# The effects of interactive marketing, customer satisfaction and flashes on customer loyalty

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**Abstract**. This study explores impact of interactive marketing impact on consumer satisfaction and loyalty. So for no specific research has been conducted to identify the process of customer loyalty in banking sector in this perspective. Customer loyalty has great importance and agonizes among connoisseur, academician and professionals in ample industries. Interactive marketing combination of relationship marketing and service marketing. This study generally focused on following dimensions commitment, trust, familiarity, quality of employees, service quality and service personalization efforts as key predictor of customer satisfaction and loyalty. Data was collected by using by pretested questionnaire through personal interviews. A representative sample of one hundred and sixty consumers was selected by using convenience sampling technique. Interactive marketing has positive significant influence customer satisfaction and customer loyalty. The customer satisfaction fully mediates the relationship between interactive marketing and customer loyalty.

**Keywords:** interactive marketing, customer satisfaction, customer loyalty, banking

## 1    Introduction

General and consumer bank services are become very important in current global and competitive environment all over the world. In the present era customer relationship marketing is the prime model modification in marketing concept and exercise in the present eras to retain the customers. It was captivating spinal to its backgrounds. Relationship marketing in service sector has on emerging stage concentrated the mostly on the manufacturer or the merchant who sold products in the marketplace. Subsequently, in the current scenario observed a collective deficiency of consumer loyalty; particularly brand loyalty was apprehensive (Salaun, 2001). Thus research was designed to explore the effect of Interactive marketing. The interactive marketing is the combination of service marketing and relationship marketing concepts. So we examine the effect of interactive marketing substructures namely (Complaint resolution process, relationship commitment, Information quality, Service quality, trust, service personalization efforts and familiarity) on consumer's satisfaction and their loyalty in banking service industry in Punjab Pakistan. Due to this some better way to understand customer company relationship and gain more loyal customer (Gilaninia *et al*., 2011). Some studies of the marketing managing back ground had perceived an important emphasis on together services perspective (Zeithaml, 2000) and the relationship marketing (Sheth and Parvatiyar, 2002). In addition, service marketing researchers (Zeithaml and Bitner, 1996) and the relationship marketing researchers (Morgan and Hunt, 1994). We affliction that it might be beneficial to examined one of the issues on

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which the loyalty was grounded, namely and information. While having a satisfied customer base was a laudable goal that is not to be questioned, its impact on loyalty and performance outcomes is not as obvious. In reality, the question concerning the efficacy of the satisfaction loyalty link is much more nuanced than if a simple yes, it exists, or no, it did not. For instance, while several studies report of a positively significant association between customer satisfaction and loyalty.

Kotler (2007) defined it as a feeling in individuals after comparing product and service performances with their expectations. Satisfaction also refers to pleasant or unpleasant feeling caused with comparison between imaginative function and expectations. The main objective of relationship marketing was to build, enhance and retain long term consumer associations over the consumer life-cycle phase comparatively than to found fresh customers (Zineldin and Philipson, 2007). Relationship marketing policies, separately from its aptitude to assist understand consumer's needs, may also direct to consumer loyalty and cost might be reduce (Ndubisi, 2004). Verhoef (2003) observed the effect of satisfaction along with other determinants on defection and consumer share development, found insignificant direct impact for the satisfaction of consumers. So when a company faces the situation like subscription level at saturation point in which market might be ripe due to increase in competition environment then company follow the defensive strategy for retention of existing customer other than attracting new customers so that's why the overall market share of the company increased   prompting latent customers (Fornell, 1992; Ahmad and Buttle, 2002). There for it is same for customers, who seek an initial assistance from the relationship and show their loyalty (Rashid, 2003).

So that's why nowadays the most important issue for the marketers and researchers from both aspects theoretical and practical is customer satisfaction (Rakhsha and Majidazar, 2011). Thus relationship marketing importance increased in the recent as well as in coming years. Research proved that the cost for appealing fresh consumer five to six time greater than to serve the existing loyal customer (Ndubisi, 2003).The mainly purpose of marketing orientation was to develop relation with customer, retain them and all the time reinforcement this relationship (Ward and Dagger, 2007). Mostly marketers and managers try to get value able feedback form customers for the formation of long term relationship which creates customer loyalty (Roshani, 2009). It was essential to comprehend the consistent effect of the substructures of relationship-marketing envision consumer loyalty. Aright apprehension was assist in efficient controlling of company customer relationship and reaching at higher level of the loyalty among customers (Ndubisi, 2007).

## 2    Review of literature

Berry (2002) observed that the relationship marketing was excellent tool for attracting new customers retain and improve customer relationship. The concept of relationship marketing materialized in both field's service marketing as well as industrial marketing. Rapp and Collins (1990) advocated in the same way that ultimate objective was to form and sustain relationship between organization and its customers that was worthwhile for both parties. In the marketing background most important key constructs under discussion of relationship marketing such as commitment, trust, complaint handling and communication.

### 2.1   Interactive marketing

Ndubisi (2003) explained Customers are the back bone of every business or somebody who contributes his tradition to pile or industry. Many companies assist several types of consumers in the same time. There are two classes of customers internal and external. Customers who serve within the

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firm for the utilization of company products or service plays very important role in crafting the image of product or service and on the other hand which services or products offered outside from the company to generally on behalf of company is known as external customers. The topic of relationship between company internal and other external customers was very important to understand the company current position in the market. Interactive marketing phenomena argued that efficient Interactive marketing might give ground for building accommodating relationships among the both internal and external customers which may be result in the form of better interpersonal conversations. Ndubisi (2006) projected following four important dimensions that reinforce relationship marketing, such as trust, complaint resolution process, communication, commitment. In this study, we well-thought-out the seven dimensions that reinforce Interactive marketing, such as trust, complaint resolution process, quality of employees, service quality, familiarity, Service Personalization Effort and relationship commitment to forecast the customer satisfaction and customer loyalty in the banking industry of Pakistan. Service marketing accommodates that what was distributed via interactive marketing, in what way it was distributed via in-house marketing and what was guaranteed through exterior marketing. Interactive marketing is combination of relationship marketing and service marketing that build associations among workforces and consumers. Its abilities to deliver the quality service to customers. The services delivered as promised, workforces intermingle straight with consumers. This procedure is called interactive marketing. Which emphasized on personnel's producing a worthy apparent on consumers while service delivered. It included workers' expressive and communal relations with customers while the service delivered.

## 2.2    Customer satisfaction

Bagozzi (1992) expressed a philosophy, customer's evaluation of the product or service, its effects, substitute services offered in the market and evidence met from different sources also others like family, friends gave assistance to them regarding evaluation of the product or service paralleled to other products or services. Oliver (1993) articulated satisfaction might be quite different from transaction specific customer satisfaction, which was an instant after purchased evaluations or may be any action with respect to some transaction experience with the company. Customer satisfaction is the overall evaluation of customer's experiences, excitements and reactions with the company on temporary basis or encounter specific. The overall satisfaction is the sum of all satisfaction with respect to product or service of the company along with firm image, such as outlet or physical structures. (Zeithamal and Bitner, 1996) explained overall customer satisfaction was precise as general assessment centered on the entire procurements and intakes experience with a product or service terminated period. Customer satisfaction usually had two sates, first customer response to the level or state of achievement and second findings about the level or state of achievement. The key element influential consumer satisfaction was the consumers' individual perceptions regarding specific service feature.

## 2.3    Customer loyalty

Fornell et al. (1996) gave the concept when a company faced the situation like subscription level at saturation point in which market might be ripe due to increased competition environment then company follow the defensive strategy for retention of existing customer other than attracting new customers so that's why the overall market share of the company increased prompting latent customers. Oh (1995) enunciated approach which were follow three wide types: the integrated method, the attitudinal method and the behavioural method.  Even-though prospect theory, describes

the loyalty as a helpful construct of satisfaction, a non-loyal customer was less prospective to discover the service encounter and inclusive understanding with service supplier than a satisfied one's also provided a logic that's explains why loyal customers might be more trustworthy than the less loyal customers. Ahluwalia et al. (1999) offered advance queues for the loyalty satisfaction relationship. So mostly researcher advocated that it might be essential element for any organization to investigate the key factors which affecting the performance. The company survival was very closely related with customer loyalty along with future business growth which shows the importance of customer loyalty clearly.

### 2.4     Interactive marketing, customer satisfaction and loyalty

Ndubisi (2004) also supported that firms might be achieve consumer loyalty by increasing good association with their consumers which were the essential assets of that association because they produce helpful word of mouth for the firm services or products with spirits of loyalty so they captivate fresh customers. Ravesteyn (2005) form argument in favour of the service supplier corporations were struggling with one another for achieving the maximum market portion with several globalization significances. Therefore, most possibly all firms try to use Collaborating marketing strategy someway for producing their every consumer more reliable, due to this improved market share, better financial situation of the firm and gain reasonable edge. Ndubisi (2006) considered in perspective of Malaysia mobile industry as if the service supplier was more correct, dedicated to services, reputable, consumer communication must be well-ordered also consumer complaints offering in good mannered which incline to be more faithful consumers. In context of mobile service Supplier Company when a consumer was dedicated and frequently use service, henceforth improved his level of belief and move toward consumer faithfulness. That's why improved sales of the association, returns and eventually developed overall firm effectiveness also loyal consumers aids the organization for the establishment of new products as source of novel ideas. Afsar *et al*. (2010). Das (2009) in Indian perspective the consumer relationship management plan may not be most useful or gainful in telecom sector. Nevertheless collaborative marketing in many cases was recognized and developing markets in service sector had encouraging influence on consumer satisfaction also in any state service sector having huge importance from financial point of view.  In present scenario of technological progressive atmosphere might be desirable to frame improved plans in service sector. Therefore for refining overall market share and firm's portfolio might be desirable to form and preserve long term relationship with their consumers with current efforts towards deregulation and improved consumer association in modest environment.

(Taleghani et al., 2011) suggested that telecom service workers must be dependable and devoted to the guaranteed service code, suitable service delivery constantly and competent consumer complaint resolution procedure for preventing of consumer inconveniences as well as condensed needless company damage. Still mostly studies on relationships or relationship marketing were completed in western perspective and partial work might be completed in Asian context in that perspective. Sheth and Parvatiyar (2002) described that collaborative marketing, consumer satisfaction and consumer loyalty in the past many decades, there had been a substantial development in our understanding of relationship marketing. Similarly some demographic variables having influence on consumer satisfaction and faithfulness in service worker telecom sector in Malaysia. Therefore it had great importance to survey the real influenced by Interactive marketing on both consumer satisfaction and trustworthiness. This was very useful for banking service sector to maintain the consumer relationship amid internal and external consumer for achieving higher level of consumer satisfaction and consumer loyalty. Also satisfaction attained when anticipations were achieved that undesirable authorization of

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projections must be affected the frustration, and that of affirmative disconfirmation effected and enhancing the level of satisfaction (Churchill and Surprenant, 1982).

Lovelock et al. (1998) described that consumer satisfaction was indivisibly related to consumer faithfulness and association with commitment and greatly pleased consumers expand optimistic word of mouth and opportunity into an on-going advertisement for an association finally service had delighted consumers and highly pleased consumers might be more magnanimous. Narver et al. (2004) advocated the mutuality dispute which clutches those customers were possible to performance supportively headed for service workers with whom they were happy maintaining the offer of the association between customer gratification and faithfulness. The procedure comprised all purposes that manage the distribution of any goods or delivery service to the consumer. It created alliance among the core and peripheral markets. Company contributes to procedure organization and keeps better consumer associations via interactive marketing (Lenka et al., 2010). Zena and Hadisumarto (2013) concluded that experiential marketing have great impact on customer satisfaction and customer loyalty in restaurant industry.  Hence build long term relationship with customers to make them loyal with company's services. Customer loyalty was the eventual consequence of customer satisfaction outcomes. In this study, we measured consumer loyalty as consumers' interactive objective to constantly use the services of a specific bank after their satisfied behaviour and also recommend to their family and friends.

H1: Interactive marketing has significant positive impact on customer satisfaction.

H2: Interactive marketing has significant positive impact on customer.

H3: Customer satisfaction has significant impact customer loyalty.

H4: Customer satisfaction mediates the relationship between interactive marketing and customer loyalty.

## 3   Methodology, results and discussion

Consumer is king and interactive marketing plays a pivotal role in the success or failure of any entity especially in service sector.  Interactive marketing had great importance. The study in hand was designed to explore the effect of Interactive marketing on consumer satisfaction and loyalty in Punjab, Pakistan. The questionnaire was prepared by following measures of interactive marketing some dimensions of (Dushyenthan, 2012) including compliant process, quality of employees and service quality. Convenience sampling techniques was used for data collection through a pretested questionnaire. A represented sample size of one hundred and sixty was selected from banking customers of two cities. Data was collected by using by pretested questionnaire through personal interviews. Following items are used for measuring in study service quality adopt of (Kim et al., 2004), quality of the employees (Brady et al. 2005) initial trust measured by adopting (Lim et al., 2006), familiarity is measuring with items of (Flavian et al., 2006), measure adopt by (Gustafsson, 2005) which are measured effective and calculative commitment, service personalization efforts measured by follow the scale by (Burnham, 2003), complaint resolution process was measured with items by (Homburg, 2005), customer satisfaction was measuring by items of (Westbrook et al., 1991) and the items measuring customer loyalty were taken from (Zeithaml and Bitner 1996).

In this study is an attempted to explore the interactive marketing effects on both customer satisfaction and loyalty. We assumed that the relationship between all independent and dependent variables might

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be linear. (Mittal and Kamakura, 2001) found a nonlinear relationship between vehicle satisfaction and repurchase. In this study statistical tools were run via Statistical Package for Social Sciences (SPSS) 19.0/ (AMOS).20 for analyses to the data and structure equation model approach is used in this study. Descriptive statistics of the selected respondents for current study indicated that 70.6 % (n = 113) were male and 29.4percent (n = 47) were female. The mean age are 37.7 years, and the majority of respondents having age between 20 and 30 years (60 %, n 160). The importance of how long relations have a customer cannot deny because with passage of time the relationship between both parties increased tremendously. So our respondent's life is lies between four to five years or more which represents 54% of total. The customer life and relation with the organization is great importance because if company want to change their product or services it must be obtained information from their most value able customers that a company may set criteria for the betterment of more relational consumer-ship on the basis of their relation with organization. The detail about respondent's post purchase behaviour.

The main step in measuring reliability is to compute the Cronbach's alpha value (Cronbach, 1951) and inter item consistency for total correlation of each of construct investigated (Bagozzi, 1981). All variable shows the amalgam reliability higher than the acclaimed ambit value of .60 (Bagozzi and Yi 1988). Study calculated the reliability of the nine constructs via scale reliability index analysis. The reliability values of all constructs were 0.66, 0.63, 0.63, 0.61, 0.63, 0.67, 0.62,v 0.73 and 0.67 respectively for commitment, quality of employees, service quality, familiarity, complainant resolution process, trust, service personalization efforts, customer satisfaction and loyalty. We averaged all scales to form a composite as several authors (e.g., Aiken and West 1993) suggested, we standardized the predictor variables by mean centring.
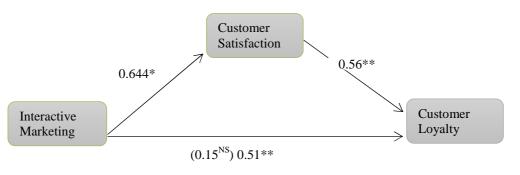
The hypothetical SEM model, we used AMOS 20 to test the observed data confirmed to the suggested model. The model included 46 items describes 9 latent constructs from which 7 were interactive dimensions, customer satisfaction and customer loyalty. We observed model fit of our study model and the results as shown in Table 1. The communal standards in the SEM were earlier recommended by Hair et al. (1998). All fit indices were satisfactory, thus the results show satisfactory model fit between our study model and the observed data.

To check the impact of all hypothesis paths in the study model, AMOS shows standardized estimates for each identified path, standard errors and test statistics for each path. The outcome of the structure equation model (SEM) is presented in Fig 1and table 3 and detail of variance explained of customer satisfaction and customer loyalty are 64% and 51% respectively.

Next we check the mediating effect of customer satisfaction between interactive marketing and customer loyalty. In fourth hypotheses (H: 4) check the indirect effect of interactive marketing on customer loyalty through customer satisfaction. The first it is discovered that interactive marketing path A is confidently linked with customer satisfaction. So A path and B path are highly significant, mediation analyses are verified using the bootstrapping method with bias correlated confidence estimate (MacKinnon et al. 2004). In current study confidence interval .95% for indirect impact is found with five thousand bootstraps resamples (Preacher and Hayes 2008). Hence, we directed mediation influence of customer satisfaction between interactive marketing and customer loyalty founded on the three-step process suggested by (Baron and Kenney, 1986). Table 4 and 5shows the all paths of independent variable (IV) to mediator (M) and dependent (DV) are significant. So the first and second conditions for intervening impact are fulfilled. Further, the link between interactive marketing and customer loyalty is not significant. Outcomes of mediation analysis assured that customer satisfaction fully mediates the effects of interactive marketing on customer loyalty. Fig.1 and

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Table 4 and 5shows the results.



**Figure 1**

This study aims to investigate the interactive dimensions effect on customer satisfaction and customer loyalty of banking sector of Pakistan. We investigate the effects of interactive dimensions i.e. commitment, trust, familiarity, quality of employees, service quality and service personalization efforts on customer satisfaction and customer loyalty. In addition we identify the mediating effect of customer satisfaction between interactive marketing and customer loyalty. The all interactive marketing dimensions were significant with customer satisfaction and customer loyalty only service quality is insignificant with customer loyalty. First, hypothesized interactive marketing significantly affect customer satisfaction of banking customers. All interactive marketing dimension significant effect on customer satisfaction and hypotheses accepted. Then second hypothesis of interactive marketing significantly affect customer loyalty of banking customers and service quality shows insignificant results with customer loyalty. Third, hypothesized the satisfied customers are more loyal with specific bank services and recommend to their friends and families. So the results provide empirically support and all hypotheses accepted. Fourth, the intervening outcomes show that customer satisfaction has significant intervening effects for the relationship between interactive marketing and customer loyalty. Interactive marketing have both indirect and direct effect on customer loyalty. Our outcomes prove that satisfaction has strong intervening influence among its factors and customer loyalty, which is maybe because of that consumer with impressions of great satisfaction with effective practice familiarities, may be overstate the influence of the aspects that are diligently associated to their satisfaction on loyalty (Lai et al., 2009). Also our outcome is consistent with earlier researches claim that customer satisfaction may considerably intervene the effect of further factors on customer loyalty (Caruana, 2002; Heung & Ngai, 2008).

## 4    Conclusion

Pin pointed on the understandings and investigation completed by frequent scholars and professionals, it might be determined that consumer satisfaction is identical vital. Therefore, though consumer satisfaction may be assurance of future purchase and also customer satisfaction play an identical role in confirming consumer loyalty as well. We explore the impact of interactive marketing banking services in Pakistan in context of customer satisfaction and loyalty with seven interactive marketing dimensions separately, which was rarely concerned by different scholars up till now. Thus, our study fills this groove in understanding and application because rapid development of service industry

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depends upon following milestones. Second, we develop ahead and ample model of consumer satisfaction and loyalty model in Pakistani banking industry. By providing and care of assurances which showing concern to the security point of view of customer's daily transactions, delivering them quality services, giving respect to customers, efficiently complaint handling, and struggling continuously to boost consumer's self-confidence. Furthermore, Effective commitment influences customer's attitude to stay and loyal through an exact source of banking facilities. Satisfaction may also be enhanced by delivering well-timed, accurate and consistent data or information but quality of information does not show significant results with customer loyalty but with satisfaction is significant. In similarity, customer satisfaction is significantly contributed by the service personalization efforts and complaint resolution process in the interactive marketing in current study. So all interactive marketing dimensions are the important predictor constructs to predict the consumer satisfaction (Ndubisi, 2006; Taleghani et al., 2011). At the same time mean value of both dimensions are in a low level compare with the mean value of trust and relationship commitment dimensions in this study.

**Limitations of the study and future directions**

First, although collecting data from 160 consumers our sample size is yet relatively small. Second, in this we got responses from only from two cities of Punjab Faisalabad and Lahore which is unable to represent the whole population of Punjab Pakistan. In a retailer or supplier context means that in a B2B context, the sample size might be reasonable, but in a consumer (B2C) context, it should be deliberated a comparatively narrow or limited sample. Therefore, future research should be conduct in B2B retailer supplier context. Third study aim to investigate the direct impact of interactive marketing and its dimension on customer satisfaction and loyalty but in future investigate any other intervening variable like customer orientation. Fourth, data was collected on limited scale only from banking customer of two cities so therefore results cannot be generalized to the whole country service sector. In future a comparative analysis of two service sectors may be beneficial for better understanding of consumer behaviour.

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## 5    Appendix

**Table 1**

| Construct | Definition | Author |
|---|---|---|
| Commitment | Commitment had been defined as a continuing want to sustain an appreciated relationship and relationship commitment as want of one party to uphold an association or relationship commitment defined as an essential indicator of the quality or health of a relationship. | Dwyer et al. (1987) |
| | A bleeding-edge paradigm that had been described using different approach in marketing literature. | Morgan and Hunt(1994) |
| Trust | Trust will on the basis of interchange by one party have self-reliance to another. | Berry (1995) |
| Construct | Definition | Author |
| Complaint Handling | "Complaint handling as a supplier's ability to avoid potential complaints, solve manifest conflicts before they create problems, and discuss solutions openly when problems do | Ndubisi (2006) |

arise"

| | | |
|---|---|---|
| Communication | "Keeping in touch with valued customers, providing timely and trustworthy information on service and service changes, and communicating proactively if a delivery problem occurs" | Ndubisi (2006) |

**Table 2** Summary of fit indices

| Fit indices | $\chi^2$/df | RMSEA | GFI | AGFI | CFI | NFI | TLI | IFI |
|---|---|---|---|---|---|---|---|---|
| Recommended value | <3 | <.08 | >.90 | >0.80 | >.90 | >.90 | >.90 | >.90 |
| Value in this study | 2.06 | 0.08 | 0.99 | 0.94 | 0.99 | 0.98 | 0.97 | 0.99 |

**Table-3** Correlation coefficient

Means, Standard Deviations, Correlation coefficient, and Reliabilities (shown as diagonal elements)

| Variables | Descriptive | | Correlation Matrix | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Mean | S.D | Gender | Age | Occupation | Banks | INT MKT | CS | CL |
| Gender | 1.39 | 0.48 | 1 | | | | | | |
| Age | 2.46 | 1.32 | .007 | 1 | | | | | |
| Occupation | 3.61 | 1.50 | -.073 | .015 | 1 | | | | |
| Banks | 3.47 | 1.74 | .063 | .105 | -.225 | 1 | | | |
| INT MKT | 3.05 | 0.281 | .061 | .086 | -.029 | .083 | 1 | | |
| CS | 2.93 | 0.585 | .069 | .034 | -.059 | -.088 | .490** | (0.73) | |
| CL | 3.63 | 0.490 | -.049 | -.019 | -.059 | -.095 | .543** | .61** | (0.67) |

\*\*Correlation is significant at the 0.01 level (2-tailed) Interactive marketing (INT MKT) Customer satisfaction (CS) Customer Loyalty (CL)

\*\* $p < 0.01$.

**Table-4** Results of hypotheses test

| Hypothesis | Path | Coefficients | S.E. | Remarks |
|---|---|---|---|---|
| H:1 | INT MKT-CS | 0.644** | 0.15 | O |
| H:2 | INT MKT-CL | 0.51** | 0.13 | O |
| H3 | CS-CL | 0.58** | 0.04 | O |

O: support; X: not support. , \* $p < 0.05$.

**Table 5** Results of mediating effects

| IV | M | DV | IV-DV | IV-M | (IV +M)–DV | |
|---|---|---|---|---|---|---|
| | | | | | IV | M |
| Interactive Marketing | Customer Satisfaction | Customer Loyalty | 0.51** | 0.644** | 0.15$^{\text{ns}}$ | 0.56** |

$*$ $p < 0.05$.
$**$ $p < 0.01$.

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