EFFECT OF RELATIONSHIP MARKETING ON CUSTOMER BEHAVIOUR IN GUARANTY TRUST BANK, ABUJA METROPOLIS

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ABSTRACT: In today's competitive banking environment, relationship marketing has become essential for influencing customer behaviour. This study, therefore, examines the effect of relationship marketing on customer behaviour in Guaranty Trust Bank in Abuja Metropolis. The study adopted a survey research design, using primary data obtained from questionnaires distributed to a sample of 432 respondents. This sample is drawn from a population of 3,000,789. The research used various statistical tools such as correlation and regression analysis to test the hypotheses stated by the study in order to seek findings and draw conclusions. The research revealed that relationship marketing has a significant and positive effect on customer behaviour in GTB Abuja Metropolis. Specifically, the research found that the components of relationship marketing, such as trust and communication, have positive and significant effects on customer behaviour as regards loyalty in GTB Abuja Metropolis. The study, therefore, recommended that the management of GTB Abuja Metropolis should emphasize the various components of relationship marketing in order to affect the behaviour of their customers, especially as regards their loyalty.

Keywords: Relationship Management, Trust, Commitment, Customer Behaviour, Customer Loyalty

INTRODUCTION

Customers are central to all marketing activities all over the world as success and profitability cannot be achieved without customers. Moreover, companies spend huge amount of money to win the confidence of customers. Given the intense competition and increasing globalization of the financial markets, building customer loyalty has become a critical strategy for most businesses, particularly financial institutions. The banking industry must develop strong relationships with their customers in order to compete successfully in the competitive retail banking environment (Zhang, 2019). Similarly, Clow and Kurtz (2016) asserted that banks' profitability is closely synonymous with customers' retention. Clow and Kurtz, (2016) argued that, customer defection costs companies millions of dollars each year in lost revenue. In addition to lost revenue, defectors normally spread negative word of mouth communication which can influence other customers to purchase elsewhere. The longer a bank can retain a customer, the greater revenue and cost savings from that customer. Customer loyalty is an important factor that contributes to an organisation's earnings and profits. Loyal customers normally establish a stable relationship with an organisation compared to non-loyal customers. Customer loyalty can contribute to an increase in a firm‘s revenue, reduce customer defection rate and develop new business through positive word of mouth advertising (Zeithaml & Bitner, 2016).

The traditional marketing approach advocates the marketing mix principles and the quest for market share dominance through mass marketing techniques and a focus on new customer acquisition. This approach has guided managers for decades, implementing their marketing strategies. Several studies (Anabila et al., 2021; Ndubisi, 2015; Ndubisi & Madu, 2019; Parvatiyar & Sheth, 2020; Morgan & Hunt, 1994; Kaur et al., 2021) developed the trust, commitment, conflict handling, and a few studies also raised conflict handling and gratitude as building blocks of relationship marketing. Trust is the faith a consumer has in a company. It shows confidence in a company's ability to deliver its promises and do what's right for the customer. Commitment is a view of an organisation's psychology towards the attainment of goals. This study focused on these variables, such as trust and commitment as relationship marketing dimensions from customers' perspective and their effect on customers' loyalty by considering Guaranty Trust Bank, in Abuja Metropolis.

Despite the growing recognition of the importance of cultivating strong relationships with customers, there remains a gap in understanding the precise mechanisms through which relationship marketing strategies influence consumer behaviour within the banking context.

With the growing competitiveness in the banking sector, financial institutions are increasingly adopting relationship marketing strategies to enhance customer loyalty, trust, and retention. Guaranty Trust Bank (GTBank), a leading bank in Nigeria, has employed various relationship marketing techniques aimed at influencing customer behaviour in the Abuja metropolis. However, it remains unclear how effectively these strategies impact customer loyalty, satisfaction, and overall purchase intentions. Furthermore, customer responses to relationship marketing elements like personalised services, commitment, communication, and conflict handling within GTBank are yet to be fully understood. This study investigates how key dimensions of relationship marketing—trust and commitment—affect customer behaviour, specifically loyalty, in GTB Abuja.

This study seeks to contribute to the existing body of knowledge by providing empirical evidence and theoretical insights into the complex interplay between relationship marketing strategies and customer behaviour in the banking sector. By addressing these research questions, it aims to offer practical recommendations for banks to optimise their relationship marketing efforts and enhance customer engagement, satisfaction, and loyalty in an increasingly competitive marketplace.

The main objective of the study is to examine the effect of relationship marketing on customer behaviour in Guaranty Trust Bank in Abuja Metropolis. The specific objectives of the study are to;

i. evaluate the effect of trust on customer behaviour in Guaranty Trust Bank in Abuja Metropolis;
ii. examine the effect of commitment on customer behaviour in Guaranty Trust Bank in Abuja Metropolis;

The study, therefore, tested the following hypotheses:

Ho$_1$: Trust has no significant effect on customer behaviour in Guaranty Trust Bank in Abuja Metropolis

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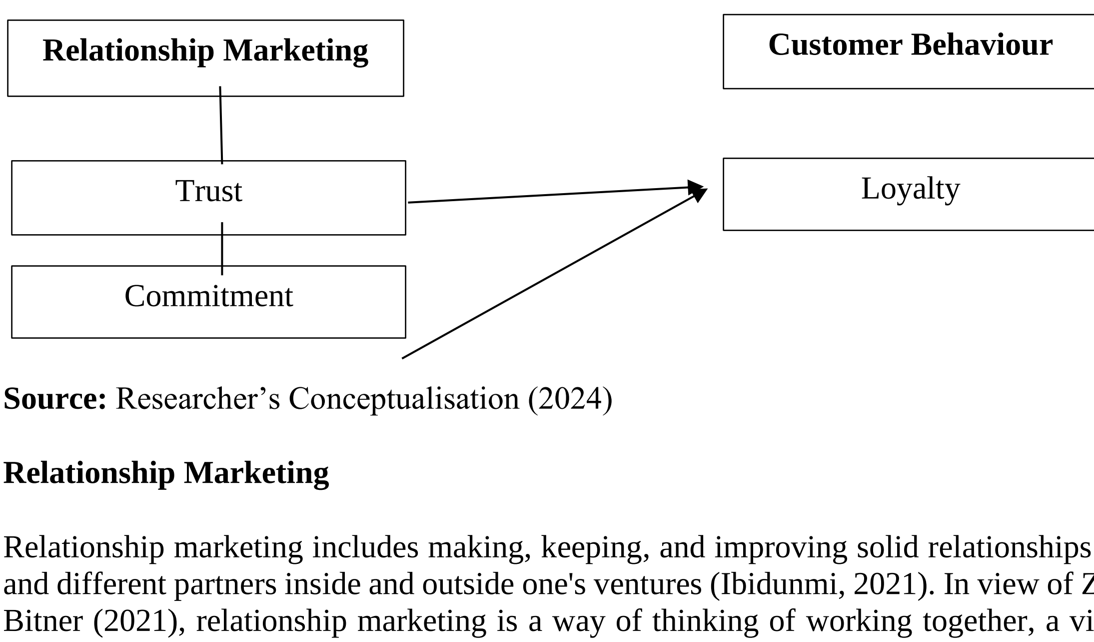
The study's dependent variable is consumer behaviour, which was measured using consumer loyalty. The independent variable is relationship marketing, which was measured using trust, communication, commitment, and conflict handling. Sadamoro et al. (2023) used these proxies in their study on relationship management. The study covers the twelve branches of GTB in Abuja Metropolis. The customers of these branches represented the respondents for the study.

LITERATURE REVIEW

The study examines the effect of relationship marketing on customer behaviour in Guaranty Trust Bank in Abuja Metropolis. The conceptual framework presents the relationship between the two variables diagrammatically. It shows the components of relationship marketing, which include trust commitment, communication, and conflict handling, and how they relate to customer behaviour in terms of consumer/customer loyalty. Figure 1 describes the direct relationship.

Figure 1: Conceptual model

Independent Variable **Dependent Variable**



Source: Researcher's Conceptualisation (2024)

Relationship Marketing

Relationship marketing includes making, keeping, and improving solid relationships with clients and different partners inside and outside one's ventures (Ibidunmi, 2021). In view of Zeithaml and Bitner (2021), relationship marketing is a way of thinking of working together, a vital direction that centres around keeping and improving current clients instead of procuring new consumers. Hence, keeping up long-standing relationships with the client is the method for remaining serious in the advanced business world. Relationship marketing is an effort that intends to cultivate and nurture long-term, cost-efficient relationships between the company and its customers for the mutual benefit of both parties (Lovelock, 2020). Zeithaml and Bitner (2023) viewed relationship marketing as a philosophy of doing business, a strategic orientation that focuses on keeping and improving current customers rather than on acquiring new customers.

Trust

Trust is one of the most widely used subjects across many, including management, economics, philosophy and psychology. Various definitions of trusts have been given in previous literature. One general concept of trust was provided by Mayer, et al., (2019), who systematically studied organizational trust and defined trust as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control the other party. Geyskens and Steenkamp (2020) also summarized trust as the extent to which a firm believes that its exchange partner is benevolent and honest.

Doney and Cannon (2017) emphasized that trust is the perceived credibility and benevolence. Based on the above definitions, it is clear that trust is a human characteristic that is based on the assessment of one another's personality traits (Chu, 2019), motives and behaviours (Tian et al., 2019). In developing trust, trustors' expectations and perceptions about trustees are involved. It is suggested that the level of trust is significantly different among individuals based on their personal decision-making habits and characteristics (Chu, 2019). Trust or distrust often takes place with a relationship built up. When a supplier actively makes relationship efforts, it provides evidence to customers that the supplier can be trusted, is concerned about the customers' interests and is willing to make sacrifices for satisfying customers' needs in the relationship (Liang & Wang, 2018).

Commitment

Commitment refers to attachment and loyalty. Mowdray et al. (2018) defined commitment as consisting of three components: that is, an identification with the goals and values of the organisation, a desire to belong to the organisation, and a willingness to display effort on behalf of the organisation. According to Salancik (2017), commitment is a state of being in which an individual becomes bound by his actions to beliefs that sustain his activities and his own involvement. According to Basu (2018), high commitment may cover need satisfaction, which not only includes needs but also higher level psychological or psychic needs, and job satisfaction.

Customer Behaviour

Customer behaviour is one of the most subtle issues of the theoretical concepts of marketing. The main reason for this is the individuality of a person in the process of decision making, and the inability to perceive the internal motives and psychological elements that in a certain way affect the nature of the decision. Ristevska-Jovanovska and Jakovski (2018), defined customer behaviour as a process and activities that are typical to customers in their product selection process, procurement, evaluation, use or stopping the use of the products or services according to their needs and desires. Customer behaviour can be defined as the dynamic interaction of affect and cognition, behaviour, and the environment by which human beings conduct the exchange aspects of their lives (Hollebeek & Macky, 2019). There are a variety of factors that determine how consumers react to a specific marketing or advertising campaign. They can either develop interest in the product or lose interest.

Customer Loyalty

Customer loyalty is defined as the willingness of any given customer to purchase the company's goods or services over competitive ones available in the marketplace. (Singh & Khan, 2021). Oliver (2019) defined customer loyalty as a deeply held commitment to rebuy or re-patronise a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behaviour.

The most widely accepted definition of loyalty is by Jacoby and Kyner (2020), who describe it as the biased (non-random), behavioural response (purchase) expressed over time by some decision-making unit with respect to one or more alternative brands out of a set of such brands. It is a function of psychological (decision-making, evaluation) processes.

Empirical Review

Chukwu and Tom (2020) investigated the impact of relationship marketing on consumer buying behavior in the food and beverage firms in Port Harcourt metropolis. The study also seeks to find out whether a considerable pricing system, quality product and service offering and an effective and efficient customer service unit affect consumer buying behaviour. This study adopted a descriptive research design. The populations are all customers of all food and beverage drinks firms in Port Harcourt. A sample size of 375 persons was randomly selected, while 358 questionnaires were successfully retrieved and used for the analysis. Sample size was determined using the Morgan Krejcie table (1970). Data was collected using a questionnaire. Three research questions were posed and three hypotheses were tested. Data were analysed using descriptive statistics, while inferential statistics, e.g. Pearson product-moment correlation coefficient, were used to test the stated hypothesis at a 0.05 level of significance. Findings revealed that food and beverage firms in Port Harcourt lack a considerable pricing system, which affects consumer buying behaviour negatively; that quality product and service offerings impact customers' referrals and that effective and efficient customer service units enhance customer loyalty in food and beverage firms in Port Harcourt. The research is limited to the food and beverage industry; there is no in-depth analysis of digital relationship marketing effects.

Abainesh (2018) examined the effect of relationship marketing dimensions (trust, commitment, conflict handling, and empathy) on customer loyalty, by focusing on HMMBI. A conceptual framework was used as a guideline to test the relationships between relationship marketing dimensions and customer loyalty. A quantitative and qualitative approach is chosen in this research. In order to collect primary data, a questionnaire is designed and was given to the customers of the HMMBI. In addition to the questionnaire, semi-structured interview questions are prepared to get information from the organisation, which is analysed qualitatively. The SPSS version 20.00 for questionnaire. The findings show that relationship marketing dimensions have an impact on customer loyalty. All the independent variables are positively and directly related to customer loyalty particularly in HMMBI and in general in manufacturing industry. The relationship between relationship marketing and customer loyalty is significant.

Sutanto and Jatti (2017) sought to ascertain the effect of Trust, Satisfaction and Commitment on Customer Loyalty in the Alfamart Retail at Surabaya, East Java, Indonesia. Hopefully, the AEC 2015 retail business in Indonesia is expected to be better. Modern retail is essentially a development of traditional retail. These retail formats emerge and evolve as economic development, technology, and lifestyle that make people demand more convenience in shopping. The population used all of the Alfamart retail in Surabaya, there are 234 units of minimarket and a sample of 70 units. The data was processed with multiple linear regressions, aided by SPSS version 20. Results of research was found that the partial and simultaneously variables have a significant effect to the variable Y. the study is limited to one retail chain, and overlooks loyalty in different retail formats or across geographical locations.

Rosdiyatma and Andayani (2023) assessed whether conflict handling, commitment, trust, and communication affect customer loyalty. This study uses primary data obtained from customers of the Banda Raya Rural Bank. The data obtained from 60 employees were analysed using regression analysis, and the results obtained from that part showed that the variables of problem handling, commitment, trust, and communication have a significant effect on customer loyalty, and simultaneously have a significant effect on customer loyalty at Bank Perkreditan Rakyat Banda Raya. Study is limited to rural banking, lacking insights from urban customer dynamics and other banking types.

Theory of Buyer Behaviour

Theory of Buyer Behaviour was first developed by Howard in 1963 as a consumer decision-model. It was further developed by Howard and Sheth in 1969 to become the 'Theory of Buyer Behaviour'. Past studies on customer purchase decision leveraged on this theory as a foundational basis for their research. The theory provides a classy integration of the numerous social, psychological and marketing effects on consumer choice into a rational system of information processing (Foxall, 1990). The model consists of the input variables, exogenous variables, intervening variables and the output variables. The model describes the influence of products features and information received from various sources on consumer purchasing decision. Input variables are the environmental stimuli that the consumer is exposed to, and this is passed across from various sources. Significant stimuli are actual elements of products and brands that the buyer encounters (Loudon & Della Bitta 1993), while symbolic stimuli refer to the symbols of products and brands as constructed by marketers through advertising and influence the consumer indirectly (Foxall 1990).

This study on relationship marketing and customer behaviour leverages the theory of buyer behaviour because it explains why relationship marketing dimensions serve as input variables that determine the output performance. Hence, the behaviour of the insured in terms of purchasing decision, intention to repurchase, intention to recommend insurance service and remain with the company is a function of the input variables- customer awareness, customer trust, customer service quality, product innovations and customisation, and customer satisfaction.

METHODOLOGY

The study adopted a survey research design. Survey research design *was* used to describe some phenomena because it aids a researcher in gathering, summarizing, presenting and interpreting information for the purpose of clarification. (Osuagwu, 2016). The research population covers the customers of the fifteen (15) GT bank branches in Abuja. The total population of the customers from all the area council branches, according to the Heads of human resources of each of the bank branches of GTB in Abuja as of October 2024, is three million, seven hundred and eighty-seven (3,000,787) employees. The branches of the bank are located in only three out of the six area councils of the FCT, based on the information provided by the human resource departments of the banks, as well as a researcher's survey. The simple random sampling technique *was* used to administer the questionnaire to the respondents. Given the size of the population, the study shall use the Taro Yamane (1967) formular to calculate the sample size.

$N = N/1+N(e)^2$ ………………………………………..(1)

Where N is the population size

E is the margin of error (assume 5%)

1 = constant

e = 0.05

The sample size calculated is four hundred (400). However, a provision of an additional 10% (40) was made for attrition that may result from incorrectly filled or not returned questionnaires. Bringing the sample to a total of 440 bank customers. The additional percentage increase of 10% was adopted from the studies of Fornell and Larcker (2018).

A self-administered questionnaire *was* used to gather the data. The respondents were provided with guidelines to ensure that they understood the questions and responded suitably. Questions in the survey instrument were worded in a closed-ended manner to provide quantitative data as indicated in the researcher's response category. A five-point Likert scale *was* used to measure the extent to which the various respondents agreed or disagreed with the issues raised. Where 5 = strongly agree, 4 = agree, 3 = undecided, 2 = disagree and 1 = strongly disagree. The questionnaire was administered to GTB employees in FCT Abuja. The copies of the questionnaire *were* distributed to the organisations by the researcher, who *was* assisted by two research assistants to distribute and collate questionnaires across the area councils.

The research instrument (questionnaire) was subjected to a pilot test so as to ensure its validity and reliability. Fifty (50) questionnaires were used for the pilot test. Reliability was used to test the extent of the accuracy of the questions in the instrument. The most convenient method for testing for the internal consistency is the Cronbach's Alpha, which was computed with the following model below:

$$\alpha = \frac{Nr}{1+r(N-1)} \qquad \ldots\ldots(2)$$

Where:

α= Cronbach Alpha

N = the number of items in the scale

r = the mean inter-item correlation

A minimum Cronbach's Alpha value of 0.7 is stated to be reliable (Ritter, 2010)

Each category of questions was tested and they show a value above 70%. This indicates that the questionnaire instrument is reliable.

Table 1: Cronbach's analysis

SN	Variables	NO OF ITEMS	Cronbach's Alpha
1	Trust	3	.86
2	Commitment	3	.83

Source: Researcher's survey (2025)

The study adopted descriptive statistics methods such as mean and standard deviation, as well as frequencies and percentages. Also, the study used regression and correlation. The regression is used to estimate the cause-and-effect relationship between the dependent and independent variables, while correlation is used to ascertain the degree or strength of a relationship between the variables. The study used SPSS v 26 to aid in analysing the data. The regression indicates how a model fit and has the capacity to include the t-test and f-test.

The study used relationship marketing indicators such as trust and commitment. The dependent variable is consumer behaviour. The study adopted correlation and simple regression models. The reason for the use of the regression method is that it measures the relationships existing between two or more variables. The regression model is stated as:

$$Y=a+bx_1+bx_2 \quad - \quad - \quad - \quad - \quad - \quad - \quad (3)$$

Where Y is the dependent variable

a is a constant or intercept

b is the coefficient

x is the independent variable

However, the above model is expanded to:

$CB= \alpha + \beta_1 TR + \beta_2 CT + \mu$- - - - - (4)

Where:

CB = Consumer Behaviour

TR= Trust

CT = Commitment

α = Intercept or Constant

β = Slope of the regression line with respect to the independent variables

μ = error term

DATA ANALYSIS

The data is presented using tables with percentages

Table 2: Response Rate

SN	Items	Numbers	Percentage
1	Distributed	440	100
2	Returned	438	99
3	Not returned	2	0.5
4	Incorrectly filled	6	1.4
5	Correctly filled and returned	432	98

Source: Field Survey, (2024)

Table 1 presents the respondent rate of return of the questionnaire distributed. Four hundred and forty (440) questionnaires were distributed, four hundred and thirty-eight were returned with a percentage of 99%, and two were not returned. Six were incorrectly filled and four hundred and thirty-two (432) were correctly filled and used by the research.

Data was analysed using tools such as descriptive statistics, correlation and regression.

Table 3: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TR	432	1.00	5.00	3.6605	1.14031
CT	432	1.00	5.00	3.7461	1.14060
CB	432	1.00	5.00	3.8943	1.15174
Valid N (listwise)	432				

Source: Field survey (2024)

Table 2 provides descriptive statistics for variables analysed in a study on the effect of relationship marketing on consumer behaviour (CB) at Guaranty Trust Bank in the Abuja Metropolis. The variables include Trust (TR) and Commitment (CT), Consumer Behavior (CB). Each variable was rated on a five-point Likert scale where 1 represents "Strongly Disagree" and 5 represents "Strongly Agree." The sample size is 432 respondents.

The highest mean value is for CB at 3.8943, suggesting that on average, respondents tend to agree that relationship marketing influences their behaviour positively. The SD is 1.15174, indicating a moderate variation in responses. Most respondents are clustered around the mean, but there is some variability. With a mean of 3.6605, trust also appears to play a significant role in influencing customer behaviour, though slightly less than commitment and consumer behaviour. The SD is 1.14031, suggesting that responses are moderately spread but generally consistent. Commitment has a mean value of 3.7461, slightly higher than trust, indicating that commitment is also highly regarded in influencing consumer behaviour. The SD is 1.14060, showing a similar level of variability as trust.

Table 4: Correlations

		TR	CT	CM	CH	CB
	Pearson Correlation	1	.874	.865	.878	.856
TR	Sig. (2-tailed)		.000	.000	.000	.000
	N	432	432	432	432	432
	Pearson Correlation	.874	1	.887	.880	.882
CT	Sig. (2-tailed)	.000		.000	.000	.000
	N	432	432	432	432	432
	Pearson Correlation	.856	.882	.867	.853	1
CB	Sig. (2-tailed)	.000	.000	.000	.000	
	N	432	432	432	432	432

Source: SPSS v26 (2024)

Table 3 presents the correlation coefficients between the variables in a study examining the effect of relationship marketing components (Trust and Commitment) on Customer Behaviour (CB) in Guaranty Trust Bank within the Abuja Metropolis. All the relationship marketing variables (Trust and Commitment) have strong positive correlations with Customer Behaviour (CB). All correlations have p-values of 0.000, indicating that the relationships are statistically significant at the 1% significance level. This reinforces the reliability of the results.

The relationship marketing variables are also strongly correlated with each other: Trust (TR) has a strong correlation with Commitment (0.874). These strong interrelations suggest that the components of relationship marketing are closely interconnected, potentially working in synergy to influence customer behaviour. A strong correlation with CB (0.856) indicates that building customer trust significantly improves consumer behaviour. Trust fosters loyalty, repeat patronage, and positive word-of-mouth. The highest correlation with CB (0.882) suggests that a customer's sense of commitment to the bank plays a pivotal role in shaping positive behaviour. Commitment is likely driven by perceived value and long-term relational investments by the bank.

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.984[a]	.968	.968	.20576

a. Predictors: (Constant), CH, TR, CT, CM

Source: SPSS v26 (2024)

Table 4 provides a summary of a regression analysis evaluating the effect of relationship marketing (Trust and Commitment) on Consumer Behaviour (CB) in Guaranty Trust Bank (GTB) in the Abuja metropolis. The R Square value of 0.968 signifies that 96.8% of the variability in Consumer Behaviour is explained by the combined effect of the predictors (Trust and Commitment). This high value reflects that the model is highly effective in explaining the impact of these relationship marketing components on consumer behaviour. The Adjusted R Square is also 0.968, meaning that the explanatory power remains unchanged even after accounting for the number of predictors in the model. This reinforces the robustness of the model and indicates that it is not overfitted.

Table 6: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	553.651	4	138.413	3269.398	.000[b]
1	Residual	18.077	427	.042		
	Total	571.728	431			

a. Dependent Variable: CB
b. Predictors: (Constant), TR, CT,

Source: SPSS v26 (2024)

The ANOVA results strongly suggest that the relationship marketing components (trust and commitment) significantly influence consumer behaviour in Guaranty Trust Bank within Abuja Metropolis. Specifically: The model explains about 97% of the variance in consumer behaviour, showing that relationship marketing is a critical factor in shaping how customers behave. The statistically significant result (p = 0.000) confirms that the relationship marketing dimensions have a meaningful and non-random impact on consumer behaviour.

Table 7: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	-.038	.048		-.809	.419
1	TR	.159	.047	.158	3.401	.001
	CT	.073	.063	.062	1.094	.000

a. Dependent Variable: CB

Source: SPSS v26 (2024)

Table 6 presents a regression analysis examining the effect of various dimensions of relationship marketing Trust (TR) and Commitment (CT), on Consumer Behaviour (CB) at Guaranty Trust Bank in Abuja Metropolis.

Unstandardized Coefficient (B): 0.159. This suggests that for every unit increase in trust, consumer behaviour improves by 0.159 units. Standardised Coefficient (Beta): 0.158. Trust contributes positively to consumer behaviour, with a modest relative importance compared to other predictors. Significance (Sig.): 0.001. This p-value indicates that the effect of trust on consumer behaviour is statistically significant.

Unstandardized Coefficient (B): 0.073. For every unit increase in commitment, consumer behaviour improves by 0.073 units. Standardised Coefficient (Beta): 0.062. Commitment's contribution is relatively small compared to other predictors. Significance (Sig.): 0.000. Despite its smaller effect, commitment has a statistically significant impact on consumer behaviour.

Test of Hypotheses

Decision rule

With the Regression Model, the hypotheses were tested by measuring the P-value to the degree of significance (0.05), the importance of the variables evaluated in the model are measured as well. If the P-value is less than the significance level, the null hypothesis (Ho) is rejected, and we thus infer that the variable under consideration is significant. Otherwise, the study fails to accept the null hypothesis, and we conclude that the independent variable under consideration has no significant effect on the dependent variable.

Based on the analysis which shows a P value of Trust at 0.001, the study therefore rejects the null hypotheses which states that Trust has no significant effect on customer behaviour in Guaranty Trust Bank in Abuja Metropolis.

The research analysis also revealed that commitment has a positive and significant p value at 0.000. The research, therefore, rejects the null hypotheses that Commitment has no significant effect on customer behaviour in Guaranty Trust Bank in Abuja Metropolis.

DISCUSSION OF FINDINGS

The study examined the effect of relationship marketing on customer behaviour in Guaranty Trust Bank in Abuja Metropolis. The analysis of the data led to the following findings:

Research findings indicate that customer trust significantly and positively affects customer behaviour in GTB, Abuja Metropolis. Trust is a critical element in the banking sector, influencing various aspects of customer behaviour, including loyalty, satisfaction, and the decision to continue banking relationships. Customers who trust a bank are more likely to engage in repeat transactions, recommend the bank to others, and demonstrate higher levels of commitment. Trust fosters a sense of loyalty among customers. When customers believe that GTB acts in their best interest and maintains transparency, they are more inclined to remain loyal to the bank. Trust reduces the perceived risk associated with banking transactions, especially in an environment where financial stability and security are paramount. The findings of the research on trust are similar to those of Gefen (2020) and Sutanto and Jatti (2017), who found that trust significantly impacts consumer banking behaviour.

Research conducted on Guaranty Trust Bank (GTB) in the Abuja metropolis indicates that commitment significantly and positively affects customer behaviour. This suggests that the level of commitment demonstrated by employees, reflected in their dedication, consistency, and willingness to go above and beyond, plays a crucial role in shaping positive customer experiences and behaviours such as loyalty, satisfaction, and word-of-mouth advocacy. Committed employees tend to provide superior service, leading to increased customer satisfaction. Customers perceive committed employees as trustworthy and dependable, which enhances the bank’s reputation. The findings of the research is similar with that of Zeithaml et al. (2019) and Rosdiyatma and Andayani (2023) who also found that committed employees enhance service quality, which directly influences customer satisfaction and loyalty.

The study made the following recommendations from conclusions drawn.

i. The study concluded that trust has a significant and positive effect on consumer behaviour in GTB Abuja Metropolis. Therefore, it recommends that by focusing on these trust-building initiatives, Guaranty Trust Bank in Abuja Metropolis can strengthen customer relationships, foster loyalty, and encourage positive customer behaviour, ultimately enhancing overall performance and market competitiveness. Given the importance of data protection in banking, GTB should invest further in cybersecurity infrastructure and ensure that customer data is safeguarded. Communicating these efforts to customers will reinforce their trust and confidence in the bank's services.
ii. The study concluded that commitment has a significant and positive effect on consumer behaviour in GTB Abuja Metropolis. Therefore, it recommends the need for strategies that reinforce customer loyalty, trust, and long-term engagement. To build on this insight, GTB can enhance customer relationship management (CRM) systems to track and personalise interactions. This will ensure that customers feel valued and understood, fostering long-term commitment. Launch marketing campaigns that emphasise GTB’s commitment to customer satisfaction, ethical banking practices, and community development.

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