H0 that is based on lack of relationship between two variables is rejected and H_1 hypothesis is confirmed.

Table 1: The correlation between customer loyalty and customer attraction

The correlation description	Sig (p)	The correlation coefficient (r)	Variable
High	0.000	**0.574	Loyalty and customer attraction

**: Significant at 1% level * Significant at 5% level, ns: non- significance

The Second Hypothesis

As Table 2 shows, the relationship between customer loyalty and customer retention is not significant. (P= 0.156 and r= 0.139). Accordingly, hypothesis H0 that is based on lack of relationship between two variables is confirmed and H1 hypothesis is rejected.

Table 2: The correlation between customer loyalty and customer attraction

The correlation description	Sig (p)	The correlation coefficient (r)	Variable
Non- significance	0.156	^{ns}0.139	Loyalty and customer retention

**: Significant at 1% level * Significant at 5% level, ns: non- significance

The Third Hypothesis

As Table 3 shows, there is significant relationship between relationship banking and customer attraction. As it is known from Pearson correlation sign, this is a positive relationship (P= 0.000 and r= 0.496). That is, increasing the relationship banking score, customer attraction will be increased. Moreover, correlation was assessed at mean level. Accordingly, hypothesis H0 that is based on lack of relationship between two variables is rejected and H_1 hypothesis is confirmed.

Table 3: The correlation between customer attraction and relationship banking

The correlation description	Sig (p)	The correlation coefficient (r)	Variable
Mean	0.000	**0.496	customer attraction and relationship banking

**: Significant at 1% level * Significant at 5% level, ns: non- significance

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The Fourth Hypothesis

As Table 4 shows, there is significant relationship between relationship banking and customer retention. As it is known from Pearson correlation sign, this is a positive relationship (P= 0.000 and r= 0.542). That is, increasing the relationship banking score, customer retention will be increased. Moreover, correlation was assessed at mean level. Accordingly, hypothesis H_0 that is based on lack of relationship between two variables is rejected and H_1 hypothesis is confirmed.

Table 4: The correlation between customer retention and relationship banking

The correlation description	Sig (p)	The correlation coefficient (r)	Variable
High	0.000	**0.542	customer retention and relationship banking

**: Significant at 1% level * Significant at 5% level, ns: non- significance

The Fifth Hypothesis

As Table 5 shows, there is significant relationship between e-banking and customer attraction. As it is known from Pearson correlation sign, this is a positive relationship (P= 0.000 and r= 0.437). That is, increasing the e-banking score, customer attraction will be increased. Moreover, correlation was assessed at mean level. Accordingly, hypothesis H_0 that is based on lack of relationship between two variables is rejected and H_1 hypothesis is confirmed.

Table 5: The correlation between e-banking and customer attraction

The correlation description	Sig (p)	The correlation coefficient (r)	Variable
Mean	0.000	**0.437	e-banking and customer attraction

**: Significant at 1% level * Significant at 5% level, ns: non- significance

The Sixth Hypothesis

As Table 6 shows, there is significant relationship between e-banking and customer retention. As it is known from Pearson correlation sign, this is a positive relationship (P= 0.000 and r= 0.386). That is, increasing the e-banking score, customer retention will be increased. Moreover, correlation was assessed at mean level. Accordingly, hypothesis H_0 that is based on lack of relationship between two variables is rejected and H_1 hypothesis is confirmed.

Table 6: The correlation between e-banking and customer retention

The correlation description	Sig (p)	The correlation coefficient (r)	Variable
Mean	0.000	**0.386	e-banking and customer retention

**: Significant at 1% level * Significant at 5% level, ns: non- significance

The Seventh Hypothesis

As Table 7 shows, there is significant relationship between customer satisfaction and customer attraction. As it is known from Pearson correlation sign, this is a positive relationship (P= 0.000 and r= 0.445). That is, increasing customer satisfaction score, customer attraction will be increased. Moreover, correlation was assessed at mean level.

Table 7: The correlation between customer satisfaction and customer retention

The correlation description	Sig (p)	The correlation coefficient (r)	Variable
Mean	0.000	**0.445	customer satisfaction and customer retention

**: Significant at 1% level * Significant at 5% level, ns: non- significance

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Accordingly, hypothesis H_0 that is based on lack of relationship between two variables is rejected and H_1 hypothesis is confirmed.

The Eighth Hypothesis

As Table 8 shows, there is significant relationship between customer satisfaction and customer retention. As it is known from Pearson correlation sign, this is a positive relationship (P= 0.000 and r= 0.370). That is, increasing customer satisfaction score, customer retention will be increased. Accordingly, hypothesis H_0 that is based on lack of relationship between two variables is rejected and H_1 hypothesis is confirmed.

Table 8: The correlation between customer satisfaction and customer retention

The correlation description	Sig (p)	The correlation coefficient (r)	Variable
Mean	0.000	**0.370	customer satisfaction and customer retention

***: Significant at 1% level * Significant at 5% level, ns: non- significance*

Regression Analysis

As Table 9 shows, independent variables include: 1- Customer Loyalty (X_1), 2- Customer satisfaction (X_2), 3- Relationship banking (X_3) and 3- E-banking (X_4).

Table 9: Results of multiple regression analysis

P	t	Beta	B	Variable
0.959	1.051	-	-0.18	Constant number
0.000	6.21	0.508	0.496	Loyalty
0.910	-0.114	-0.012	-0.014	customer satisfaction
0.001	3.51	0.359	0.359	relationship banking
0.053	1.97	0.186	0.15	E-banking
F= 26.58;	Sig= 0.000;			
R= 0.76;	R^2= 0.577;	R^2 Adjust= 0.555		

The dependent variable of study is to customer attraction.

Calculated F-value at 99% (sig= 0.000 and F=7.60) shows that regression model is significant. In this model, customer loyalty and relationship banking are effective in predicting customer attraction among independent variables with respect to their significance level.

According to obtained information and significance of final multiple regression model of this study (Table 9), customer attraction can be estimated using the following equation:

$$Y= 0.496 X_1 + 0.359 X_3 - 0.18$$

Table 10: Results of multiple regression analysis

P	T	Beta	B	Variable
0.000	5.35	-	1.85	Constant number
0.390	-0.865	-0.087	-0.068	Loyalty
0.208	-0.27	-0.158	-0.149	customer satisfaction
0.000	4.044	0.505	0.405	relationship banking
0.022	2.34	0.272	0.175	E-banking
F= 11.26;	Sig= 0.000;			
R= 0.605;	R^2= 0.366;	R^2 Adjust= 0.343		

Discussion and Conclusion

The First Hypothesis

The results of study showed that customer loyalty in Maskan Bank of Kohgiluyeh and Boyer-Ahmad has significant relationship with customer attraction. Therefore, this hypothesis is confirmed. This means that

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changes in customer loyalty will change the customer attraction. Given that this is a positive relationship, increased customer loyalty will lead to increased customer attraction. These results are consistent with Hill and Nigel (1985) results. In another study, Ghaffari Ashtiani (2008) stated that a new paradigm has been developed in the field of marketing management on movement from considering marketing mixed components to customer loyalty due to economic developments.

The Second Hypothesis

The results of study showed that the relationship between customer loyalty and customer retention in Maskan Bank of Kohgiluyeh and Boyer-Ahmad was not significant. Therefore, this hypothesis is confirmed. As a result, changes in the level of customer loyalty will not result in customer retention. Thus, the hypothesis is rejected. The hypothesis results disagree with Hill and Nigel research results (1985). We expect in this hypothesis that customer loyalty to increase customer retention, because a satisfied customer will not be easily absorbed by other banks through advertising. On the other hand, a loyal customer to brand will show less sensitivity to price changes, new services. As loyal customers are assured from the value that they will receive after purchase, then they are satisfied from obtaining Bank Services for more costs. In this paper, this hypothesis was not confirmed, because statistical community has different situations.

The Third Hypothesis

The results of this hypothesis showed that the relationship between relationship banking and customer attraction in Maskan Bank of Kohgiluyeh and Boyer-Ahmad was significant at 99% level and this correlation was evaluated at mean level. This hypothesis test results showed that increased relationship banking will lead to increased customer attraction. Therefore, this hypothesis is confirmed. The hypothesis results agree with Ghaffari (2008) study results. Using relationship banking we can introduce our bank to others through establishing stable and long-term relationships with bank customers.

The Fourth Hypothesis

The results showed that the relationship between relationship banking and customer retention in Maskan Bank of Kohgiluyeh and Boyer-Ahmad was significant at 99% level and this correlation was evaluated at high level. This hypothesis test results showed that increased relationship banking will lead to increased customer retention. Therefore, this hypothesis is confirmed. The hypothesis results agree with Ghaffari (2008) study results. Using relationship banking we can introduce our bank to others through establishing stable and long-term relationships with bank customers. Companies and banks try to maintain their old customers through a lasting relationship with customers. Thus, long-lasting and stable relationship with clients, will lead to old customer retention.

The Fifth Hypothesis

The results showed that the relationship between relationship banking and customer attraction in Maskan Bank of Kohgiluyeh and Boyer-Ahmad was significant at 99% level and this correlation was evaluated at mean level. This hypothesis test results showed that increased relationship banking will lead to increased customer attraction. Therefore, this hypothesis is confirmed. The hypothesis results and e- banking research results lead to money elimination, traffic reduction and increased productivity. Banks attract new customers and retain new customers with new technologies. Customers consider more value for technology in order to do banking affairs. Using technology and e- banking will reduce costs and save time. Therefore, e-banking attracts customers.

The Sixth Hypothesis

The results showed that the relationship between e- banking and customer retention in Maskan Bank of Kohgiluyeh and Boyer-Ahmad was significant at 99% level and this correlation was evaluated at mean level. This hypothesis test results showed that increased relationship banking will lead to increased customer retention. Therefore, this hypothesis is confirmed. Technology and using e- banking will reduce costs and save time. Therefore, e-banking attracts customers.

The Seventh Hypothesis

There is significant and positive relationship between customer satisfaction and customer attraction at 99% level. Thus, increased customer satisfaction will attract more customers. In fact, these results

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confirm the hypothesis. The results agree with Zazara (2009) results. Customer satisfaction is a strategy that companies and banks use them in order to attract and retain customers. Satisfied customers will introduce new customers to bank. Therefore, customer satisfaction will attract customers.

The Eighth Hypothesis

The results showed that this hypothesis was confirmed. Therefore, since there is significant and positive relationship between customer satisfaction and customer retention at 99% level, thus, increased customer satisfaction will lead to more customer retention. The results of this hypothesis, agree with Zazara (2009) results. Customer satisfaction is a strategy that companies and banks use them in order to attract and retain customers. Satisfied customers don't want to lose their satisfaction value even for small services. Changing bank is risk for these customers and they are sure on their bank services. Therefore, customer satisfaction will maintain customers.

Multiple regression results show that customer loyalty and relationship banking effect positively on customer attraction. The results showed that customer loyalty has greater share in expected customer attraction. Multiple linear regression results for customer retention indicated that relationship banking and e- banking will effect positively on customer retention in Maskan Bank of Kohgiluyeh and Boyer-Ahmad. These results indicated that relationship banking is more effective compared to e-banking in forecasting customer retain of banks.

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