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# Relationship Marketing and Information Technology's Impact on Customer Satisfaction and Commitment

Kamal Abubakar Abraham Sleiman<sup>1,2</sup>, Xiangyu Cai<sup>3\*</sup>, Juanli Lan<sup>1</sup>, Hongzhen Lei<sup>1</sup>, Ru Liu<sup>1</sup>

<sup>1</sup>International School of Business, Shaanxi Normal University, Xi'an, China

<sup>2</sup>Faculty of Economics & Management Science, Al-Zaiem Al-Azhari University, Khartoum North, Sudan

<sup>3</sup>Xi'an University of Finance and Economics, Xi'an, China

Email: \*408279976@qq.com

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#### **Abstract**

The rapid growth of the technology industry has changed the condition of relationship marketing. The business has simultaneously become more comfortable and more complicated. It is easier because one can send and receive business information in the click of a button, it is complicated because the new technologies bring new demand and challenges to the companies. The use of self-service technology is widespread in China. The purpose of this paper is to show the impact of information technology on relationship marketing and the factors that lead to customer satisfaction and commitment to SSTs usage. SPSS was used for the study. The finding of this study shows that trust is a significant factor for achieving customer satisfaction and commitment, followed by perceived convenience. Customer satisfaction has the highest relationship with customer commitment. This study may help the bank administration to improve the (ATM) self-service technology in a way that will bring more satisfaction to the customer, which will result in commitment.

## **Keywords**

Relationship Marketing, Information Technology, Self-Service Technology, Trust

#### 1. Introduction

It's essential to consider relationship marketing for a better understanding of IT in a business relationship. The energy crisis of 1970, the emergence of service marketing, and supplier partner (Sheth, 2002) were responsible for the develop-

ment of relationship marketing in the late 1980s and early 1990s as a new domain. This new approach had shifted the business' focus from one of acquiring new customers to one of retaining current customers (Berry, 1995). Previously, the marketing philosophy was focused on the sales process. The most expensive factor in marketing is attracting new customers. The cost of acquiring new customers is estimated to be five times the cost of retaining current customers (Kotler et al., 2013). Therefore, businesses had tried various ways of attracting customers but had little success to keep them. Relationship marketing focuses on customer loyalty and establishing long-term customer relationships, with a dramatic change in business environment relationship marketing, focuses on technology to build long-term relationships with customers.

The advent of technology shifted marketing from relationship marketing to technology interactions marketing (Klier et al., 2016). This new technology influenced the relationship between firms and customers; that is what makes the firms interact to be based on technology instead of the old previous way (Collier & Sherrell, 2010). The new technology had changed the way of delivering services between companies and customers. Companies begin to use self-service technology instead of delivering service face to face (Robertson et al., 2016a). Self-service technology allows the customer to utilize various benefits and services without the direct involvement of employees (Nijssen, Schepers, & Belanche, 2016). The perceived of SSTs has become more popular due to service delivery between companies and customers, for example (ATM) and hotel services (Klier et al., 2016). The reproduction of this kind of self-service has resulted in internet banking and other services, where, through automation, customers can bypass direct interaction with company employees. This kind of service will continue to grow up to be a common way of service delivery for the customer (Robertson et al., 2016b).

Self-service technology has become the modern way of delivering services to the customer instead of the traditional way of service delivery (Wang, Lin, & Liao, 2012). This new type of self-service technology enables companies to reduce their costs due to the lower labor cost (Curran & Meuter, 2005; Collier & Sherrell, 2010; Klier et al., 2016), it also provides the services regardless of time and place at delivering, instead of all these things companies must take into account the usability of this technology. If this technology is not easy to use, the customer will avoid using it. Trust, security, convenience, and perceived control are the most prominent factors that enhance customer satisfaction and commitment. The current study aimed to investigate the factors that attract customers to adopt self-service technologies. Moreover, research is looking back towards the future of SST satisfaction and commitment. This research expected to enrich and extend the literature review in the field of SSTs.

## 2. Related Work

Relationship marketing is a domain which was introduced by (Berry, 1995). This

new domain has gained the attention of scholars. Relationship marketing considers being the cornerstone of many booming enterprises. It has become more popular, especially in academic research and marketing practice. The first educational textbook about relationship marketing was released by (Christopher\_Payne\_Ballantyne\_1991), and the first practitioner book was published in 1991. Relationship marketing become popular and received increased visibility in terms of marketing practice and academic research in the mid-1990s, with the increase scholar's interest different themes were developed, such as Anglo-Australian approach to relationship marketing, Nordic-approach to relationship marketing approach.

Relationship marketing is establishing long term relationship with the alternative customer stakeholders, at a profit by mutual exchange and fulfillment of guarantees (Grönroos, 1994). The early definition of relationship marketing is "attracting, maintaining, and ... enhancing customer relationships" (Berry, 1995).

Relationship marketing is a theory in marketing, specifically in the B2B context (Kandampully, 2003). Services are offered differently from goods (Berry, 2002). Therefore the establishment of trust and commitment are needed in RM (Morgan & Hunt, 1994).

Relationship marketing concentrates on increasing customer retention and loyalty (Berry, 1995). Time and money spent on attracting new customers. Customer who gets good service and care remain loyal to the organization and provide free advertisement by word-of-mouth (Rrichheld and Sasser, 1990).

Relationship marketing practices are the best way to increase customer retention in banking systems (Colgate & Stewart, 1998), and enhancing trust, which will result in relationship commitment and satisfaction (Morgan & Hunt, 1994). Relationship marketing pays more attention to individuals than the customer (Drew, Võ, & Wolfe, 2013). Therefore orientation relationship marketing within B2B is more important than transactional one (Anderson & Lehmann, 1994).

Trust, loyalty, and satisfaction are the only ways to build a stable relationship among the organizations (Morgan & Hunt, 1994), and it is B2B's ultimate goal. Many researchers have investigated trust (Young, Boye, & Nelson, 2006) and commitment (Cater & Zabkar, 2009) as keys for success in relationship marketing due to service importance and the direct relationship between customers and marketers, because the nature of service, intangible and perishable it's direct to the end-users. Moreover, the customer cannot feel or see service quality (Berry, 2002). The relationship is significant in-service B2B, when the client's trust the service marketer, the customer seems to visit the same service provider (Berry, 2002). Trust has been taken as an essential element of a successful business relationship. In the study that conducted Thailand, found that trust as a primary factor for successful relationship management without trust, customer loyalty would be impossible to build, and they reinforce that trust is the most important

factor in relationship management and bonding, empathy and reciprocity as critical component (Chattananon & Trimetsoontorn, 2009). It's also been mentioned by (Heffernan et al., 2008) that trust is the most component for successful relationship marketing in banking services.

In a study conducted in the foodservice industry (Firdaus & Kanyan, 2014), they tried to discover the factors that help in creating a healthy, emotional business relationship with customers. Most of the research proved that trust is the primary factor for good relationship marketing. In contrast, other authors like (Raggio et al., 2014) identified that gratitude was a significant element in a business relationship (buyers and sellers), and they determined that the gratitude expression can develop a business relationship with customers.

Businesses should not just focus on their relationship with the customer on delivering services. They should focus on relationships base on excellent customer service, and they must let customers feel confidence and appreciation within the interaction with business (Østergaard & Fitchett 2012) this will help in forming excellent customer relationship.

# 3. The Effect of Relationship Marketing on the Business

Customers will remain loyal to the firm to pay the price even when the price increased. Due to strong excellent customer relationship (Clark, Rocco, & Bush, 2007) while (Miquel-Romero, Caplliure-Giner, & Adame-Sánchez, 2014) determined that relationship marketing seem to be transferable when customers feel satisfied, trust, commitment and real connection to the business, will buy another product after buying the first kind of product. Customers all over the world are looking for excellent business service and trust while they are dealing with a business. Therefore trust, commitment, empathy which can expand the business (Khojastehpour & Johns, 2014).

The field of relationship marketing continues to gain interest from a lot of scholars due to rapid change in the global business environment. RM has been interestingly explained in profit and nonprofit firms, customers are always responding to link components trust, real connection, excellent service, commitment empathy. To remain loyal to the business, to pay the price even when the price increases. Do companies need to know what the relationship marketing future would be like?

With the global village perception for companies to compete globally, some relationship marketing determinants should be revised accordingly (Nijssen & Herk 2009). Within mind, the business environment is different in some aspect from one place to another. (Wang, 2007) determined that Chinese Guanxi based on a personal connection, trust, loyalty, while western connection builds on impersonal. For business success, strategies should be developed according to their marketing model.

Businesses still concentrating on customers, (Madhavaram, Granot, & Badrinarayanan, 2014) predict that business should focus on an employee with an ex-

cellent manner of connecting customers. An employee with the ability to apply the relationship marketing components to retain customers.

The future of relationship marketing should be concentrating on using new technology to build a long-term relationship with the client. Nowadays, most of the customers are using technology to purchase their things. Therefore businesses need to create technology that keeps them close to the customers and to provide value-added on the internet to their clients (Lehtinen, 2011).

The impact of information technology on marketing is serious during the last decades (Leverick et al., 1998). IT affects business, especially market activities, handling information technology by customers has become one of the success antecedents because of the bad experience customers had during their interaction with the front line. Information technology changed the way of performing business (Brady et al., 2002). IT impact had reached most of the marketing areas beside collecting information, marketing segmentation, customer relationship management (Rust & Espinoza, 2006). Using information technology enables the business to increase their employee's productivity. Business technology has reduced the amount of human interface in business functions. Businesses choose to relay on operational technology rather than employees if the technology has a better production output. Technology opened a new opportunity for business to reach the new economic market, rather than dealing with the local market. Information technology enables the business to be national and international market, also enable internet advertising to reach new marketing and new consumers. Business technology made it easy to companies to outsource the business function to other businesses in the national and international environment; outsourcing can help companies to reduce the cost and to focus on completing the business function they do best.

New technology has changed the way of implementing business over the past decades (Curran & Meuter, 2005). IT made the consumers made the customer responsible of the transaction and themselves satisfaction (Bendapudi & Leone, 2003) after training them well, to be co-producer, customers become part of value creator (Vargo & Lusch, 2004). The broad use of the internet has an open opportunity to companies to offer self-service technology.

# 4. Self-Service Technology

The self-service technology is a kind of service that customer can use without taking the help of the employees (Robertson et al., 2016). In this kind of technology, customer can stop the transaction at any time and can do it again later (Collier & Sherrell, 2010). By using SST customer become able to control the transaction (Collier & Barnes, 2015). Although using SST is not easy, but the customers still feel free of the customer's pressure, it's more convenient (Robertson et al., 2016b). Although there is a lot of benefit at using SSTs, some customer still doesn't want to use this kind of service (Collier & Barnes, 2015; Robertson et al., 2016b). Authors clarify there are so many reasons why some customers don't use

SSTs for an example; some think that using self-service is complicated for the first time so that customers must learn how to use it. Moreover, some of the customer afraid of the security part (López-Bonilla & López-Bonilla, 2013). Anyhow the new technology helps in reducing human errors and time; however, the future challenge of SSTs is to understand the customer to satisfy them.

# 5. Theoretical Model and Research Hypothesis

In this research, we proposed a model see **Figure 1**, to achieve the study, purpose, perceived trust, perceived security, perceived convenience, perceived control, customer satisfaction, and commitment.

# 6. Planned Behavior Theory

Planned behavior theory is a theory that reasoned action (Ajzen, 1991, Ajzen, 1985). It is one of the most influential models for explaining human behavior (Truong, 2009b; Chen & Li, 2010) theory of planned behavior consider to be successful theory in guessing and explaining the human behavior across many different contexts (Truong, 2009b; López-Bonilla & López-Bonilla, 2013). This theory had been built on consumer's attitudes and behavior's theories. It suggests that perceived control is the most significant elements for predicting costumers behaviors (Truong, 2009a; Collier & Sherrell, 2010). Recourses are needed for individuals to engage in behavior, for example, technology accessibility. These resources represent convenience.

Perceived control can affect the customers cause for interfacing with technology, while the convenient factor stands for the facilities that help through using the technology transaction (Truong, 2009a; Collier & Sherrell, 2010). However, self-service enables the customer to control utilizing the service. Based on the above theory and argument, we proposed the following hypotheses.

H1: There is a significant direct relationship between control factor and customer satisfaction.

#### 6.1. Convenience

The benefit of technology is undeniable when it makes it easier for people to

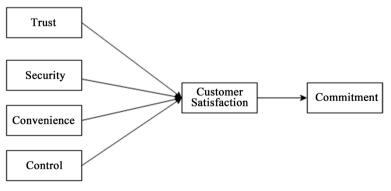


Figure 1. Research model.

implement the task. The researcher has well-investigated convenience as a constructive factor in marketing and consumer behavior (Zhu et al., 2013; Berry, 2002). Convenience was indicated as one of the critical antecedents of the success of e-commerce (Xu & Gutierrez, 2006). Convenience is one of the factors generating time and place for users (Clarke et al., 2001). The study conducted by (Dahlberg et al., 2007) assumed that the intention to use mobile services is affected by the circumstances of use, such as the availability of other alternatives and time pressure in the service use situations. Based on the above, we proposed the following hypotheses.

H: 2 there is a significant relationship between the convenience factor and customer satisfaction.

# 6.2. Trust and Security

Security and trust are the most critical factors in self-services, especially in e-commerce (Chen & He, 2003; Warkentin et al., 2002). Security is defined as the system's ability to protect the user's data from the unauthorized source during the online transaction (Guo et al., 2012). Security considered a vital factor for online purchasing (Eid, 2011). Security and privacy play an essential role in creating trust during self-service online transactions (Chellappa, 2002). Customers are willing to buy online if only they are confident to provide their personal information (Whysall, 2000). Customers tend to purchase from a vendor that they trust or products that familiars with (Chen & He, 2003). Security considers, being one of the problematic factors that prevent customers from using self-services (Laudon & Traver, 2017). In e-commerce trust integrated with reliability (Yang et al., 2015) and system security (Oliveira et al., 2017), the trust may change the user's perception toward using self-services. Security and trust are self-services determinants, directly related to customer satisfaction (George & Kumar, 2013). Trust affects individuals to use self-services (Khoa, 2020; Dahlberg et al., 2007). Thus, any secure payment can have a reliable and satisfied customer; based on the above, the following research hypothesis is defined.

H3: There is a significant relationship between trust factor and customer satisfaction.

H4: There is a significant relationship between security factor and customer satisfaction.

#### 6.3. Customer Satisfaction and Commitment

It is one of the most critical issues that attracted the attention of the business organization of all types, which is justified by the customer-oriented philosophy and continues improvement principles of the modern enterprise (Arokiasamy, n.d.). Having a good relationship with the customer will influence the service provider (Panda, 2003), which will result in customer loyalty (Jones et al., 2002). It has been proved that the cost of attracting a new customer is high five times the cost of retaining the current customer (Kotler & Rackham, n.d.;

Teich 1997). According to (Oliver, 2014, Boateng, 2020), satisfaction is defined as a state of expectation and the actual performance of the product. Customer satisfaction is also defined as "overall customer evaluation of the performance of an offering to date," according to (Anderson, Fornell, & Lehmann, 1994). Satisfaction can drive the customer to behaviors of loyalty and positive word of mouth (Abdul-Mauhmin, 2002). Therefore, for firms to improve customer satisfaction and commitment need to research the factors that impacting customer satisfaction and reusing the product/service and achieve loyalty by satisfying the customer. Customer satisfaction considers as a measure for describing how the product/service meets the customer expectations, and it is an essential element for ensuring successful business because satisfaction can reflect the firm growth in the future. However, the dimensions of satisfaction, and trust, were the most common variables in the relationship marketing studies for achieving customer commitment (Abosag et al., 2006), these dimensions are also relevant in the context of e-commerce. Based on the above, the following hypothesis was proposed.

H5: There is a significant relationship between customer satisfaction and customer commitment.

# 7. Methodology

This survey was conducted in Xi'an, China, the sample of 200 questionnaires, was distributed to the target samples, 149 questionnaires found to be useful for the analysis. The survey targeted the users of ATM as one of the self-service technologies. Two experts and one specialist reviewed the questionnaire. The researcher distributed 30 questionnaires to the targeted samples for the initial application.

Inner consistency between items showed a strong relationship between each item and dimensions and entire items of the questionnaire, which showed that the highest correlation value was (0.825) and the lowest value was (0.331) for the reliability and validity, root square was used see **Table 1**.

The square root of  $\alpha$  that used to determine the validity =  $\sqrt{\alpha}$  (Smits, Ark, & Conijn, 2017) which indicate that reliability and validity values were acceptable

Table 1. Validity and reliability.

Contents	No of items	Validity = $\sqrt{\alpha}$	Reliability (α)	CR	AVE
Control factor	5	0.938	0.881	0.813	0.723
Convenience factor	5	0.966	0.933	0.891	0.791
Trust factor	5	0.947	0.897	0.835	0.771
Customer satisfaction	4	0.913	0.833	0.823	0.783
Customer commitment	7	0.937	0.878	0.811	0.691
Overall	26	0.957	0.917	0.863	0.801

**Note**: α = Cronbach's Alpha AVE = Average Variance Extracted, CR = Composite Reliability.

as specified by (Heale & Twycross, 2015). The AVE found to be higher than 0.50, which is an indication of suitable approximate validity (Hair et al., 2014).

Data was collected in China by the survey from those who have a bank account. They are self-service users, and the questionnaire was written in English and then translated to the Chinese language the questionnaire includes a series of statements. The respondent was asked to point their degree of consent with every statement; the sample was scored on a five-point scale: 1 for "strongly disagree" 2 for "disagree" 3 for "neutral" 4 for "agree" 5 for "strongly agree" all questionnaire items were drawn from previous studies (Meuter et al., 2000; Mumin, Ustarz, & Yakubu, 2014).

## 8. Results

The demographic data in **Table 2** show that the respondents were female 53% and 47% male; the majority of the respondents were between the ages of 20 - 40.

The research used descriptive statistic to clarify the collected data features in quantitative terms. It used to test the data in term of mean, median and standard deviation. The questionnaires and all items based on five points Likert scale; the mean value was found to be 53.3788 for all five dimensions are showing the significant positive relationship. While the standard deviation was 3.44086 for all five dimensions see **Table 3**.

The correlation analysis is used to find the relationship between the determinants; the correlation analysis results show that significant positive relationship between control factor and customer satisfaction (0.505), positive relationship between convenience factor and customer satisfaction (0.617), positive relationship,

Table 2. Demographic data.

Gender	N	Percentage%	M	SD	T-Test	DF	Sig
Male	70	47	56.6571	19.41752	2.161	147	0.032
Female	79	53	50.4684	15.49511	2.161	14/	0.032

<sup>(\*)</sup>  $\rho$  < 0.05.

Table 3. Descriptive statistics.

Contents	N	M	SD
Control		9.0805	3.19103
Convenience	ice	9.8121	4.08420
Trust	140	8.5772	3.28835
Security	149	9.5772	3.26981
Satisfaction		10.4698	3.56135
Commitment		5.8389	3.44075
Overall	149	53.3788	3.444086

there is a strong positive relationship between trust factor and customer satisfaction (0.688), there is a significant positive relationship between security and satisfaction (0.394), customer satisfaction showed a solid relationship with commitment (0.812).

The regression is used to determine the dependence of customer satisfaction upon the independent variables, control, convenient factor, ATM trust, security, commitment. The result showed that the finding showed up to 0.658 of (customer satisfaction) is clarifying by the five predicting variables, the value of beta found as commitment 0.812, trust 0.688, convenience factor 0.617, control factor 0.505, security 0.394 research found that customer satisfaction is the most commitment underpin.

For the efficiency there are strong effects between control factors on satisfaction (0.505), convenient factor on satisfaction (0.617), trust factor on satisfaction (0.688), security on satisfaction (0.394), satisfaction on commitment (0.812).

#### 9. Discussion

Our study framework contribution offers a deep conception of the antecedents influencing user's satisfaction and commitment among Chinese users, this study provides a further understanding of forming satisfaction and commitment in Self-service technology in China. Moreover, the study investigates several important factors that influencing satisfaction and commitment.

Self-service technology is a kind of service delivery which growing on all types of the industry. Mostly in China, nowadays, self-service is hugely used in most of the business sector. The purpose of this paper is to identify the IT impact on marketing relationship and to extend the understanding of satisfaction and commitment driver in the bank's industry (SST-ATM) and show the effect of the information technology on customer satisfaction and commitment in China, Shaanxi province.

In this part the research discussed the relationship among the factors as it appeared in **Figure 2**, control factor found to have a significant positive relationship



Figure 2. The correlation among the factors.

with satisfaction (0.505), which agreed with (Truong, 2009a; Collier & Sherrell, 2010; Chen & Li, 2010) perceive control one of the most important factor for predicting customer behavior and satisfaction, it is a factor that leadsthe customer to use ATM. (Walker et al., 2002; Howard & Worboys, 2003; Lopez-Bonilla & Lopez-Bonilla, 2014) found that control is one of the factors that influence customers to use ATMs. Control is the core factor of interaction between the human and the technology (Collier & Barnes, 2015; Schmitz, Bartsch, & Meyer, 2016). In the study conducted by (Mohammed et al., 2016) result found that control factor did not have an impact on the customer hedonic value. This result is contradicting our study maybe this due to different environment and culture his study conducted in Sweden and our study conducted in China every society have different perception toward technology. Different SST will be affected by different factors (Klier et al., 2016; Robertson et al., 2016).

Convenience has found to be one of the factors that drive the customer to use ATMs. It had a significant relationship with customer satisfaction (0.617). Self-service technology made business very convenient and reduced the cost, as well solved the time problem, this finding consents with (Mumin, Ustarz, & Yakubu 2014; Pahwa et al., 2011) found that convenient is the crucial factor for customer decision to use ATM. When convenience increases, the customer would prefer to serve themselves instead of asking employees (Collier & Barnes, 2015; Chen & Li, 2010). Therefore, the customer will not use self-service technology (ATM) if it is not convenient to use. Convenience within SSTs is about the effort that customer will do to use SSTs regarding the time that will be spending (Zhu, Nakata, & Sivakumar, 2007; Collier & Barnes, 2015). The convenience factor has been confirmed by numerous authors such as (Meuter et al., 2000; Collier & Barnes, 2015; Klier et al., 2016). In the study conducted by (Collier & Barnes, 2015; Ding, Hu, & Sheng, 2011) found that convenience one of the most important factor for the customer when estimating ATM (SSTs).

Trust found to have the strongest positive relationship with satisfaction (0.688), trust leads to loyalty directly and indirectly, and it encourages the customer to use the ATM service (Chaudhuri & Holbrook, 2001). In a study conducted by (Veerakumar, 2016) found that trust affects customer loyalty. In the case of China and Germany, cultures found that trust has a strong relationship with customer loyalty (Cyr, 2008). In the study that conducted by (Qu et al., 2018) found that lower trust leads people not to use the service, if the service provider is not the trustworthy customer would not tend to use the service trust is the foundation of financial transaction (Llewellyn, 2005).

Security had found to have a significant relationship with satisfaction (0.394) in ATM usage. Still, less than the three other factors, in this study customer considered security as an indirect factor for their satisfaction within ATM. However, trust was found as strong customer driver for satisfaction which results in customer commitment, the finding of this study consent with (Eid, 2011; Qu et al.,

2018). Trust is influenced by security, according to (Flavia, Guinalı, & Casalo, 2007). Customer who feels comfortable and secured at using ATM tend to use more than others (Mumin, Ustarz, & Yakubu, 2014).

Customer satisfaction has found to have the strongest relationship with customer commitment (0.812). Customer satisfaction has the largest impact on customer commitment this come in line with (Walsh et al., 2010) according to (Soni et al., 1996) satisfaction creates a positive impact on commitment. If the customers are satisfied with the services that offer by ATM, they will keep using the same service unless a better and more convenient technology appears to replace the current one.

Finally, The outcome of this study shows that the four factors (control, convenience, trust, security) have the greatest impact on customer satisfaction and commitment where all of them were accepted significant level (see **Table 4**) the fifth hypothesis was accepted. The previous studies finding show the strong impact of the customer utilizing the private SST-ATM (Farquhar & Rowley, 2009; Collier & Kimes, 2013), the result of this study found that the four dimensions have a strong impact toward the customer satisfaction which resulted on commitment, the beta values of trust found to be higher on the linear regression analysis (see **Table 4**) also for the adjusted R-Square trust found to be higher (see **Table 4**) this emphasizes that trust has a greater impact on customer satisfaction.

The multiple regression analysis measured if the satisfaction is derived from the four factors (control, convenience, trust, security) have the higher impact on customer satisfaction, and commitment, as can be seen in **Table 4** customer satisfaction significantly accepted at (0.000) and commitment at (0.000), this reference to that customer satisfaction, have a significantly impacted the customer commitment in ATM this support the previous studies of (Strombeck & Wakefield, 2008; Eriksson & Nilsson, 2007).

Customer satisfaction shows a significant relationship with commitment (0.000). This reflects that customer satisfaction has the greatest impact on customer commitment (0.812) for using ATM. Additionally, the beta for the

Table 4. Correlation and regression.

Independent variable	Dependent	R	Adjusted R	Beta β	F	T-Test	Sig
Control	Satisfaction	0.505	0.250	0.505		7.086***	0.000
Convenient	Satisfaction	0.617	0.377	0.617		9.509***	0.000
Trust	Satisfaction	0.688	0.470	0.688		11.509***	0.000
Security	Satisfaction	0.394	0.149	0.394		5.196***	0.000
Satisfaction	Commitment	0.812	0.658	0.812		16.890***	0.000
Whole dimensions	Satisfaction	0.793	0.626	0.793	249.064***		0.000

<sup>(\*\*\*)</sup>  $\rho$  < 0.001.

commitment was (0.812), and the R square was (0.658). The satisfaction that derived from ATM will greatly impact the commitment, according to (Wolfinbarger, n.d.) Who has mentioned that for the customer to use the self-service technology (ATM)? The ATM transaction must be easy, and the process must be controllable according to the customer needs and want. It was argued that customers using SSTs because of the convenience factor, the customer uses less facility and gets the higher and fast quality transaction which is related to the satisfaction (Collier et al., 2014).

# 10. Limitations and Future Research

Although this research has revealed a useful finding, but there is still some limitation in this work, the data of this study collected in China Xi'an city and most of the respondents were university students. Therefore, attention should be paid when generalizing the finding of this study, to other different groups of ages or different cultural environments. More samples are needed; this research focused on ATM as one of the SSTs, future research should be the focus on other different SSTs.

#### 11. Conclusion

Although the area of relationship marketing and information technology impact on satisfaction has been issued in academic research, the field seems to be increasingly relevant in extremely complicated and multifarious relationships that presently these days.

Information technology has foster companies to develop their marketing mix that is able to satisfy their customer's needs. Recently businesses realize that the ultimate customer's value is not always the lower price, but also other aspects delivery, brand associations, relevant to customers become increasingly important, when the market change to growth slows or when marketing competition becomes severe, marketers focusing more and more on retaining current customers (Kacen & Lee, 2002).

As marketing is extending the use of technology more increasing and more important. The correlation between marketing and the role of informatics becomes more positive. Every day we have new technology which is trying to satisfy customer's needs, the business needs to develop, new hypotheses and theories to suit this new trend. The finding of this research supports the hypotheses that control, convenience, ATM trust and security have a strong impact on customer satisfaction, which will drive customer commitment. The research proved that information technology has a great impact on customer satisfaction.

## **Conflicts of Interest**

The authors declare no conflicts of interest regarding the publication of this paper.

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