

THE IMPACT OF CUSTOMER LOYALTY ON ORGANIZATIONAL PERFORMANCE IN THE PERSONAL BANKS IN KHUZESTAN (CASE STUDY: AHVAZ METROPOLITAN BRANCHES)

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ABSTRACT

Today's marketers are looking for ways and information through it cause loyal customers for themselves because it reduces marketing and costs and increase profitability. The aim of this study was to evaluate the impact of customer loyalty on organizational performance in the private banks of Khuzestan (Case study: Ahvaz metropolitan branches). The statistical population of this study consisted of six banks (Mellat, Parsian, Pasargad, Tejarat, Saderat and Ayande). The research method is based on objective, is functional and based on how to collect data is descriptive research, and in terms of relationships between variables is causal and specifically is based on structural equation modeling. To measure the research variables, the questionnaire (standard of customer loyalty and organizational performance) and methods of statistical analysis using SPSS and LISREL is used. Results of the questionnaire analysis showed that customer loyalty and its dimensions have positive and meaningful impact on organizational performance.

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KEY WORDS

customer loyalty, organizational performance, private banks of Khuzestan province.

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INTRODUCTION

Building customer loyalty, especially banking customers is a concept that in today's businesses because loyal customers are the main component in the success of banks, noted over and over. No business other than state-monopoly organizations cannot survive without loyal customers. In addition to the fact that customer expectations are constantly rising, banks are required to go beyond the basic needs of customers, satisfy their expectations shifted their focus from mere satisfaction of the customer to build loyalty and trust by fostering long-term, mutually and profitable communication for both sides. Of course in other divisions, many researchers for compiling loyalty strategies, customers are divided according to their levels of loyalty. Generally, attitudes and behaviors of different groups of customers are different. Therefore, these programs should be tailored to each of the levels intended for loyalty of new customers and restore the old customers to the bank. The pace of change on the eve of the twenty-first century is so high that it is not possible to understand its way simply, and despite the fact that organization managers must guide and lead themselves in maze of time proportional to this transformation. Create customer-oriented culture among the employees is considered of an organization's success factors. The culture of an organization should be such that the organization pays attention more than anything to the customer needs, as well as build their performance based on customer satisfaction and ultimately gain their loyalty. In the today's competitive world, banks to keep their customers should pay most attention to their comments and objections in relation to the banking services, and should know that in banking, the customer's voice is a voice that the bank's policies should be shaped by it. Items such as reverence for customers, appropriate interaction with customers, customer surveys, appropriate relationship mutually with customers, review customer problems, and timely investigation into their complaints, awareness of customer satisfaction, enhance the quality and speed of service delivery, matching the Bank's policies with the needs of customers, verification services provided to customers and..... can be a great help to the banks to retain customers. And it would not be possible unless the banks accept that pay attention to consumers is key to the survival of them. Today customer satisfaction is not sufficient and organizations including banks should not satisfy their customers' satisfaction. They should ensure that their satisfied customers are loyal. The aim is to establish long-term relationships with customers in order to gain long-term benefits for the bank. So, today the bankers see themselves in the mirror of customers, and strive in the absence of by the passage of time compete becomes more complex harder for banks, understand their customers and make them that their customers have complete faith.

MATERIALS AND METHODS

Today's world, especially the world of organization, experiencing dramatic and continuous change, and all aspects of the organization from the internal environment to the external environment, human and non-human factors, etc., all by stunning acceleration are changing from one state to another. Organizational performance is one of the most important structures discussed in management research, and without doubt is the most important measure of success in business companies. Organizational performance is a broad concept that covers what's production of company, as well as areas where they interact [1]. In most organizations, managers and leaders have always sought to improve their own organizations. Organizational performance is wide mix of non-tangible received, such as increased institutional knowledge and tangible and concrete received such as economic and financial results [2]. Performance in the dictionary means the state or quality of work, so, organizational performance is an overall structure that refers to how to conduct organizational operations. The most famous definition of performance is provided by [2]. "the process of explanation the quality of effectiveness and efficiency of past actions." According to this definition, the performance is divided into two components: 1) Efficacy which describes how the use of resources in the production of services or products, it means the relationship between the real and the ideal combination of inputs to produce specific outputs; and 2) effectiveness that describes the degree of achievement of organizational goals. On the other hand, the attitude of companies and institutions to promote competition inevitably concentrated on attract more customer satisfaction for sales and profits. With the transition from a traditional economy and intense competition in new dimensions, customer is the central pillar of all activities of the organizations, in a way that from the competitive perspective, survival of organizations depends on the identify and attract new customers and retain existing customers. In the any organization, whether manufacturing or service, customers are the most important factor for preservation and survival of the organization. If the organization can be successful by building loyalty with customers' satisfaction, can provide long-term growth and survival [3]. As marketers today are seeking ways and information to through it create loyal customers for themselves. Because it reduces marketing and operational costs and will increase profitability [4]. Organizations in the past, were only thought to find new customers and grow customers, and had no meaning. Achieve every new customer was seen as a victory, and special attention was not also paid to existing customers. But now the situation has changed and keep and grow profitable customers is the first purpose of the organization; so that [4], is defined Marketing as "Science and art of finding, keeping and growing profitable customers". At a time, production unit and related activities were the beating heart of the organization, and all the goals and strategies of the organization were focused on the development of this sector. After a while, this focus was more on the financial sectors, and the goals and strategies of different parts of the organization, was set in the line with the financial objectives and strategies. But today, at least in developed societies, customer is considered as a key and pivotal factor in organizations, and orientation of all the organizational goals, strategies and resources are focused on attracting and keeping profitable customers. So, issue of "maintaining and strengthening customer loyalty" for the companies that have concerns of maintain and develop their competitive position in the market. It is as strategic challenge, and also spend many cost for understanding this concept and achieve practical solutions to reinforce it; because by the intensity of competition and approached the quality and quantity of goods and services in the customer's choice, providing goods or services that could be of interest to customers, and making them a repeat customer of organization products is considered vital and necessary. Also creating a positive mentality in the customers towards goods or services creates a competitive advantage that if organizations want to enter new markets or offering new products or services, easily find their ability to communicate with customers, and also customers will decide more easily about new product or service [5]. Creating customer loyalty is the main objective of marketing activities. [6] Defines customer loyalty as "profoundly committed in a superior product or service, despite the efforts of marketing and situational factors that potentially lead to changes in behavior." According to the [6] the purpose of this naming is to facilitate the task of companies to achieve and retain loyal consumers with reasonable cost and achieve faster return investment. Loyalty is reflective of functions desirability of services and productions. [6] stated that loyal customer is the consumer that going to repurchase the company's services, has a positive attitude towards service, and willingly, introduce the company to others [7] believe that loyal customer is someone who values relationship with company, and chooses the company as his/her main priority to buy [7].

Therefore, we study customer loyalty on organizational performance in the statistical population, and the question we face in this research is:

What is the effect of customer loyalty on organizational performance in private banks of Khuzestan (Case study: Ahvaz metropolitan branches)

RESULTS AND DISCUSSION

Theoretical framework of research

In this part of the article, literature and history of research is described in terms of customer loyalty and organizational performance.

Customer loyalty

The concept of loyalty, first created in the 1940s. At that time, loyalty concept was single. Later in the period from 1944 to 1945, were formed two distinct concepts about loyalty: brand preference which later was introduced as attitudinal loyalty, and market share which later became known as behavioral loyalty. 30 years later, the concept of loyalty entered academic literature, and the researchers found that loyalty can be a combination of attitudinal and behavioral loyalty [8]. One of the most important issues that face organizations managers today is how to better understanding the relationship between brand and customer loyalty concepts, especially in marketing

management literature suggested many factors that affect customer loyalty. [9]loyalty can be achieved through higher yield than the buyer expected, in a way that the buyer wonders of value that has achieved, and recognizes this value beyond his/her expectations. Loyalty played a role in creating long-term benefits for the company, because loyal customers require fewer promotional activities than other customers. They gladly will to pay more for their favorite benefits and quality of service. In addition, organizations can gain greater market share with the help of loyalty [10]. Customer loyalty is a significant factor in the business success of a company. We know very well there is no guarantee that satisfied customers repurchase of company, that's why today revealed that customer loyalty in the business success of a company significantly is more important than customer satisfaction [11].

In this research to measure customer loyalty, we use the customer loyalty triple approach of [11], which behavioral loyalty, attitudinal loyalty and cognitive loyalty.

- **Behavioral loyalty:** Mode of consumer in terms preferences or biases that cause repeated. Of course, because this attitude is merely focus on result, visibility is limited to a dynamic process.
- **Attitudinal loyalty:** When the repeat is a factor that acts as leaving barrier of customer, this approach is reflected in the willingness to recommend to others.
- **Cognitive loyalty:** This approach applies in first service when making a purchase comes in mind.

Organizational performance

Functioning of a person, is the scale of his success in doing job, and usually obtained from the individual output or evaluating the success of individual behavior compared to organizational expectations [12]. Human performance is the result of a series of actions that carried out to achieve a goal based on a specific standard. Actions may include observable behaviors or mental processes cannot be seen. Organizational Performance refers in how to carry out the organizational mission, tasks and activities and results of them. In another definition, organizational performance is achieve organizational and social goals and goes beyond it and responsibilities of the organization [13]. In another definition, organizational performance is an indicator that measures how to achieve the goals of the organization or institution. In the current era, amazing changes of management knowledge, has avoided the evaluation system; in such a way that the lack of assessment in the various aspects of organization including assessment the use of resources, personnel, objectives and strategies, is one of the symptoms of organization disease. Each organization to determine the desirability of and quality of their activities, especially in the complex dynamic environment, needs to evaluation system. On the other hand, lack of evaluation system and control any system means can be considered no communicate by internal and external environment that its consequence is aging and death of the organization [14]. Performance is one of the fundamental concepts of management, because many of the management form tasks based on that. In other words, success of the organization can be seen in the mirror of their performance. According to [14], performance measurement is the process of ensuring that an organization pursues strategies that lead in goals. [14]in his definition of performance measurement, focuses on the quality of management and value creation: evaluate how to manage organizations and their value to customers and other beneficiaries [15]. In the performance measurement, there are two main approaches: objective and subjective, both approaches have their advantages and disadvantages.

Objective scales are more realistic, but in terms of the scope of coverage, limited to financial data, and do not explain other aspects of organization. On the other hand, the mental scales are less realistic; but provide rich descriptions of effectiveness of the organization. These scales allow a wide range of organizations in different industries are compared [16].

Research models and hypotheses

Conceptual model and research hypotheses

[Figure- 1] shows the research conceptual models which based on theoretical foundations are suggested. This model shows the impact of customer loyalty on organizational performance[Figure-1].

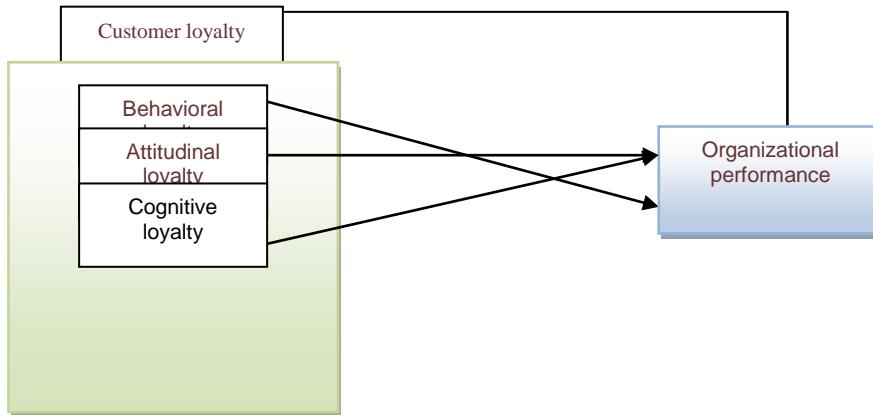


Fig.1. The conceptual model of research

Research hypotheses

The main hypothesis: customer loyalty has a significant and positive impact on organizational performance in the private banks of Khuzestan (the case study: metropolitan branches of Ahvaz)

Subsidiary hypothesis

Subsidiary hypothesis 1: Loyalty behavior has a significant and positive impact on organizational performance in the private banks of Khuzestan (the case study: metropolitan branches of Ahvaz).

Subsidiary hypothesis 2: attitudinal loyalty has a significant and positive impact on organizational performance in the private banks of Khuzestan (the case study: metropolitan branches of Ahvaz).

Subsidiary hypothesis 3: loyalty cognitive has a significant and positive impact on organizational performance in the private banks of Khuzestan (the case study: metropolitan branches of Ahvaz).

Research method

This study based on objective, is functional and based on how to collect data is descriptive research and in terms of the relationship between variables in research is causal. The statistical population of research is private banks of metropolis Ahvaz that includes 6 banks, Ayande, Parsian, Pasargad, Tejarat, Mellat and Saderat. Ayande bank by five branches (45 people), Parsian bank by 4 branches (40 people), Pasargad bank by 7 branches (70 people), Tejarat bank by 48 branches (384 people), Mellat bank by 39 branches (351 people) and Saderat bank by 56 branches (336 people) make the study population. Using simple random sampling and Krejcie and Morgan table, sample size was determined for each of banks individually. From Ayande bank 40 people, Parsian Bank 36 people, Pasargad bank 70 people, Tejarat Bank 186 people, Mellat bank 183 people, and Saderat bank 177 people were selected. In order to measure customer loyalty and organizational performance respectively a standardized questionnaire of [17] were used. A total of 610 valid questionnaires were collected. Questions in the questionnaire are divided into two categories: general and specialized questions that are based on five-point Likert scale (very low, low, medium, high and very high), respectively. In order to determine the reliability of questionnaires, Cronbach's alpha using SPSS statistical software was used. In the table 1 the number of items offered for measuring each variable and Cronbach's alpha coefficient for each variable is specified [Table-1].

Table: 1. outlines the variables, dimensions and instrument validity of research measurement

The number of items	Reliability coefficient	Variable
15	0.872	Customer loyalty
6	0.926	Organizational performance

As seen in the [Table-1] above, cronbach's alpha coefficient is indicator of validity and reliability of research tools. As well as to test the validity of questions, content validity and factorial validity were used. To test the

validity of the questionnaire content, the collective opinions of experts, academics and experts were used; and ultimately ensured that the questionnaire measures the same researchers attribute. Factor credit test of questionnaire with the help of confirmatory factor analysis and using LISREL software were performed. By looking at the results of LISREL in the Table 3, it is seen that both models of measurement are met the conditions listed and are appropriate models. The sum of these results indicates that the survey questionnaires are valid and reliable enough.

Research findings

Describe the sample demographic

89% of respondents were male and 11 percent of them were women.7% of respondents are replaced in the age group 20 to 30 years, about 55 percent of the respondents in the age group 31 to 40 years, and finally 39% of respondents in the age group 41 years and above.79 percent of respondents were employees, and 21% of them were managers.The largest number of respondents, respondents with a bachelor’s degree is (76) percent.The largest number of respondents are respondents with a history of 21 years and older of working (with 38.4 percent) [Table-2].

Table: 2. Descriptive findings of the study variables

Organizational performance	Average				Bank
	Costumer loyalty	Cognitive loyalty	Attitudinal loyalty	Behavioral loyalty	-----
3.7053	3.8797	3.6943	3.7525	3.7732	Melat
3.7234	3.9833	3.6667	3.8278	3.9556	Parsian
3.5467	3.6699	3.5192	3.5609	3.5897	Pasargad
3.6555	3.7542	3.5521	3.6156	3.6333	Saderat
3.7025	3.8721	3.6609	3.7229	3.7519	Tejarat
3.8367	3.9804	3.7059	3.8824	4.00490	Ayande

As can be seen in Table 2, according to the measurement scale that is five point Likert and its average is 3, it is showed that gained average of studied variables and its dimensions is more than 3.

The study of measurement models

In this section of the paper the results of confirmatory factor analysis of measurement models and also the results of the test research hypotheses using statistical software LISREL will be discussed. In structural equation modeling is required to ensure the accuracy of measurement models. So, in the following the results of confirmatory factor analysis of measurement models of research variables are provided [Table-3].

Table: 3. Comparison of measurement models

AGFI	GFI	RMSEA	p-value	χ^2/df	Df	χ^2	Confirmatory factor analysis	Measurement model
0/90	0/91	0.054	0/00000	2.24	187	419.63	Second order	Customer loyalty model
0/91	0/92	0.047	0/00000	2.07	79	154.47	First order	Organizational performance model

As in [Table- 3]is observed,confirmatory factor analysis of measurement models of customer loyalty and organizational performance shows that the main indices of fitting all latent variables are in appropriate and acceptable scope.In other words conceptual models are largely based on observed data.

The findings of study hypothesis testing

After confirmatory factor analysis and identification of latent variables, in this section, we will do the appropriate analysis to test hypotheses. To test the hypotheses, structural equation modeling and LISREL software are used. In the implementation of structural equation modeling to test the main hypothesis first the software output indicates fitted structural model ($\chi^2/df=0/040$; $\chi^2RMSEA=0/93$; $GFI=0/91$; $AGFI$; $97=0/NFI$; $990/NNFI=0/99$; CFI). In other words, the observed data to a large extent are based on a conceptual model of research [Figure-2].

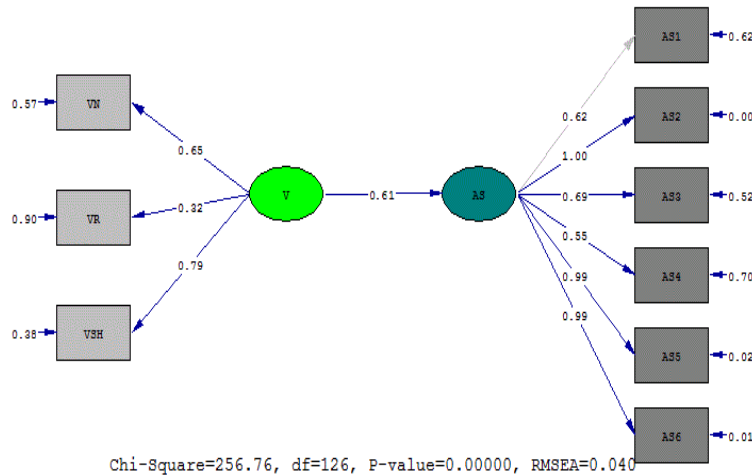


Fig:2. The structural model of research to test main hypothesis in a standard estimate

In [Figure-3] also significant coefficients and obtained parameters of the structural model of research have shown [Figure-3].

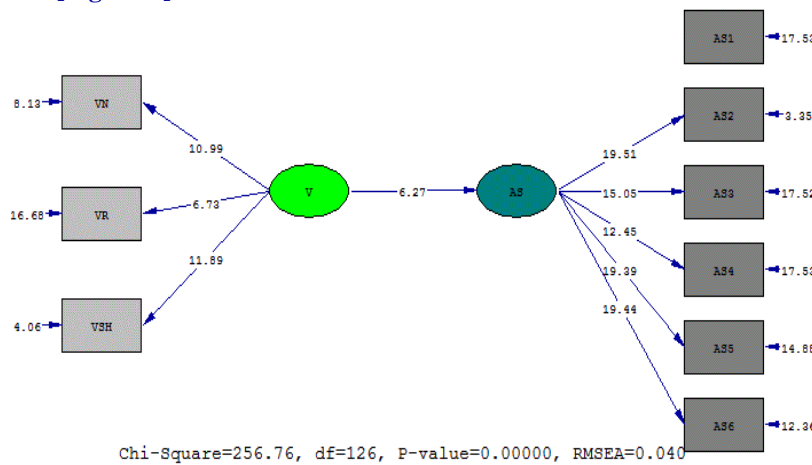


Fig:3. Significant numbers of structural model coefficients of research to test the main hypothesis

Structural equation modeling results show that customer loyalty affects organizational performance in the private banks of Khuzestan province (Case study: Ahvaz metropolitan branches) ($\beta = 0.61$; $t = 6.27$). Therefore, the null hypothesis is rejected and main hypothesis is confirmed.

Subsidiary hypothesis test results

In the implementation of structural equation modeling to test the subsidiary hypothesis first the software output indicates fitted structural model ($\chi^2/df=0/042$; $\chi^2RMSEA=0/91$; GFI ; $90=0/AGFI=0/95$; NFI ; $970/NNFI=$;

=0/98CFI). In other words, the observed data to a large extent are based on a conceptual model of research [Table-3].

Table:3. Test results of secondary hypotheses

Test result	A significant number	Path coefficient	The dependent variable	independent variable	Hypothesis
Confirmed	6.27	0.61	Organizational performance	Costumer loyalty	The main hypothesis
Confirmed	6.71	0.61	Organizational performance	Behavioral loyalty	Subsidiary hypothesis 1
Confirmed	6.82	0.69	Organizational performance	Attitudinal loyalty	Subsidiary hypothesis 2
Confirmed	6.45	0.69	Organizational performance	Cognitive loyalty	Subsidiary hypothesis 3

Structural equation modeling results show that behavioral loyalty (by effect coefficient 0.61), attitudinal loyalty (by effect coefficient 0.69) and cognitive loyalty (by effect coefficient 0.51) has effect on organizational performance in the private banks of Khuzestan (Case study: Ahvaz metropolitan branches). Therefore, the null hypothesis is rejected and all assumptions of research are confirmed.

CONCLUSION

This study uses a model framework of [17] examined the impact of customer loyalty on organizational performance. [Table- 4]and [Figure- 2 and 1]show test results of structural relationships between research variables.

* Research findings showed that confirmation of main hypotheses by path coefficient of 6.10 and a significant number of 27/6. Given that the t-statistic is equal to 6.27 and this value is greater than 1.96, so, customer loyalty has a significant effect on organizational performance. On the other hand, standard estimate coefficient is equal to 6.10, which shows a significant and positive impact.

* Research findings showed that confirmation of main hypotheses by path coefficient of 0.61and a significant number of 6.71. Given that the t-statistic is equal to 6.71 and this value is greater than 1.96, so, the behavioral loyalty has significant influence on organizational performance. On the other hand, standard estimate coefficient is equal to 6.10, which shows a significant and positive impact.

* Research findings showed that confirmation of main hypotheses by path coefficient of 0.69 and a significant number of 82.6. Given that the t-statistic is equal to 6.82 and this value is greater than 1.96, so the attitudinal loyalty has significant influence on organizational performance. On the other hand, standard estimated coefficient is equal to 69/0 which shows a significant and positive impact.

* Research findings confirmed the third subsidiary hypothesis with path coefficient of 51/0 and a significant number of 45/6.Given that the t-statistic is equal to 6.45 and this value is greater than 1.96, so the cognitive loyalty has significant influence on organizational performance.On the other hand, standard estimated coefficient is equal to 51/0 which shows a significant and positive impact.

Positive impact od customer loyalty on organizational performance in this study are consistent with findings from previous studies. For example, [18]concluded that the customer loyalty has an impact on competitive advantage.[18]in a study concluded that the factors of satisfaction, value, resistance to change, effectiveness, trust and fairness of institution have close relation with customer loyalty.

[19]by study the relationship between satisfaction and loyalty of customer, concluded that close relationship with the customer, close relationship between employee and the customer, behavioral loyalty, willingness in loyalty, willingness In loyalty to other customers and loyalty to employees, are product of satisfaction with the services of a company. [20]in their study stated that the organization can by obtaining the loyalty of our customers gain advantage against competitors. [21] acknowledged that customer-oriented and customer loyalty has an impact on innovation and marketing and in this way, the organization will achieve higher organizational performance. [22]in their study concluded that the results showed that the four dimensions of accountability, dynamism, emotional, courage have impact on the attitudinal loyalty, and attitudinal and behavioral loyalty to the brand. [23]in his

research stated that factors such as trademark features, characteristics of the company, create value, oral communication and competitive position, as confidence-building indicators are directly create customer loyalty. The recommendations are provided for more active role of customer loyalty on organizational performance:

- √ Qualified skilled and knowledgeable workers who assume the problem of customers as their problem, are trump card of any serving organizations to attract the trust of customers. Appropriate training courses improve the ability of individual employees in the this field;
- √ Communicate more with the customer form customer contact center;
- √ Efforts to gain the trust and confidence of customers in advertising;
- √ Allocation more points to customers with a history;
- √ Principal focus of managers should be on refrain from activities that reduce their validity. So, it should not be promise to customers that run it is difficult or impossible or not their specialty;
- √ In the planning attention to the needs and demands of customers should be a top priority and everyone should strive to high quality services;
- √ Handling complaints is specific part of the interaction with the customer. Encounter slow and false with provided complaints may be from customers is considered opportunistic behavior or incompetence that it is logical. Therefore, it is essential to authorities would be more careful towards this treat;
- √ The next important factor is time dimension. Organizations should value for individuals and their time, and set their programs that the average time spent by customers minimizes for meet their needs;
- √ Effective loyalty programs should be simple and functional. They should have no ambiguity or condition. Of course, these programs must be supported by appropriate services, because otherwise it will fail and customer loyalty programs should be used in the an appropriate position;
- √ It is necessary to increase the rate of customer loyalty and reduce customer aversion coefficient, indicators of provide superior service will also be considered. Therefore, it is essential to promote the culture of responsive staff in the order to create a spirit of criticism and customer-orientated in organization
- √ should establish a relationship win - win between the organization and the customer and if the relationship is established that the parties feel that there are certain advantages to them and attract each other as two poles;
- √ Effective business strategy towards trying to get new customers to replace lost customers.

CONFLICT OF INTEREST

Authors declare no conflict of interest.

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