SURVEYING THE RELATIONSHIP BETWEEN ACCOUNTABILITY DIMENSIONS AND CUSTOMER LOYALTY AT REFAH BANK IN GOLESTAN PROVINCE

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Abstract
The study tries to check the relationship between the kinds of accountability and customer loyalty at refah banks in Golestan province. The aim of the present study is the descriptive research applied method; it is correlational and a survey. The populations are all bank customers of Refah bank in Golestan Province that were selected 385 person as sample and Morgan table was used to determine sample size. Random sampling was selected to choose simples. Data is collected by questionnaire. Pearson correlation test to investigate hypotheses of the research. Findings show that there is meaningful relation between ethical accountability, financial accountability, legal accountability, the cultural accountability, performance accountability, political accountability, and structural accountability dimensions and customer loyalty.  

Keywords: Accountability and its types, customer loyalty

1- Introduction
Accountability is responsibility, obligation and need to justify the actions of individuals toward others or toward ourselves. The concept of accountability became important by specialization of the roles. Accountability would be implied by the external monitor while the responsibility refers to internal supervision and to the ethics. Keeper of any job of is responsible to the consequences of good or bad aspects of his duty due to the external dimension and is responsible of the internal aspects (Berrin et al., 2004). The scope of liability is potentially more and includes a range of operations that is related very closely with the authority and discretion to perform duties and may be personal, this is necessary that outcomes must be reported to special groups or organizations In this case the answer is more public than responsibility (Lindkvist, 2003).

Competitive environment of businesses is becoming more intensely day by day. Massive changes in the last decade are already taking place and accelerated in the fields of politics, economics, technology, industry and commerce and the data. Tweaking these changes are due to changes in technology, freely operation and being close to world markets, increased innovation, reduced product life cycle and fading intervals of time and place in the information technology space. As a result, organizations are confronted with the fierce competition and market with new and growing needs of customers of its unique characteristics toward common goals. Today, in

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addition to strategies to attract new customers and do business with current clients, they seek to maintain a permanent relation. In other words, they found that the loss of a customer is much more than losing a sale item, but it means missing a lifelong circle of shopping that a customer could do in years. In other words, companies are looking to earn their customers' lifetime value. Relational marketing is all the steps to identify and provide better service to their valuable customers. Relationship marketing is ongoing process for identifying and creating new value for customers, which is of considerable mutual benefit. And the interests of the customer life cycle are divided with him (Takala and Uusitalo, 1996).

Customer loyalty means the willingness to stay with the brand /business. New approaches also moved that the concept of loyalty only has been focused on behavioral loyalty (advertising advice and intend to buy in the future). But this attitude was criticized by researchers, which may be suggestive of behavioral loyalty alone, due to lack of other options on the market for customers, in response to this criticism, the researchers measured through both emphasized behavioral and attitudinal loyalty (Hossain and Rezaei, 2013).

One has an obligation to respond to the responsibilities entrusted to him. Anderson (1971) states that justification; reporting and debriefing are key aspects of a responsive person. Recognizing the public's right is to know to answer to what action should be taken. Response types are:

- Public accountability: managers of public organizations are accountable to citizens or their elected representatives;
- Managerial Accountability: The accountability to the senior manager or director takes place upstream; the higher director is responsible for the tasks of subordinates in the lower level and higher managers are accountable to a higher category. Assigned manager in all cases should be held accountable to the answer to a higher authority.
- Financial accountability: managers are accountable for the fund of implementation of the plan or project they receive.
- Political accountability: the accountability to the entity that has political legitimacy;
- Professional Accountability: We are accountable to our professional colleagues and experts;
- Legal Accountability: The accountability that takes place in front of the judiciary;
- Social Accountability: Accountability is for the Responsibility commitment for granted. Hence, accountability, implying a formal relationship in which authority is delegated from one side to the other (Bozorgi, 2003).

Teymoornejad (2004) showed in his study that accountability in democratic societies is the sign of government employee's dignity and every office that is more accountable, is more famous and respectful; in fact it is a sign for quality. Vaziri (2004) showed in his study that the demand greater accountability for the direct supply of the product is possible if supply and demand is not directly related to each other, accountability will be challenged. Schaltegger et al (2007) as a result expressed the direct relationship between accountability and financial performance So that when both filters and financial indicators brighter and more updated, better quality will respond unequivocally. The meeting noted that financial performance improves. Thomas and colleagues (2002) also studied the relationship between accountability, job satisfaction and trust as a result, the research indicates when the accountability is most the satisfaction will improve, but it may be the case that the reverse is not true the consent may be high but have poor performance due to the ambiguity in the trust accountability.

Literature review reveals that little research has been done about this subject. These two variables have been studied separately, so it is essential that efforts to recognize customer loyalty, accountability, and how to implement the principles and procedures of the Refah Bank should be taken.
The present study sought to examine the relationship of these variables. The main question now is whether there is a meaningful relation among the kinds of accountability and customer loyalty at Refah banks in Golestan province?

2- Hypotheses
1. There is a significant relationship between moral accountability and customer loyalty.
2. There is a significant relationship between financial accountability and customer loyalty.
3. There is a significant relationship between legal accountability and customer loyalty.
4. There is a significant relationship between cultural accountability and customer loyalty.
5. There is a significant relationship between performance accountability and customer's loyalty.
6. There is a significant relationship between political accountability and customer loyalty.
7. There is a significant relationship between structural accountability and customer loyalty.
8. There is a significant relationship between accountability of information and customer loyalty.

3- Methodology
This Study examined and measured the relationship between accountability and loyalty of customers in the Refah bank of the Golestan province, from the target point of view it is applied and the type of research methods is descriptive, correlational survey. The period of study is of Persian date Esfand 2013 to Mordad 2014, and the territory of the research is Refah banks of Golestan province.

According to the statistical population which was infinite volume, according to Morgan 385 customers of the bank randomly selected. Researcher for further validation of the study distributed the more questionnaires (a total of 50 additional questionnaires) and finally 395 valid questionnaires were analyzed. To collect data the questionnaire provided by Mahboobi (2012) which consists of 33 questions and for customer loyalty variable standard questionnaire provided by Moghimi (2013) consists of 4 questions was used. Each of the five-item was set by Likert spectrum questionnaire.

To confirm the validity of questionnaires five experienced teachers in the field of management and research methods confirmed them. Cronbach's alpha coefficient for the questionnaires of accountability was 0.89 and 0.83 were obtained for customer loyalty questionnaire that internal validity of the questionnaire was approved.

The limitations of these researches, is lack of generalizability of the results to other banks and low morale, cooperation, of some of our customers.

Pearson correlation test to investigate hypotheses of the research.

4- Analysis
The Kolmogorov-Smirnov test to check the distribution of quantitative variables was used .the distribution of all variables in Table 1 was the normal type. The Pearson correlation tests were used to assess the relationship between accountability and loyalty of our customers.

Table 1. The test results of variables being normal.

<table>
<thead>
<tr>
<th>Variables</th>
<th>P-value</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ethical dimension</td>
<td>0.115</td>
<td>Normal</td>
</tr>
<tr>
<td>Financial dimension</td>
<td>0.19</td>
<td>Normal</td>
</tr>
<tr>
<td>legal dimension</td>
<td>0.078</td>
<td>Normal</td>
</tr>
<tr>
<td>Cultural dimension</td>
<td>0.101</td>
<td>Normal</td>
</tr>
<tr>
<td>functional dimension</td>
<td>0.091</td>
<td>Normal</td>
</tr>
<tr>
<td>Political dimension</td>
<td>0.253</td>
<td>Normal</td>
</tr>
<tr>
<td>Structural dimension</td>
<td>0.123</td>
<td>Normal</td>
</tr>
</tbody>
</table>
Table 2 shows the results of the Pearson correlation test. Given the significant level which is less than 5 that we can say with 99% confidence that between the dimensions of accountability (accountability, ethical, legal accountability, financial accountability, performance accountability, political accountability, responsiveness, structural, cultural responsiveness and accountability of information) there is a significant relationship with customer loyalty.

Table 2. Pearson correlation matrix

<table>
<thead>
<tr>
<th>Variables</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Ethical dimension</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Financial dimension</td>
<td>.569</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. legal dimension</td>
<td>.43</td>
<td>.515</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Cultural dimension</td>
<td>.519</td>
<td>.44</td>
<td>.559</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. functional dimension</td>
<td>.63</td>
<td>.554</td>
<td>.54</td>
<td>.711</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Political dimension</td>
<td>.67</td>
<td>.448</td>
<td>.709</td>
<td>.623</td>
<td>.68</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Structural dimension</td>
<td>.612</td>
<td>.726</td>
<td>.544</td>
<td>.583</td>
<td>.65</td>
<td>.587</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>8. informational dimension</td>
<td>.698</td>
<td>.509</td>
<td>.509</td>
<td>.689</td>
<td>.743</td>
<td>.703</td>
<td>.717</td>
<td>1</td>
</tr>
</tbody>
</table>

5- Conclusion

The first finding of this study is that there is a meaningful dimension of accountability and customer loyalty. That means that the degree of acceptance of responsibility in the organization will increase customer loyalty. On this basis, according to the Pearson correlation coefficient size there is a meaningful relation between accountability dimensions and customer loyalty. This suggests that improvements in various aspects of accountability will increase customer loyalty towards the bank.

According to the results of the statistical analysis of the data and the results of testing hypotheses and based on the results of testing research hypotheses, suggestions will be presented for improvement of accountability process and its variants, resulting in improved customer loyalty.

- Information relating to the following bank accountability: Bank's operations to simplify the process for customers, justifying clients about an action which is desired before running the application.
- Bank performance in relation to the accountability: speed acceleration of services to customers; reduce wait times for services for clients, to accelerate the application process of the customers.
- Culture dimension of the bank accountability; fairness, confidentiality and the laws of customers, providing custom tailored cultural services to the customer, and improve bank staff dealing with customers.
- In relation to the political accountability of the Bank: financial transparency for customers and the public by the media, government and central bank to provide banking services to customers, banking authorities response to the people and in the media.

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