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## RESEARCH ARTICLE

# The Influence of Relationship Marketing on Customer Satisfaction in the Jordanian Banking Sector

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## Abstract

This Paper aims to analyze the impact of relationship marketing dimensions on customer satisfaction in the Jordanian banking sector. It uses a comprehensive measurement model based on confirmatory factor analysis (CFA) and structural equation modeling (SEM). The study's problem stems from the need to understand how relationship-marketing practices affect customer satisfaction in rapidly changing and highly competitive banking environment. The research relied on a field survey of 677 Jordanian bank customers. A standardized questionnaire measured the seven dimensions of relationship marketing and customer satisfaction. The results showed statistically significant positive effects for all dimensions on customer satisfaction. Customer bonding strengthening was the most influential dimension ( $\beta = 0.412$ ), followed by commitment ( $\beta = 0.359$ ), and then promise fulfillment ( $\beta = 0.343$ ). The other dimensions also had positive effects. These results highlight the importance of relationship-based marketing practices in enhancing customer satisfaction and retention. The study underlines the need for an advanced analytical framework to help Jordanian banks focus on factors with a greatest impact, such as customer bonding, organizational commitment, and promise credibility. The study also suggests intensifying programs that support long-term relationships with customers. This approach can increase customer loyalty and improve the competitiveness of banks in the Jordanian market.

**Keywords:** Relationship marketing, Promise fulfillment, Customer bonding, Customer satisfaction, Jordanian banking

## 1. Introduction

Banks operate in dynamic business environments characterized by rapid change and high competition, necessitating the development of strong and sustainable customer relationships to foster loyalty and maximize long-term profitability. Recent decades have seen a remarkable evolution in marketing concepts, with the focus shifting from traditional marketing based on short-term transactions to relationship marketing, which aims to build long-term relationships with customers by providing distinctive experiences and continuously meeting their needs. (Kulova, 2020) This shift reflects the realization by

modern organizations that retaining loyal customers is more valuable and sustainable than attracting new customers on a short-term basis.

Globally, the technological revolution and the acceleration of economic globalization have intensified competition within the banking sector, making it more difficult for banks to attract and retain customers. In response, many banking institutions have adopted relationship marketing strategies as an effective tool for enhancing their understanding of customer needs and building relationships based on trust and continuous interaction, which positively affects customer satisfaction and loyalty,

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and contributes to improving the institution's image and reputation in the markets (Ganaie & Bhat, 2023).

These global developments have directly impacted on the Jordanian banking sector, which now faces increased pressure due to intensified competition, expansion of, and evolving customer expectations. Accordingly, adopting relationship marketing strategies is a strategic necessity for enhancing bank competitiveness in Jordan.

The Jordanian banking sector has developed significantly since the establishment of the first bank in 1925, becoming one of the cornerstones of the national economy and a key component of the financial system. The sector plays a crucial role in financing projects and stimulating economic activity and has successfully attracted savings from individuals and institutions both within and outside the Kingdom, channeling them into investments that contribute to sustainable economic growth (Association of Banks in Jordan, 2026). According to data from the Central Bank of Jordan, the Jordanian banking system comprises 20 banks, divided into four main groups: twelve Jordanian commercial banks, four foreign commercial banks, three Jordanian Islamic banks, and one foreign Islamic bank.

Despite this progress, the Jordanian banking sector faces growing challenges, most notably increased competition, the expansion of digital services, and a changing customer expectation for more personalized banking experiences. These challenges are exacerbated by the small size and high saturation of the market, making the retention of customer satisfaction and loyalty a complex strategic issue. In this context, relationship marketing stands out as an approach capable of fostering long-term relationships with customers by building trust and commitment, thereby contributing to improved satisfaction levels and long-term customer retention.

Although there are a number of studies that have addressed the relationship between relationship marketing and customer satisfaction in various service sectors, most of these studies were conducted in cultural and economic contexts that differ from the Jordanian environment, limiting the applicability of their findings to the Jordanian banking sector. Furthermore, some previous studies have focused on a single aspect or specific dimension of relationship marketing (such as trust or commitment), without addressing it in a comprehensive manner that includes the various dimensions that influence customer satisfaction.

Given the rapid shift towards digital banking services, this study seeks to address a precise research problem: To what extent does relationship marketing influence customer satisfaction in the Jordanian

banking sector, considering its unique context and challenges?

This study aims to analyze the role of relationship marketing in enhancing customer satisfaction in the Jordanian banking sector by testing the impact of its seven dimensions, represented by trust, empathy, customer welfare, communication, commitment, promise fulfilment, and customer bonding. The study also seeks to present a comprehensive analytical model supported by empirical evidence from the Jordanian banking environment. Thus, this study may contribute to filling the research gap and providing a practical framework to help banks develop effective relationship strategies.

The structure of this research is divided into a set of interrelated sections that contribute to achieving the objectives of the study. The second section reviews the literature and previous studies related to relationship marketing and customer satisfaction, provides the theoretical framework on which the study is based, and presents the proposed hypotheses. The third section deals with the methodology used in conducting the study, including the research design, the study population and sample, data collection tools, and statistical analysis methods. The fourth section presents the results of the statistical analysis of the data, followed by the fifth section, which provides a detailed discussion of these results in light of previous studies and relevant theoretical frameworks. Finally, the study concludes with Section VI, which includes the most important conclusions and findings of the study, highlighting their theoretical and practical implications and providing appropriate recommendations and suggestions for future research that can build on the results of this study.

## 2. Literature review and hypothesis development

### 2.1. Relationship marketing

Relationship marketing was defined formally by Hamdan et al. (2025), as identifying, maintaining, and enhancing customer relationships. It is built on trust, mutual commitment, and fulfilment of promises to achieve sustainable profitability (Tash-toush, 2023). Attracting new customers is the first step, but building strong relationships with them is what will guarantee their retention. Relationship marketing provides benefits to customers that exceed the product or service, which leads to a competitive advantage (Kumar & Gupta, 2023). Relationship marketing in general can be defined as it is an integrated strategy that includes a set of activities starting

from market segmentation to identify target customers whose needs and desires the company will work to understand and satisfy, and maximize the value of relationships with them. This can be implemented through communication, personal interaction and long-term collaboration, which helps the company enhance its knowledge of its customers and serve them better to enhance their trust and satisfaction thus gaining their loyalty (Zaman et al., 2025).

*H<sub>1</sub>: There is a statistically significant positive relationship between relationship marketing and customer satisfaction in the Jordanian banking sector.*

The key purpose of relationship marketing is to build and maintain a loyal customer base, minimize the time and effort required, and increase the organization's profitability (Porto & Bogdezevicius, 2022).

Relationship marketing involves a variety of key dimensions:

- **Trust:** Trust is a belief or conviction in the other party's intentions in the relationship, and is deemed one of the most important factors in the development of marketing relationships (Meziane, 2017). Trust leads to relationship commitment, which is what marketers seek to achieve for long-term satisfaction and competitive advantage.

*H<sub>1.1</sub>: Customer satisfaction is positively associated with a higher level of trust as a dimension of relationship marketing in the Jordanian banking industry.*

This hypothesis has been supported by numerous studies in the banking sector; Hidayat and Idrus (2023) demonstrated a significant relationship between relationship marketing dimensions such as trust and customer satisfaction in a banking context, and Albérico and Joaquim (2023) highlighted that building trust is considered one of the most important drivers of customer satisfaction in the relationship-marketing model.

- **Empathy:** Empathy is a key pillar in building successful business relationships. It is the ability to understand the other person's perspective, to recognize their needs, desires, and goals. At first, empathy may be one-sided, but over time, it develops into an equal exchange between the two parties. Empathy leads to stronger personal relationships and increases the likelihood of business success (Ersoy & Tehci, 2023)

*H<sub>1.2</sub>: Customer satisfaction is positively associated with a higher level of empathy as a dimension of relationship marketing in the Jordanian banking industry.*

This hypothesis was supported by a recent study conducted by Lehnert and Kuehn (2025),

which indicated that empathy in interactions with customers enhances their experience and leads to higher levels of satisfaction.

- **Customer Welfare:** The customer welfare policy covers all aspects related to their safety and well-being. To succeed in relationship marketing, an organization must be committed to providing fair and professional treatment for all customers, in full compliance with all relevant laws, regulations, and global standards (Kumar & Gupta, 2023).

*H<sub>1.3</sub>: Customer satisfaction is positively associated with a higher level of customer welfare as a dimension of relationship marketing in the Jordanian banking industry.*

This hypothesis is supported by a recent study conducted by Kumar and Gupta (2023), which indicated that customer welfare positively influences customer satisfaction.

- **Communication:** Communication is defined as the optimal process of sharing information between an organization and its customers in a friendly and personal manner, either formal or informal, in a timely and effective manner. This is achieved by providing a variety of communication channels that allow the customer to obtain the required information and clearly express their opinions and suggestions. In turn, the organization benefits from these interactions by gaining valuable feedback on customer satisfaction and purchasing behavior, enabling it to improve its services and address any complaints effectively (Meziane, 2017).

*H<sub>1.4</sub>: Customer satisfaction is positively associated with a higher level of communication as a dimension of relationship marketing in the Jordanian banking industry.*

This hypothesis is supported by a recent study conducted by Kumar and Gupta (2023), which indicated that communication positively influences customer satisfaction.

- **Commitment:** Commitment is an individual's desire to continue a relationship with another entity, whether that relationship is based on an action, activity, or other type of interaction. This commitment, either explicit or implicit, indicates a strong bond between the two parties. Therefore, commitment is a strong indicator of customer loyalty and their ability to make repeat purchases in the future (Al-Shukry, 2025).

*H<sub>1.5</sub>: Customer satisfaction is positively associated with a higher level of commitment as a dimension of relationship marketing in the Jordanian banking industry.*

This hypothesis is supported by a recent study conducted by [Kumar and Gupta \(2023\)](#), which indicated that commitment positively influences customer satisfaction.

- **Promise Fulfilment:** The philosophy of relationship marketing emphasizes that fulfilling promises, by translating them into action, is a prerequisite for building trust with customers and building strong and sustainable customer relationships ([Rosário & Casaca, 2025](#); [Madruga et al., 2024](#); [Albérico & Joaquim, 2023](#)).

*H<sub>1.6</sub>: Customer satisfaction is positively associated with a higher level of promise fulfillment as a dimension of relationship marketing in the Jordanian banking industry.*

This hypothesis was supported by a recent study conducted by [Santosa and Tjahjanti \(2025\)](#), which showed that keeping promises is positively and statistically significantly associated with customer satisfaction.

- **Customer Bonding:** Customer bonding shows that a strong relationship between an organization and its customers has a significant impact on customer loyalty, as this strong relationship prevents customers from leaving the organization and switching to competitors. This is due to the economic costs and effort involved in building a new relationship, as well as the exclusive benefits that loyal customers have received ([Kumar & Gupta, 2023](#)).

*H<sub>1.7</sub>: Customer satisfaction is positively associated with a higher level of customer bonding as a dimension of relationship marketing in the Jordanian banking industry.*

This hypothesis is supported by a recent study conducted by [Kumar and Gupta \(2023\)](#), which indicated that customer bonding positively influences customer satisfaction.

## 2.2. Customer satisfaction

Customer satisfaction is how customers feel about the difference between what they expect and what they get ([Schiebler et al., 2025](#)). Customer satisfaction is the key to business success, as it is closely related to increased profits and sustainable growth for organizations. The more satisfied customers are with products or services, the more brand loyalty and repeat purchases they will make, leading to increased profits and improved competitive advantage for the organization. In addition, satisfied customers contribute to positive marketing by recommending the brand to others, thus attracting new customers

and increasing the customer base ([Lin et al., 2025](#); [Jadmiko et al., 2025](#)). Successful organizations are those that care deeply about customer satisfaction. They are not afraid to face customer feedback but utilize it to improve their products and services. These organizations see their customers as partners in success and continuously learn from them instead of hiding mistakes ([Zengin & Sağlam, 2022](#)).

Recent studies indicate that relationship-marketing practices have a positive and significant impact on customer satisfaction across various service environments. A study by [Hidayat and Idrus \(2023\)](#) in the service sector showed that banks and institutions that adopt relationship-marketing strategies based on building trust and maintaining continuous communication with customers contribute to increasing their satisfaction and loyalty levels. Similarly, a study by [Kumar and Gupta \(2023\)](#) confirmed that relationship-marketing dimensions such as commitment, trust, and communication are positively associated with customer satisfaction, thereby enhancing the scientific understanding of how to manage long-term customer relationships to achieve sustainable organizational performance. Despite these findings, most previous studies were conducted in cultural and economic environments that differ from the Jordanian context, limiting the direct applicability of their results to the Jordanian banking sector. Therefore, this study focuses on analyzing the relationship between relationship marketing and customer satisfaction in the Jordanian banking sector to provide local empirical evidence that supports the development of effective relationship strategies that meet customer expectations and enhance their loyalty in a rapidly changing banking environment.

## 3. Methodology

The banking sector in Jordan reflects a diverse organizational structure in terms of the distribution and classification of banks. In this context, in [Table 1](#), we review Jordanian banks according to the Central Bank of Jordan's website ([Central Bank of Jordan, 2025](#)).

The quantitative approach was used in this study to answer the research questions and test the proposed hypotheses, as data were collected using a questionnaire specifically designed for this purpose. The questionnaire was designed based on previous literature on relationship marketing and customer satisfaction in the banking sector, and includes 31 questions distributed on a five-point Likert scale (1 = strongly disagree, 5 = strongly agree). Convenience sampling was used to collect data from bank customers in Amman, Jordan, due to practical constraints related to accessing a comprehensive sample frame,

Table 1. Jordanian banks according to the Central Bank of Jordan website.

Jordanian Banks (20 Banks)	
Arab Bank	Jordanian Commercial Banks (12 Banks)
ABC Bank	
Bank of Jordan	
Cairo Amman Bank	
Capital Bank	
Invest Bank	
Jordan Kuwait Bank	
Jordan Ahli Bank	
Housing Bank	
Arab Jordan Investment Bank   AJIB	
Bank al Etihad	
Jordan Commercial Bank	
Egyptian Arab Land Bank	Foreign Banks (4 Banks)
Citibank, N.A. Jordan	
Rafidain Bank	
BLOM Bank	
Islamic International Arab Bank	Jordanian Islamic Banks (3 Banks)
Jordan Islamic Bank	
Safwa Islamic Bank	
Al-Rajhi Bank	Foreign Islamic Bank (1 Bank)

Source: Prepared by the researchers based on the Central Bank of Jordan website.

and 677 questionnaires were distributed online. The content validity of the questionnaire was confirmed by eight professors specialized in this field to ensure its accuracy and reliability.

The relationship-marketing variable was measured through seven dimensions that were identified based on previous literature: trust, empathy, customer welfare, communication, commitment, promise fulfillment, and customer bonding (Albérico & Joaquim, 2023; Kumar & Gupta, 2023; Mohsin & Karim, 2021; Meziane, 2017). Therefore, these dimensions were included as independent variables in the study model. As for the main variable “customer satisfaction”, it was identified according to several dimensions that have been emphasized in previous literature (Albérico & Joaquim, 2023; Naderian & Baharun, 2013), where it was represented by a set of indicators that reflect the extent of customer satisfaction with the banking services provided.

Although a quantitative approach was adopted in this study due to its ability to test hypotheses and use statistical analysis accurately, it is possible to use alternative approaches such as the qualitative approach, which relies on in-depth interviews to gain a deeper understanding of customer perceptions, or the mixed approach, which combines quantitative and qualitative data to obtain results about the nature of marketing relationships and customer satisfaction in the banking sector.

#### 4. Results

This section presents the statistical results obtained with the aim of testing the study model

Table 2. Participants’ demographic characteristics.

Variables	Categories	Frequency	Percentage
Gender	Male	348	51.4%
	Female	329	48.6%
Age	<25	128	18.9%
	25–35	256	37.8%
	36–45	186	27.5%
	45+	107	15.8%
Educational Qualification	High School	145	21.4%
	Bachelor	274	40.5%
	Master	185	27.3%
	PhD	73	10.8%
Income	<500	132	19.5%
	500–1000	132	19.5%
	1001–1500	124	18.3%
	1501–2000	146	21.6%
	2000+	143	21.1%
Total		677	100%

Source: Author’s analysis using Jamovi (2.7.12).

and verifying the hypotheses, based on field data collected and analyzed using appropriate statistical methods.

Table 2 indicates the demographic characteristics of respondents, showing an appropriate diversity in gender, age, educational level, and monthly income, reflecting a good representation of the customer segment in the Jordanian-banking sector. This diversity helps to ensure the comprehensiveness and reliability of the results and enhances the study’s ability to analyze respondents’ opinions and understand their satisfaction with banking services more accurately. The demographic data was analyzed using descriptive statistical methods, specifically frequencies and percentages, in order to provide a clear description of the distribution of the sample.

Table 3. Reliability analysis (Cronbach's Alpha) for dimensions.

Dimensions	Number of Items	Cronbach's $\alpha$
Trust	6	0.969
Empathy	3	0.935
Customer Welfare	3	0.937
Communication	3	0.943
Commitment	4	0.959
Promise Fulfilment	3	0.940
Customer Bonding	5	0.966
Customer Satisfaction	4	0.965

Source: Author's analysis using Jamovi (2.7.12).

Table 4. Exploratory factor analysis (EFA).

Factor Loadings								
	Factor							Uniqueness
	1	2	3	4	5	6	7	
T1	0.911							0.172
T2	0.908							0.174
T3	0.916							0.159
T4	0.924							0.143
T5	0.915							0.163
T6	0.925							0.143
E1							0.912	0.160
E2							0.907	0.180
E3							0.911	0.169
CW1						0.909		0.172
CW2						0.919		0.152
CW3						0.911		0.172
C1				0.911				0.170
C2				0.920				0.153
C3				0.930				0.135
CM1			0.934					0.127
CM2			0.929					0.136
CM3			0.911					0.169
CM4			0.924					0.146
PF1					0.918			0.159
PF2					0.901			0.186
PF3					0.932			0.125
CB1		0.921						0.148
CB2		0.924						0.148
CB3		0.915						0.162
CB4		0.929						0.138
CB5		0.919						0.154

Note. 'Principal axis factoring' extraction method was used in combination with a 'promax' rotation

Source: Author's analysis using Jamovi (2.7.12).

The internal consistency coefficient for each dimension of the study was determined by researchers using Cronbach's alpha equation to verify the reliability of the survey tool, as indicated in Table 3.

The reliability coefficients (Cronbach's alpha) in the table above ranged between 0.969 and 0.935, which are high values indicating a high degree of internal consistency among the items of the tool. Accordingly, these values are considered appropriate and sufficient for adopting the measurement tool for the purposes of the study.

The results, based on Table 4, of the exploratory factor analysis indicated that all items loaded strongly

Table 5. Bartlett's test of sphericity.

Bartlett's Test of Sphericity		
$\chi^2$	df	p
19452	351	<.001

Source: Author's analysis using Jamovi (2.7.12).

Table 6. KMO measure of sampling adequacy.

KMO Measure of Sampling Adequacy	
Overall	MSA
	0.867
T1	0.940
T2	0.943
T3	0.944
T4	0.938
T5	0.943
T6	0.935
E1	0.763
E2	0.773
E3	0.757
CW1	0.754
CW2	0.742
CW3	0.760
C1	0.781
C2	0.754
C3	0.741
CM1	0.858
CM2	0.869
CM3	0.883
CM4	0.871
PF1	0.753
PF2	0.791
PF3	0.736
CB1	0.914
CB2	0.916
CB3	0.925
CB4	0.913
CB5	0.920

Source: Author's analysis using Jamovi (2.7.12).

on their expected factors, with factor loadings ranging between 0.901 and 0.934, which is well above the minimum acceptable threshold of 0.50. These results indicate strong construct validity for the dimensions of relationship marketing and customer satisfaction, reflecting the quality of the items and their clear association with each dimension. The uniqueness values also showed a significant decrease, supporting the validity of the latent model used.

Table 5 shows that Bartlett's test showed that the correlation matrix was statistically significant ( $\chi^2 = 19452$ ,  $df = 351$ ,  $p < .001$ ), indicating that the data were sufficiently correlated and suitable for exploratory factor analysis.

Table 6 shows that KMO test for sample adequacy reached 0.867, which is a high value and a strong

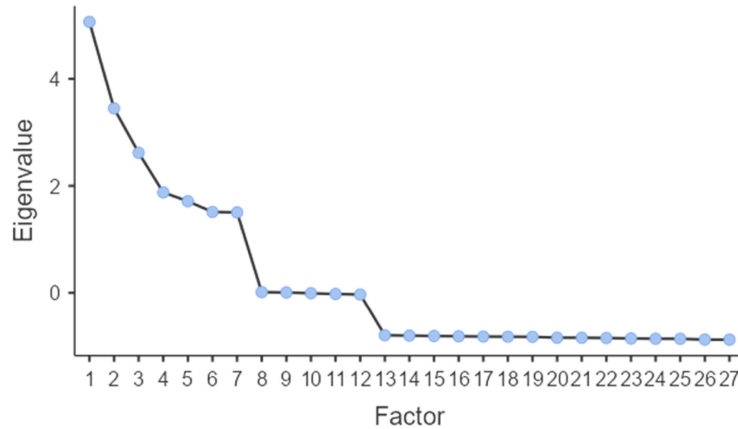


Fig. 1. Scree plot for the exploratory factor analysis.  
 Source: Author’s analysis using Jamovi (2.7.12).

Table 7. Model information for the CFA–SEM measurement and structural models.

Models Information	
Estimation Method	ML
Optimization Method	NLMINB
Number of observations	677
Free parameters	121
Standard errors	Standard
Scaled test	None
Converged	TRUE
Iterations	60
Model	Trust $\cong$ T1 + T2 + T3 + T4 + T5 + T6 Empathy $\cong$ E1 + E2 + E3 Welfare $\cong$ CW1 + CW2 + CW3 Communication $\cong$ C1 + C2 + C3 Commitment $\cong$ CM1 + CM2 + CM3 + CM4 Promise $\cong$ PF1 + PF2 + PF3 Bonding $\cong$ CB1 + CB2 + CB3 + CB4 + CB5 Satisfaction $\cong$ CS1 + CS2 + CS3 + CS4 Satisfaction $\cong$ Trust + Empathy + Welfare + Communication + Commitment + Promise + Bonding

Th source: Author’s analysis using Jamovi (2.7.12).

indicator of data suitability for factor analysis. MSA values for each item ranged between 0.736 and 0.944, confirming the quality of the sample and the suitability of the data for factor extraction.

To determine the optimal number of factors comprising the structure of the tool, a scree plot was used in the exploratory factor analysis, as shown in Fig. 1.

Fig. 1 shows the Scree Plot chart, which indicates the eigenvalues of the factors extracted in the exploratory factor analysis. The graph shows a clear elbow after the seventh factor, indicating that the optimal number of factors is only seven. This is consistent with the theoretical model of the study, where relationship marketing consists of seven main dimensions. Furthermore, the eigenvalues after the seventh factor decrease significantly to nearly zero, confirming

the stability of the factor structure and the validity of the seventh dimension as the last influencing factor.

Table 7 indicates the characteristics of the factor measurement model, where the Maximum Likelihood method was used to estimate the model coefficients, and the model showed successful convergence without optimization problems. The table also shows the general structure of the model, which consists of eight latent variables, each measured by a set of items, in addition to the structural model that tests the effect of relationship marketing dimensions on customer satisfaction.

In Table 8, the chi-square test indicated that the model was statistically appropriate, as the value was non-significant ( $\chi^2 = 423, df = 406, p = 0.274$ ), indicating that there were no significant differences between

Table 8. Chi-square goodness-of-fit test for the structural equation model.

Model tests			
Label	X <sup>2</sup>	df	p
User Model	423	406	0.274
Baseline Model	23999	465	<.001

Source: Author's analysis using Jamovi (2.7.12).

Table 9. Global fit indices of the confirmatory factor analysis model.

Fit indices				
		95% Confidence Intervals		
SRMR	RMSEA	Lower	Upper	RMSEA p
0.016	0.008	0.000	0.016	1.000

Source: Author's analysis using Jamovi (2.7.12).

the observed matrix and the expected matrix, reflecting a high fit for the assumed model.

In Table 9, the goodness-of-fit indices indicate that the model has a good fit, with RMSEA (0.008) and SRMR (0.016) values within the optimal range. Taken together, these results indicate that the model is of high quality and adequately explains the data.

In Table 10, the results of the structural model indicated positive and statistically significant effects of all dimensions of relationship marketing on customer satisfaction, with all path coefficients being significant at the level of ( $p < .001$ ). The strongest effect was after "customer bonding" ( $\beta = 0.412$ ), followed by commitment ( $\beta = 0.359$ ) and promise fulfillment ( $\beta = 0.343$ ). The strong influence of the customer-bonding dimension on customer satisfaction can be explained by its role in fostering long-term emotional and professional bonds between banks and their customers. A strong relationship with customers increases trust, enhances the perceived value of the service, and encourages loyalty, all of which positively affect overall customer satisfaction. This finding is consistent with recent studies in the banking sector, which indicate that the depth of the relationship with customers is a key factor in achieving customer satisfaction and maintaining loyalty in a highly competitive banking environment. These results indicate that improving the quality of banking relationships directly contributes to higher levels of customer satisfaction.

In Table 11, the results of the confirmatory factor analysis indicated that all items loaded strongly on their theoretical dimensions, with standard loading coefficients ranging between 0.903 and 0.936. These high values indicate strong construct validity for the instrument and clear consistency be-

tween the items and the latent variables they represent.

In Table 12, the variance values indicate that the amount of unexplained variance in the items remained within acceptable levels, reflecting the quality of the measurement. The correlations between dimensions also showed low and statistically insignificant values, indicating the independence of dimensions and the absence of multicollinearity among independent variables, which supports the validity of using the structural model without biased effects.

## 5. Discussion

The results of this study indicate the strong positive impact of relationship marketing practices on customer satisfaction in the Jordanian banking sector. The results of the structural equation model show that all seven dimensions of relationship marketing have a positive and statistically significant effect on customer satisfaction, with path coefficients for all dimensions significant at the  $p < 0.001$  level. This provides strong support for the main hypothesis that there is a positive and significant relationship between relationship marketing and customer satisfaction in the Jordanian banking sector. The results of the study indicate that the dimension of customer bonding has the most significant impact on customer satisfaction ( $\beta = 0.412$ ), followed by commitment ( $\beta = 0.359$ ) and then promise fulfillment ( $\beta = 0.343$ ). The remaining dimensions (trust, empathy, customer welfare, and communication) had relatively lower but statistically significant positive effects, reflecting their complementary role in shaping the customer banking experience. This finding is consistent with recent trends in relationship marketing literature. Recent studies in the banking sector indicate that investing in building long-term relationships with customers and strengthening emotional and professional ties has become essential for maintaining customer satisfaction and loyalty in a highly competitive environment.

A study in the banking context showed that commitment is one of the most important dimensions of relationship marketing and plays a critical role in increasing satisfaction levels and retaining customers in the long term (Comme & Adom, 2020). In this study, the ranking of the dimensions' impact varied, with the dimension of customer bonding found to have the greatest impact on customer satisfaction. Another study indicated that the application of integrated relationship marketing strategies contributes to increasing customer satisfaction and trust and

Table 10. Standardized regression weights for the structural model (Path Coefficients).

Parameters estimates								
Dep	Pred	Estimate	SE	95% Confidence Intervals		$\beta$	z	p
				Lower	Upper			
Satisfaction	Trust	0.339	0.0244	0.291	0.387	0.328	13.9	<.001
Satisfaction	Empathy	0.308	0.0245	0.260	0.356	0.301	12.6	<.001
Satisfaction	Welfare	0.283	0.0245	0.235	0.331	0.275	11.6	<.001
Satisfaction	Communication	0.296	0.0245	0.248	0.344	0.287	12.1	<.001
Satisfaction	Commitment	0.361	0.0238	0.314	0.408	0.359	15.2	<.001
Satisfaction	Promise	0.351	0.0247	0.303	0.399	0.343	14.2	<.001
Satisfaction	Bonding	0.419	0.0246	0.371	0.467	0.412	17.0	<.001

Source: Author’s analysis using Jamovi (2.7.12).

Table 11. Standardized factor loadings for the CFA measurement model.

Measurement model								
Latent	Observed	Estimate	SE	95% Confidence Intervals		$\beta$	z	p
				Lower	Upper			
Trust	T1	1.000	0.0000	1.000	1.00	0.910		
	T2	0.998	0.0255	0.948	1.05	0.908	39.2	<.001
	T3	1.008	0.0250	0.959	1.06	0.917	40.3	<.001
	T4	1.017	0.0245	0.969	1.07	0.925	41.5	<.001
	T5	1.005	0.0251	0.956	1.05	0.914	40.0	<.001
	T6	1.017	0.0245	0.969	1.07	0.925	41.4	<.001
Empathy	E1	1.000	0.0000	1.000	1.00	0.916		
	E2	0.986	0.0268	0.933	1.04	0.903	36.8	<.001
	E3	0.991	0.0267	0.939	1.04	0.908	37.2	<.001
Welfare	CW1	1.000	0.0000	1.000	1.00	0.911		
	CW2	1.010	0.0265	0.958	1.06	0.920	38.1	<.001
	CW3	0.997	0.0269	0.944	1.05	0.908	37.1	<.001
Communication	C1	1.000	0.0000	1.000	1.00	0.910		
	C2	1.013	0.0260	0.962	1.06	0.921	39.0	<.001
	C3	1.021	0.0257	0.971	1.07	0.929	39.7	<.001
Commitment	CM1	1.000	0.0000	1.000	1.00	0.935		
	CM2	0.995	0.0219	0.952	1.04	0.930	45.5	<.001
	CM3	0.975	0.0230	0.930	1.02	0.911	42.4	<.001
	CM4	0.986	0.0223	0.943	1.03	0.922	44.2	<.001
Promise	PF1	1.000	0.0000	1.000	1.00	0.917		
	PF2	0.985	0.0261	0.934	1.04	0.903	37.7	<.001
	PF3	1.016	0.0251	0.966	1.06	0.931	40.4	<.001
Bonding	CB1	1.000	0.0000	1.000	1.00	0.922		
	CB2	1.000	0.0234	0.954	1.05	0.923	42.7	<.001
	CB3	0.993	0.0238	0.946	1.04	0.916	41.8	<.001
	CB4	1.006	0.0231	0.961	1.05	0.928	43.6	<.001
	CB5	0.995	0.0237	0.948	1.04	0.918	42.0	<.001
Satisfaction	CS1	1.000	0.0000	1.000	1.00	0.939		
	CS2	0.997	0.0207	0.956	1.04	0.936	48.1	<.001
	CS3	0.990	0.0211	0.949	1.03	0.930	46.9	<.001
	CS4	0.995	0.0208	0.954	1.04	0.935	47.8	<.001

Source: Author’s analysis using Jamovi (2.7.12).

reducing the intention to switch to competing banks, using structural equation modeling in a similar banking sector (Hidayat & Idrus, 2023). This is directly consistent with the findings of this study regarding the significant and strong impact of the dimensions studied. A recent study on relationship marketing and brand loyalty in the banking sector

also confirmed that trust plays a significant positive role in increasing customer satisfaction and their willingness to continue the relationship and recommend banking services to others, which is in line with the strong role of trust in increasing customer satisfaction in this study (Panduro-Ramirez et al., 2024).

Table 12. Standardized factor loadings for the CFA measurement model.

Variances and Covariance								
Variable 1	Variable 2	Estimate	SE	95% Confidence Intervals		$\beta$	z	p
				Lower	Upper			
T1	T1	0.34607	0.0222	0.3026	0.3895	0.17252	15.6066	<.001
T2	T2	0.35271	0.0225	0.3086	0.3968	0.17583	15.6710	<.001
T3	T3	0.31972	0.0209	0.2788	0.3606	0.15939	15.3247	<.001
T4	T4	0.28843	0.0193	0.2505	0.3263	0.14379	14.9227	<.001
T5	T5	0.32841	0.0213	0.2867	0.3701	0.16372	15.4227	<.001
T6	T6	0.28857	0.0193	0.2507	0.3265	0.14386	14.9246	<.001
E1	E1	0.32173	0.0288	0.2653	0.3781	0.16039	11.1793	<.001
E2	E2	0.36893	0.0300	0.3101	0.4277	0.18392	12.3003	<.001
E3	E3	0.35250	0.0295	0.2946	0.4104	0.17573	11.9293	<.001
CW1	CW1	0.34169	0.0286	0.2856	0.3977	0.17034	11.9481	<.001
CW2	CW2	0.30923	0.0278	0.2548	0.3637	0.15416	11.1302	<.001
CW3	CW3	0.35325	0.0289	0.2966	0.4099	0.17610	12.2187	<.001
C1	C1	0.34586	0.0272	0.2925	0.3992	0.17242	12.7090	<.001
C2	C2	0.30297	0.0260	0.2520	0.3539	0.15104	11.6539	<.001
C3	C3	0.27515	0.0253	0.2256	0.3247	0.13717	10.8754	<.001
CM1	CM1	0.25259	0.0196	0.2142	0.2910	0.12592	12.8966	<.001
CM2	CM2	0.27081	0.0203	0.2310	0.3106	0.13500	13.3239	<.001
CM3	CM3	0.34027	0.0234	0.2945	0.3861	0.16963	14.5553	<.001
CM4	CM4	0.29969	0.0216	0.2574	0.3419	0.14941	13.9045	<.001
PF1	PF1	0.31998	0.0269	0.2672	0.3727	0.15952	11.8894	<.001
PF2	PF2	0.37101	0.0284	0.3153	0.4267	0.18496	13.0505	<.001
PF3	PF3	0.26693	0.0256	0.2168	0.3171	0.13307	10.4311	<.001
CB1	CB1	0.29913	0.0204	0.2591	0.3392	0.14913	14.6471	<.001
CB2	CB2	0.29868	0.0204	0.2587	0.3387	0.14890	14.6402	<.001
CB3	CB3	0.32318	0.0216	0.2809	0.3655	0.16112	14.9810	<.001
CB4	CB4	0.27773	0.0194	0.2397	0.3158	0.13845	14.3017	<.001
CB5	CB5	0.31723	0.0213	0.2755	0.3589	0.15815	14.9030	<.001
CS1	CS1	0.23670	0.0173	0.2028	0.2706	0.11800	13.6822	<.001
CS2	CS2	0.24851	0.0178	0.2136	0.2834	0.12389	13.9403	<.001
CS3	CS3	0.27067	0.0188	0.2337	0.3076	0.13494	14.3660	<.001
CS4	CS4	0.25351	0.0181	0.2181	0.2889	0.12638	14.0428	<.001
Trust	Trust	1.65984	0.1080	1.4481	1.8716	1.00000	15.3644	<.001
Empathy	Empathy	1.68418	0.1100	1.4686	1.8998	1.00000	15.3085	<.001
Welfare	Welfare	1.66422	0.1096	1.4494	1.8791	1.00000	15.1828	<.001
Communication	Communication	1.66005	0.1092	1.4461	1.8740	1.00000	15.2045	<.001
Commitment	Commitment	1.75333	0.1091	1.5396	1.9671	1.00000	16.0771	<.001
Promise	Promise	1.68593	0.1096	1.4712	1.9007	1.00000	15.3865	<.001
Bonding	Bonding	1.70677	0.1085	1.4941	1.9194	1.00000	15.7287	<.001
Satisfaction	Satisfaction	0.46299	0.0344	0.3956	0.5303	0.26169	13.4757	<.001
Trust	Empathy	0.08749	0.0676	-0.0450	0.2200	0.05233	1.2941	0.196
Trust	Welfare	-0.01989	0.0670	-0.1512	0.1114	-0.01197	-0.2969	0.767
Trust	Communication	0.02251	0.0667	-0.1082	0.1533	0.01356	0.3374	0.736
Trust	Commitment	0.01809	0.0680	-0.1151	0.1513	0.01061	0.2662	0.790
Trust	Promise	-0.04814	0.0673	-0.1801	0.0838	-0.02877	-0.7151	0.475
Trust	Bonding	0.05653	0.0669	-0.0746	0.1877	0.03359	0.8450	0.398
Empathy	Welfare	0.00571	0.0687	-0.1290	0.1404	0.00341	0.0831	0.934
Empathy	Communication	-0.08453	0.0685	-0.2188	0.0498	-0.05056	-1.2336	0.217
Empathy	Commitment	-0.05485	0.0698	-0.1916	0.0819	-0.03192	-0.7863	0.432
Empathy	Promise	-0.00870	0.0690	-0.1440	0.1266	-0.00516	-0.1261	0.900
Empathy	Bonding	-0.08455	0.0687	-0.2192	0.0501	-0.04987	-1.2311	0.218
Welfare	Communication	-0.05093	0.0680	-0.1841	0.0823	-0.03064	-0.7494	0.454
Welfare	Commitment	0.01712	0.0692	-0.1185	0.1528	0.01002	0.2474	0.805
Welfare	Promise	-0.07938	0.0686	-0.2138	0.0551	-0.04739	-1.1572	0.247
Welfare	Bonding	-0.06833	0.0681	-0.2019	0.0652	-0.04054	-1.0028	0.316
Communication	Commitment	-0.03168	0.0689	-0.1667	0.1034	-0.01857	-0.4598	0.646
Communication	Promise	0.04284	0.0682	-0.0909	0.1766	0.02561	0.6279	0.530
Communication	Bonding	-0.01186	0.0678	-0.1447	0.1210	-0.00704	-0.1749	0.861
Commitment	Promise	0.11568	0.0697	-0.0209	0.2522	0.06728	1.6603	0.097
Commitment	Bonding	0.02059	0.0691	-0.1148	0.1559	0.01190	0.2981	0.766
Promise	Bonding	-0.11714	0.0686	-0.2515	0.0172	-0.06906	-1.7088	0.087

Source: Author's analysis using Jamovi (2.7.12).

## 6. Conclusion

The results of this study indicate that relationship-marketing practices have a positive and statistically significant effect on customer satisfaction in the Jordanian banking sector. The results of the structural equation modeling analysis showed that all seven dimensions of relationship marketing (trust, empathy, customer welfare, communication, commitment, promise fulfillment, and customer bonding) have a positive effect on customer satisfaction, although the customer-bonding dimension recorded the greatest effect, followed by commitment and then promise fulfillment. These results provide strong support for the study's main hypothesis and offer empirical evidence in a Jordanian banking environment that has not been extensively studied previously.

The theoretical contribution of the study lies in providing a comprehensive analysis of the seven dimensions of relationship marketing in the context of Jordanian banks, thereby enhancing the understanding of the relationship between these dimensions and customer satisfaction. The study also provides evidence regarding the relative ranking of these dimensions' influence, which can contribute to enriching the theoretical literature on relationship marketing and provides a basis for developing similar measurement models in other banking environments. Furthermore, the study's findings confirm that relationship marketing is no longer merely a complementary tool but has become a fundamental strategic element for enhancing customer satisfaction and loyalty, reflecting the importance of focusing on building long-term relationships with customers in a rapidly changing competitive context.

In conclusion, this research provides important evidence regarding relationship marketing and customer satisfaction. However, it is important to recognize some limitations of the study, such as first, the study relied on a sample of customers at Jordanian banks, which may limit the generalizability of the results to banking sectors in other countries with different regulatory environments. Second, data were collected using a questionnaire, which may subject the results to potential subjective biases in participants' responses. Third, the study focused on specific dimensions of relationship marketing, while other variables, such as service quality, trust in digital systems, or perceived risk, may not have been included and may play an additional role in explaining customer satisfaction, which may limit the scope of the findings. Addressing these limitations is a priority for future research. Expanding on this work will allow researchers to fill existing gaps and ensure that the findings can be applied more broadly in practical settings.

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## Conflict of interest

The authors declares that they have no conflict of interest.

## Authors' declaration

- We hereby confirm that all the Figures and Tables in the manuscript are ours. Furthermore, any Figures and images that are not ours have been included with the necessary permission for republication, which is attached to the manuscript.
- The study does not include any humans or animals.
- Ethical Clearance: The project was approved by the local ethical committee at the University of Baghdad.

## Data availability

The data that support the findings of this study are available on request from the corresponding author.

## Author contributions

**Balqees Almestareehi:** Conceived and designed the analysis, Performed the analysis, Other contribution.

**Seyfettin Ünal:** Conceived and designed the analysis, Collected the data, Wrote the paper, Other contribution.

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