

Relationship marketing and word-of-mouth communications: Examining the mediating role of customer loyalty

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ABSTRACT

Keywords:

Communication, Word-of-Mouth Communication, Relationship Marketing, Conflict Management, Customer Loyalty

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In competitive markets, maintaining customers and building trust and loyalty are considered important in marketing relationship. Banks have invested some ways to improve customer loyalty for developing their activities. The aim of this study was to investigate the effect of relationship marketing on word-of-mouth communication in the Melli Bank branches of Roodsar in which customer loyalty had the mediation role in their relationship. The study was an applied research adopting a descriptive method. The data were gathered using questionnaire method and the study population consisted of customers of Melli Bank in Roodsar. Following this, 460 questionnaires were distributed among customers of the Melli Bank branches using convenient sampling and finally 420 questionnaires were collected for analysis. LISREL software is employed to analyze the data. Findings revealed that the relationship marketing had significant positive impact on customer loyalty and also customer loyalty led to increasing of word-of-mouth communication.

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Introduction

In today's challenging and competitive environment, sustainable and profitable relationships with customers are emphasized by organizations more than anything else. Many organizations have expanded customer loyalty programs as part of the activities to develop relationships (Dick & Kunal, 2013). The banking industry is no exception to this rule and to attract and retain customers it looks for different management strategies (Khoshsima, 2014). On the other hand, word-of-mouth communication is affected by customer loyalty (Jalilvand & Ebrahimi, 2011).

Speed and the lack of commercial bias for a product or a service have turned word-of-mouth communication as an effective source of information for commercial choices of consumers. Regardless of the importance of word-of-mouth communication, banks will not be able to shape the attitudes of customers in terms of using services and reducing the risk of these services. Loyalty also has a positive effect on word-of-mouth communication (Tavakol, Sardari, & Ghazizadeh, 2015). The most important factor for survival of the organization is customers and organizations with attracting the customer satisfaction due to their loyalty (Beerli, Martin, & Quintana, 2014). In addition, today, consumer confidence has fallen about the promotional efforts; so, word-of-mouth communication is a sure way to achieve a competitive advantage for organizations (Mohammadi, Khabiri, & Barari, 2013).

Word-of-mouth communication can be positive or negative. Positive word-of-mouth communication is good advice of people to others about products, services, or brands. However, negative word-of-mouth communication is a form of complaining behavior of consumers including negative and undesirable recommendations about products and services brands that people say to each other (Shaemi & Barari, 2011).

In this study, the purpose of the communication is the positive word-of-mouth communication. Research has shown that adding 5% to costs of maintaining your current customer, institutions, and organizations can add up to 25 percent of profit (Amini & Sohrabi, 2011). The results showed that banks normally lose nearly 20 to 40 percent each year of their customers. Therefore, in today's competitive world, customer acquisition costs and marketing costs increase and profitability reduces; as a result, productivity also declines (Fatahi & Azami, 2009). Customer loyalty is deep commitment to purchasing and to the reuse of a product or preferred service (Heskett, 2011; Gómez, Arranz, & Cillán, 2012). The aim of this article was to examine the impact of relationship marketing on customer loyalty and the effect of this feature on word-of-mouth communications in the Melli Bank branches of Roodsar.

The Literature Review

Types of Communications

Communications include human and non-human communications. Human communication includes nonverbal communication that means conveying the message without words through gesture, body language, facial expressions, eye contact, physical contact, and verbal communication which consist of discussions, lectures, plays, interpersonal communications, and many other forms of communication that is also known as word-of-mouth communication (Goyette, Richard, Bergeron, & Marticotte, 2013).

Non-human communication refers to exchanging of information among organisms through sending and receiving signals (Zhang, Cracium, & Shin, 2010). Among the types of communications, word-of-mouth communication is important and it is considered in the present study.

Word-of-Mouth Communication

Word-of-mouth communication refers to the information sharing and communication among customers to receive better services (Shaemi & Barari, 2011). In this type of relationship,

customers who have been pleased of a product, service, or an event, tell other people about their satisfaction (Goyette et al., 2013) and attract progressive attention of people to the products. In fact, it tends to be a viral marketing that one says to two people, two say to four people, four say to eight people and ... (Jamalzadeh, 2014). The word-of-mouth communication has different types and different levels (Khosravi, 2012) which are mentioned in Table 1.

Table 1
Different Types of Word-of-Mouth Communication

Worth	People share their qualitative experiences with others. An individual tries a product and if he/she is satisfied with it, tells to another person to give it a try.
Trick	People by encouraging others try to sell their product. Person A tries to convince person B to buy the product and if Person B is convinced to try it, person A is rewarded.
Vital	People want to share their experiences with those who might need a definite and specific product. Person A wants to share his/her experience of a product person B and person B needs another product.
Spiral	Persons want to be with others in joyful and funny experiences. Person A wants to discuss his experience with the person B because he thought that person B has the same opinion about this matter.
Unpleasant	Persons warn others about their negative experiences. Person A uses the product and finds that the product is too bad. So, person A prevents person B from using this product.

The informational levels of word-of-mouth communication are divided into 9 levels stated in Table 2 (Silverman, 2001).

Table 2
Types of Informational Levels of Word-of-Mouth Communication

Negative Fourth Level	It is the worst level and people speak ill about products and prevent each other from using them.
Negative Third Level	Customers or non-customers stop finding a way to prevent others from using a product.
Negative Second Level	People rant about the production.
Negative First level	People have no complaints about the products, but when they are questioned about the production, they speak ill about the production process.
Zero Level	People use products, but they do not do any research and have no comment about it.
Positive First Level	Persons give good comments about products.
Positive Second Level	People constantly speak amazingly about a product and its attractiveness.
Positive Third Level	Customers try to encourage people to use the product.
Positive Fourth Level	This is the best level and people constantly talk about the product. Professionals, influential individuals, celebrities, and elite customers speak about the product.

Each of these types and levels of word-of-mouth communications is influenced by customer loyalty.

Customer Loyalty

Loyal customers increase business value and reduce the business costs to attract new customers (Dick & Kunal, 2013). Customer loyalty causes people to share good experiences with others and to attract new customers. Behavioral response to loyalty (buying) can be carried out by a unit of decision with regard to a set of different brands (McMullan, & Gilmore, 2012). Loyalty is considered as a deep commitment to repurchasing preferred product or service (Heskett, 2011; Gómez et al, 2006) and it leads to the frequency of purchase of a certain brand or a certain set of known brands (McMullan & Gilmore, 2012). There are several types of customer loyalty including transactional loyalty, cognitive loyalty, and compound loyalty. Changes in customers' buying behavior is considered in transactional

loyalty; in cognitive loyalty the main elements are customers' attitudes and opinions which are achieved through consent and knowledge; and compound loyalty is a combination of these two.

Process of Customer Loyalty Development

Customer loyalty takes place in four-step process. The initial stage starts with "indifference" and when it placed in a good market position, it "awakes" and is forced to be equipped with modern tools to sustain life and its existence and tends to be promoted to "more advanced level". Then, by taking basic steps and calculated actions, it can reach the global level. In Table 3, due to ten characteristics influencing the growth and development, the development stages are revised (Mohammadi et al., 2013).

Table 3
Process of Customer Loyalty Development

Characteristics	Stage 1 Indifference	Stage 2 Awakened	Stage 3 Advanced	Stage 4 Exposure to World Class
Application Domain	Many Internal Problems	The Reason of movement: Reduction in Costs	The Reason of Movement: Competition	Adding Value for the Customer
Focus	Commodity	Technology	Customer Satisfaction	Customer Loyalty
Classification	There is no difference	Removing Tempered Clients	Clients and Stakeholders of the Organization	Domestic Customers
Management	Dictatorship and Bureaucracy	Micro Management (Microscopy)	Coaching	Insight, Inspiration, and Leadership
Organization	Public Management	Matrix Management	Flat Pyramid and Low Levels	Multifunctional Teams
The Major Objectives	Slogan	Allocating Budget	Meeting Customers' Expectations	The Enthusiasm Of The Customer
Customer Demands	Determined by Management or Engineering	Determined by Market Research	Determined by the Joint Analysis and by other Techniques	By QFD
Measuring Customer	Increasing the Selling Interests	To Minimize Complaints	Increasing the Market Share	The Maintenance Of the Highest level of Customer
Analysis of Feedback	Little Tracking or No Follow-Up	Fieldwork Tools Never Change	Customer Satisfaction Index	Analysis of Previous Customers and Non-Customers
Improvement Tools	Seven Quality Control Tools	Brainstorming and Statistical Tools	Creative Tools and Checking Field of Force	Re-Engineering Business Processes

Relationship Marketing

Relationship marketing is defined as an attempt to maintain customers and strengthen relationships with them and to understand and manage the relationship between the customer and the supplier (Doaei, Rezaei, & Khajei, 2011). Relationship marketing is the process whereby the buyer and provider establish effective, efficient, ethical, and kinship relationships that are mutually beneficial. Relationship marketing refers to customer retention, development of relation, and making more attractive the relationship with customers. In fact, it involves understanding and managing the relationship between the customer and provider (Richards & Jones, 2014). Gronroos (1994) , also, defined relationship marketing as a process to identify, create, maintain, strengthen and, if necessary, terminate

the relationship with customers and other stakeholders in a relationship in a bilateral benefit (Afchangi, Hadavi, & Elahi, 2013).

Relationship marketing seeks to build trust and establish relationships with customers, so that it can create loyalty and attract new customers. Relationship marketing is a long-term approach and its primary goal is to provide value to the customer in the long run and long-term customer satisfaction is the measure of success (Ranjbarian & Barari, 2009); because customer satisfaction leads to customer loyalty. Relationship marketing has dimensions that each of these aspects can contribute to creating customer satisfaction and loyalty.

Relationship Marketing Dimensions

Trust: Trust is the first foundation of the relationship marketing. From the perspective of Morgan and Hunt (1994), success in the relationship marketing requires trust and commitment in the relationship.

Commitment: The second element for relationship marketing is commitment. Commitment is defined as the sustainable desire of each of the partners to maintain valuable relationships (Rashid, 2013).

Communications: The third variable is communication which is defined as an exchange process and valid and timely information sharing either formally or informally between the parties of a relationship (Rashid, 2013).

Conflict Management: The fourth element is conflict management. Conflict in relationships is a sign of lack of commitment by the members of the relationship. In addition, the increase of conflict in a relationship leads to the reduction of the confidence of the parties to each other and reduces the desire to create and maintain long-term relationship (Musa, Boniface, & Tanakinjal, 2014).

Relationship Marketing Models

Many models have been presented for relationship marketing, namely Morgan and Hunt relationship marketing model, functional model of relationship marketing, and model of relationship marketing among industrial organizations.

Morgan and Hunt Relationship Marketing Model: The literature on relationship marketing has emphasized the development and maintenance of long-term relationships with customers and other stakeholders. In this model, trust is known as a key variable that mediates the relationship between the premises and its consequences. The model (commitment-trust) was expanded by Morgan and Hunt and it was found out that the trust and committed relationship are the most important intermediate variables in relationship marketing (Richards & Jones, 2014).

Functional Model of Relationship Marketing: Functional model can include three aspects including the aim of the strategy, parties (stakeholders), and required programs. However, as

managers need to plan their strategies, also they need practical tools and systems available on the market to achieve universal application of relationship marketing with customers (Fontenot & Hyman, 2004).

Model of Relationship Marketing among Industrial Organizations: This model which has its roots in the theory of relationship marketing indicates that the close relationship helps the maintenance and development of relations as a whole in the long run.

Several studies have been investigated the relations among relationship marketing, customer loyalty, and word-of-mouth communication. Mohammadi et al. (2013) indicated that customer satisfaction is the most influencing factor. Besides, the role of the quality of relationship, customer expectations, image of organization, perceived quality, relationship marketing, perceived value, and loyalty were demonstrated to have positive and significant impact on word-of-mouth communication. In addition, the benefits of confidence, social benefits, and special treatment benefits had positive impact.

Khabiri (2014) examined the factors affecting the consumer partnership in the word-of-mouth communication. The results showed that four variables, namely trust, commitment, communication, and competence had a significant effect on the quality of the relationship and the quality of relationship had a significant positive effect on the word-of-mouth communication among the club's customers.

Kitapci, Akdogan, and Dortyol (2014) investigated the effect of the service quality on patients' satisfaction, intention to repurchase, and impact of the word-of-mouth communications on public health industry. The results showed that dimensions of empathy and guarantee had a positive relationship with customer satisfaction. However, customer satisfaction had positive impact on repurchase intention and word-of-mouth communication. In addition, there was a strong relationship between word-of-mouth communications and repurchases intention.

Ndubisi (2007) presented that there was a relationship between the four components of relationship marketing, namely trust, communication, commitment and conflict management and customer loyalty.

Conceptual Model

In this study, independent variables include relationship marketing such as trust, communication, commitment, and management conflict and the dependent variable is word-of-mouth communication. In addition, customer loyalty is the mediator variable. The conceptual model of the study is presented as follows:

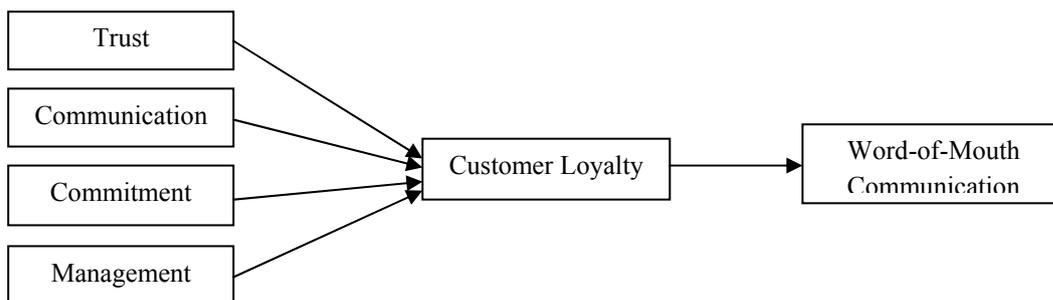


Figure 1. Conceptual model (adopted from Ndubisi, 2007)

Hypotheses

The following hypotheses guided the study:

H₁: Trust has an effect on customer loyalty of Melli Bank branches in Roodsar.

H₂: Communication has an effect on customer loyalty of Melli Bank branches in Roodsar.

H₃: Commitment has an effect on customer loyalty of Melli Bank branches in Roodsar.

H₄: Conflict Management has an effect on customer loyalty of Melli Bank branches in Roodsar.

H₅: Customer loyalty has an effect on word-of-mouth communications of Melli Bank branches in Roodsar.

Method

The study was an applied research adopting a descriptive method with emphasis on correlation method. The study population consisted of the costumers of Melli Bank in Roodsar. Following this, considering unlimited number of population, the sample size for unlimited society is obtained using the following formula:

Formula 1:

$$n = \frac{z_{\alpha/2}^2 S_x^2}{e^2} = \frac{(1.96)^2 \cdot (0.520)^2}{(0.05)^2} = 416$$

A questionnaire is used to collect data. Four hundred sixty questionnaires were distributed among participants and a total of 420 were received. The first part contained the profile of the respondents and the second part contained 24 questions. The five-point Likert scale was used to measure the respondents' point of view (1=completely disagree; 5=completely agree). Table 4 exhibits the structure of the questionnaire.

Table 4
Structure of the Questionnaire

Constructs	Number of Measures	Cronbach's Alpha
Trust	6	0.838
Commitment	4	0.835
Communications	4	0.832
Conflict Management	3	0.857
Customer loyalty	2	0.775
Word-of-Mouth Communication	5	0.866

The reliability of this study was measured by Cronbach's alpha. Cronbach's alpha values for each variable in the study are separately listed in Table 4. As it can be seen in Table 4, Cronbach's alpha values for all variables are above 0.7. Therefore, it can be concluded that the questionnaire was valid.

Results and Discussion

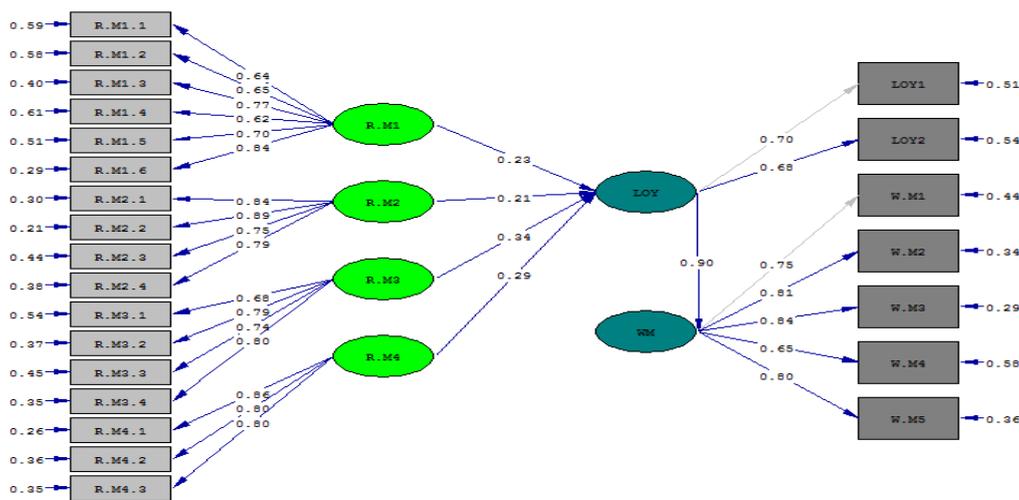
Statistics showed that 27.8 percent of respondents were female and 66.4 percent was male and 5.8% did not answer the question. Following this, 25.5 percent of respondents' education level was diploma or under diploma, 27.6% were associate degree, 32.8 percent were bachelor, 11.3 percent had master degree, and 2.8 were Ph.D. Among 423 respondents, the lowest, highest, and average age were 21, 64, and 42.55, respectively. The lowest rating considered for relationship marketing was 1.52, the highest score was 5, and the average score for this variable was 3.6 in which the highest average was referred to trust with score of 3.9 and the lowest one was related to communication with score of 3.5; so, it shows that its mean score was greater than the expected average.

In the first stage of data analysis, using descriptive statistical methods and SPSS 20 software, sample properties were provided. Then, to test the hypothesis, structural equation modeling (SEM) came into use. Table 5 represents the variety of fitness indicators and significant indicators of the model. According to the results, it can be said that the model in terms of meaningfulness and regression is approved.

Table 5
Fitness Indicators

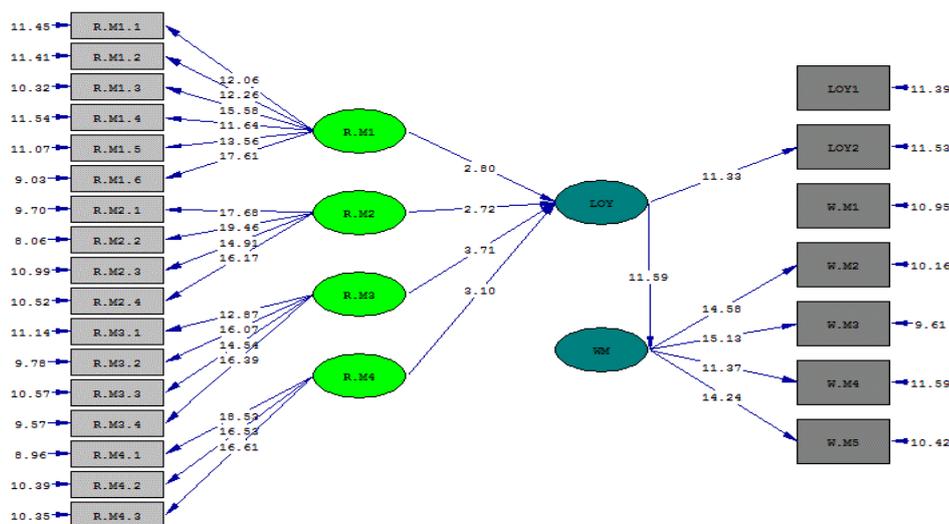
Fit Index	$\frac{\chi^2}{d_f}$	RMSEA	GFI	NNFI	NFI
Accepted Range	≤ 5	<0.1	>0.8	>0.8	>0.8
Obtained Amount	2.51	0.77	0.88	0.92	0.90
Result	Accepted	Accepted	Accepted	Accepted	Accepted

In the model, trust, commitment, communication, conflict management, word-of-mouth advertising, and loyalty are shown with R.M1, R.M2, R.M3, R.M4, WM, and LOY, respectively. According to structural equation modeling (SEM) and research model, fitted model of research in standard mode and in significant mode are shown in Figure 1 and Figure 2, respectively.



Chi-Square=605.25, df=241, P-value=0.00000, RMSEA=0.077

Figure 1. Test of research model (standard mode)



Chi-Square=605.25, df=241, P-value=0.00000, RMSEA=0.077

Figure 2. Test of research model (significant mode)

Based on the output of LISREL software, the calculated t -statistics that represent the relationship between variables of research have not been placed in the range of $\pm 1/96$ in all hypotheses and this shows the significance of the relationship between them. β coefficients and calculated t -statistics are presented in Table 6.

Table 6
The Results of Structural Equation Modeling (SEM) for Hypotheses

Exogenous Variables	Endogenous Variables	β coefficient	T-Statistics	Status of Hypotheses
Trust	Customer loyalty	0.23	2.80	Confirmed
Communication	Customer loyalty	0.21	2.72	Confirmed
Commitment	Customer loyalty	0.34	3.71	Confirmed
Conflict Management	Customer loyalty	0.29	3.10	Confirmed
Customer Loyalty	Word-of-mouth Communication	0.90	11.59	Confirmed

According to Table 6, since the calculated t -value for all hypotheses is outside of the range of ± 1.96 , so, with 95 percent confidence, it can be stated that all the following hypotheses were confirmed:

- Trust has effect on customer loyalty.
- Communication has effect on customer loyalty.
- Commitment has effect n customer loyalty.
- Conflict management has effect on customer loyalty.
- Loyalty has effect on word-of-mouth communications.

Also, according to the software output of estimates of significant numbers, the results related to the indirect effects of the variables are given in Table 7 in which communications has the greatest indirect impact on word-of-mouth advertising through loyalty.

Table 7
Direct, Indirect, and Total Effects on Customer Loyalty

Causal Relationships	Direct Effects	Indirect Effects	Total Effects
Trust → Loyalty → Word-of-Mouth Advertising		0.20	0.20
Commitment → Loyalty → Word-of-Mouth Advertising		0.19	0.19
Communication → Loyalty → Word-of-Mouth Advertising		0.30	0.30
Conflict Management → Loyalty → Word-of-Mouth Advertising		0.26	0.26
Loyalty → Word-of-Mouth Advertising	0.90		0.90

Conclusion

In the current paper, the effects of relationship marketing on customer loyalty and the impact of customer loyalty on word-of-mouth communication of customers in Melli Bank of Roodsar were studied. The results of the study are consistent with findings of Ndubisi (2007), Ranjbarian and Barari (2009), and Khabiri (2014). The results showed that the dimensions of relationship marketing including trust, commitment, communication, and conflict management led to greater customer loyalty. In addition, customer loyalty had a positive impact on word-of-mouth communication. In other words, all hypotheses were confirmed.

According to the results, since the trust, commitment, communication, and conflict management influence loyalty, to increase the effect of any of these factors, different techniques can be used.

To boost trust, it is recommended that employees and managers try to keep trust alive in society through respecting and showing affection to customers and also through having skills in open and honest relationships and being friendly. In addition, the bank managers should consider trust as a key aspect in relationship marketing model.

To increase the communication, it is recommended to establish conditions in which obstacles can be reviewed and removed timely.

In order to increase the commitment, it is suggested that managers try to identify and meet the needs of the customers and be aware of customers' needs. To this end, they should put an effort to provide sufficient commitment in customers to promote efficiency and effectiveness in their community.

To increase conflict management, it is proposed to apply effective tactics for persuasion of others, to resolve disputes, to develop effective and positive relationships, and to work with people through shared goals.

In order to increase customer loyalty, managers should try to assure their customers that their information will be kept strictly confidential.

Future researchers should extend this work and undertake it in the private and state banks simultaneously in order to compare the results. In addition, it is suggested that future researchers try to examine other potential and favorable outcomes of relationship marketing such as different forms of commitment, customer satisfaction, customer trust, and its economic benefits such as return on investment.

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