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Abstract
In recent years, relationship marketing has become a hot topic. Unlike the traditional marketing which focus on selling the commodities, relationship marketing emphasize not only selling the commodities but also developing long-term interactive relationships with the customers to further increase customer loyalty. Nowadays, it seems that all the customers have the credit cards. However, amid the keen competition in the credit card industry, every credit card company has to exhaust efforts in providing the credit cards and the related services which meets the customers' needs. Therefore, this research will examine how the credit card companies use relationship marketing to improve customer loyalty.
In this research, relationship marketing is measured by financial bond, social bond, and structural bond, while customer loyalty is discussed in terms of customer's attitude and behavior as well as market segmentation. By doing this, we may find that, to increase customer loyalty, the credit card company should enhance their selling methods and segment their markets through analyzing user types. In addition, this study will also discuss the direct impact on customer loyalty caused by relationship marketing without market segmentation. And the results are:
1. customers of different market segments have different royalties
The study shows that when we divide the market into light,medium,and heavy user groups according to the user types, the difference in customer loyalty among those three user groups is remarkable. Thus, credit card companies should implement appropriate marketing strategies in accordance with the preference of each user group.
2. different relational bonds of relationship marketing would have different effects on customer loyalty.
The study reveals that different relational bonds of relationship marketing would have significant effects on customer loyalty: financial bond is most affected, social bond secondary affected, and structural bond slightest affected. The results of this study are different from the results of former studies which claims that structural bond is most affected. And the possible explanations for such results would be that the industry types and the samples as well as the research timing of this study are different from the other studies.
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