Relationship Marketing in the Corporate Image of a Peruvian Banking Institution

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Abstract

The general objective of the research was to determine the influence of relationship marketing on the corporate image of a bank in Peru; being the basic type, explanatory level, non-experimental design, sample of 381 clients, survey technique, questionnaire instrument, and quantitative approach. 57.0% of the clients consider the application of relationship marketing banking strategies to be of regular level, where the most outstanding dimension is "Database management"; and 52.8% perceive the corporate image of the entity to be of regular level, where the most outstanding dimension is "Services offered". It was concluded that there is an influence of relationship marketing on the bank's corporate image, with a chi-square = 55.444 (p = 0.000) and a pseudo-R2 of Nagelkerke = 0.181, similarly, there is an influence of each of the dimensions of the variable "Relationship marketing" on the variable "Corporate image", except for the dimension "Communication".

Keywords: *Relationship marketing, corporate image, customer banking.*

INTRODUCTION

Alarcón and Granda (2018) describe that a key aspect for an organization to be competitive in its industry is the implementation of various strategies that allow it to be increasingly closer to the satisfaction of its customers; and one of these strategies is related to transmitting the benefits of products and/or services, publicize the various promotions that the company is giving as a result of the purchase, others, and for such effective communication can be realized uses marketing, as a set of actions that facilitate the entity can make marketing transactions with their customers.

Amaru (2009) highlights that currently, the use of marketing techniques to improve sales levels in a company should be complemented with the use of ICT, as this generates an improvement in its design capacity and impact on the brains of customers, but this requires greater investment in technology, which some MSEs find it difficult to prioritize

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their resources for this purpose, generating that they become vulnerable businesses and susceptible to be easily overcome by an increasingly intense competition in the use of marketing strategies based in technology.

Regarding the financial system, the World Bank (2022) analyzes the relevance of including people financially, which implies generating the conditions to make it increasingly easier to acquire the products and/or services offered, in a more responsible way (such as saving, having credit, making secure transactions, etc.) that will contribute to reduce poverty levels and promote prosperity; although there is progress in this regard, there is still a long way to go to achieve this indicator of magnitude, thus affecting the corporate image of the banking entities.

Therefore, the lack of financial inclusion for the entire population affects their ability to have the opportunity to be subject to credit, to attend family emergencies, and to plan life decisions such as investing in business, educational, and health aspects. All this has been evidenced in this COVID-19 pandemic scenario, where virtuality was assumed as a biosecurity measure, in addition to the cost-saving aspect for people. The World Bank (2022) complements its analysis by specifying that this aspect is a priority to promote because it contributes to the achievement of the sustainable development objectives, and specifically there are advances such as: India has made significant progress in the policy of digitally identifying all its citizens; payments made by the government, prioritizing that the person has a bank account; a significant growth in the use of cell phones to use financial services; the consideration of business models intensive in the use of electronic commerce, as a factor that contributes to be financially included; Governments are increasingly prioritizing the implementation of strategies that promote financial inclusion as a factor to address poverty in their territories, since they contribute to accelerate the impact of public policies; finally, consumer protection is promoted with the possibility of accessing financial services that are characterized by being responsible and sustainable over time.

In Peru, as reported by the Peruvian News Agency - ANDINA (2020), companies that provide services in the country are increasingly prioritizing their resources to find ways to adapt to globalization and its demands, one of them being related to digital transformation, which involves the use of tools that facilitate control over operations that allow better decision making. Pointing out that 80% of the digital solutions market is being demanded by SMEs, for accounting, sales, inventory, billing, customer service, websites, etc., either for reasons that there are public entities (such as SUNAT) that request it in this way, or that seeks to meet more quickly the information needs of the customer, or that seeks to publicize the benefits of the company to customers and potential customers (seeking to use the marketing tools), others.

In the Peruvian financial system, one aspect that generates concern among banks is the increase in the number of complaints and claims from their clients regarding the service received: Undue charges (10107), lack of attention to claims or requests (7633), unrecognized operations (7326), rescheduling of credits (4562) and communication without consent (2130); being the company that leads this the Banco de Crédito del Perú (9349), followed by BBVA (7152) and Interbank (6315).

The above significantly affects the corporate image of Banco de Crédito del Perú - BCP, which is the problem that this research work seeks to analyze, specifically in the department of Tacna, where there is a similar situation, mainly due to the existence of complaints related to issues of undue charges, increase in the number of fees, charges for memberships and commissions, not socialized and collection of interest not agreed upon. If this situation continues, it will be reflected in a decrease in the number of its clients and a drop in the local financial market share, being a factor that could be generating this, is its weak relationship marketing strategy, which is what we sought to investigate with this work.

The general objective is to determine the influence of relationship marketing in a Peruvian bank; the specific objectives are to analyze the influence of customer needs on corporate image, analyze the influence of customer base management on corporate image, analyze the influence of customer satisfaction on corporate image, analyze the influence of customer retention on corporate image and analyze the influence of communication on corporate image in a Peruvian bank.

Regarding the theoretical framework, definitions of relationship marketing were found, such as Olivares et al. (2019) who detail that it is an integration approach between the organization and its customers, to communicate and interact, to learn and get to know each other better; Gómez-Bayona and Uribe-Piedrahita (2018) point out that it is about strategies focused on developing and strengthening relationships with each of its customers, to meet their present and future needs; and Londoño (2014) highlights that these are tactics driven by the company's managers, to establish a long relationship with each of the customers, mainly focused on the search for loyalty, which is reflected in the existence of frequent purchases and higher revenues for the company, driven by three pillars: Customer service, marketing, and quality.

It is also relevant to detail each of the characteristics of relationship marketing, which is considered what is exposed by Rivera (2016), who describes in detail each of them, of which the following are highlighted: One has that its primary orientation is to create, develop and significantly strengthen relationships with each of the company's customers; appears the concept that mutual value is originated, where the company and customers must be in constant interaction, to apply strategies focused on meeting the identified expectations; appears the concept that it is necessary to make decisions based on a more comprehensive and strategic vision, which allows ensuring that the relationships between the company and each of its customers are being strengthened; allows prioritizing decisions focused on personalizing customer service. Therefore, the company should not treat the market as a sum of customers and apply the same recipe to them; on the contrary, knowledge of the customer's detailed characteristics generates the differentiation of the company's business strategy. It allows the creation and validation of a customer database, where relevant data related to sociodemographic, cultural, labor, and other aspects are registered, to know them in detail, and thus anticipate to meet their needs; and a greater customer orientation is achieved, for which the company is organized to ensure that there are different experiences as a result of the use of the products.

Fhon (2022) conducted research where he describes relationship marketing strategies to achieve customer loyalty, mainly focused on the implementation of actions to meet their expectations and the use of social networks as a tool to provide information about the company and its offers, which contributes to making purchasing decisions, summarized in Figure 1, as follows:

- When companies apply strategies related to relationship marketing, their objective is to satisfy their customers and thus achieve customer loyalty, for which they tend to use social networks, we have made a selection of those that include their general characteristics.

- In addition to increasing profitability through a stronger relationship between the company and the customer, constant and abundant information must be provided about the products and/or services offered by the company, which allows it to meet their demands based on the knowledge of their tastes, which contributes greatly to the achievement of customer loyalty.

- In the search for customer satisfaction, companies implement various activities to achieve an optimal relationship with their customers, to generate trust, both in the entity, its staff, and especially the quality of what is offered, which allows them to meet their expectations, and thus be more profitable. Furthermore, it is cheaper to retain customers than to gain new ones. Another key aspect that contributes to

satisfaction is that the company has an outstanding brand management, which generates a positive perception of the customer on prices, quality, and others, making them become promoters, thus recommending the purchase to their environment. At the same time, making the customer perceive that value is being given with the purchase of the products is very important to achieve trust. The existence of a differentiated after-sales service, frequent promotions, and interaction using some conventional media also contribute to the formation of a solid corporate reputation.

- Loyalty, some aspects contribute a lot to it, such as the existence of personalized attention, and constant and direct communication that allows one to know in detail the needs and collect their opinions, all this allows the customer's trust towards the company to appear. Specifically in financial institutions, due to the enormous competition that exists, a central aspect is to provide personalized and timely treatment, the formal use of direct communication, and the application of programs to achieve loyalty and provide recognition to outstanding customers.

- A powerful relationship marketing tool is social networks, mainly because it achieves a greater approach with the customer, since it is massive and of minimum cost, through continuous exposure of the brand's characteristics. To achieve success through this tool, you must be clear about the tastes of customers and their needs (patterns of behavior and behaviors), therefore the language to use in what is published must be adapted to it, in addition to motivating them to use the virtual media of the company, to always respond to each of the comments, recognizing their contributions and thanking them for their criticisms.

Figure 1 Relationship marketing to achieve loyalty

Note: Fhon (2022)

Gleaner (2018) conducted practical research on the use of relationship marketing, from which the dimensions applied therein have been considered for this work, as they are salvageable to use in the financial system, such as:

- Customer needs: Customers have expectations and unsatisfied needs, which is why companies provide various types of services to meet them; therefore, the entity must be clear about the characteristics of these needs. The indicators are Preferences (personal decisions related to lifestyle) and expectations (reasonable possibility that a certain action will occur).

  Customer base management: The company must have a detailed customer base, where different data of the person is considered, regarding social, economic, demographic, cultural, and other issues. Being the indicators: Database (tool that allows to collect and also organize information) and segmented customers (aspects that allow to select common aspects of a database).

- Customer satisfaction: The company must apply various strategies to meet customer expectations so that they make purchases or acquire services frequently. Being the indicators: Attention to expectations (implies meeting a person's requirements) and outstanding perceived quality (what is offered on the part of the company is met).

- Customer retention: It involves the use of marketing tools that make the customer prefer the company's service, which not only has to do with price but also with preferential treatment, and timeliness, among others. The indicators: are customer preference (it is what the customer wants and is interested in acquiring it) and physical environment (it is what surrounds the place of sale, such as infrastructure, technology, and others).

- Communication: The delivery of information to customers about the characteristics of the services, must be permanent, mainly by virtual means, which allows them to be aware of the offers and others and can decide quickly. The indicators are Fluid interaction (communication between the customer and the company's representatives), and listening to input (collecting feedback from customers about the products and/or services consumed).

There are also definitions of the corporate image such as that of Pintado and Sanchez (2013), who emphasize that it is a mental representation that the person has about the company, which is formed based on information disseminated by the entity, the experience of contacting people who have already lived the experience of being customers, and others; Villafañe (2004), who states that it is a matter of integrating in the customer's mind the images projected by the company of its services and products to the outside world, and the opinions about the services expressed by people who have already received them; and finally, Costa (2001), who points out that this image is generated as a result of a mixture between the information provided by the organization about what it offers, and the perceptions that appear in the customers when they use the services and products offered.

One of the primary objectives of the managers of a company is to make their customers feel satisfied with the product purchased or the service provided; in this regard, Bayol (2000) developed the ECSI model (European Customer Satisfaction Index), consisting of several components, which interact to identify possible causes of the existence of a satisfied customer, among which stands out the corporate image (See figure 2):

- mage: It is a strategic piece for organizations since it manages to significantly influence the level of behavior of the worker, and in addition to this, it manages to determine the business capacity to be able to convert the name of the entity and its respective symbols, in a brand capital. When the image is strong, it creates credibility and trust in the company within the market; for this to happen, the company must consolidate organizational values, adequate service, total quality of service, and the outstanding reputation of the company in the industry.

- Expectations: Refers to the hopes that the client has to achieve something with a certain acquisition; that is to say, it is what is expected to receive with the service to be implemented with the company; where previous experiences, friends' comments, information provided by the company and the competition are key in its formation.

- Perceived quality: It is present in both intrinsic attributes (color, appearance, shape, others) and extrinsic attributes (brand, prices, quality, others); it is achieved when the product meets the standards offered, there are no defects, durability, conformity, and others. It is also associated with the consumer's attitude that appears when the product is consumed.

- Perceived value: Refers to the benefit that could be generated by the use of the product and/or service to be acquired, which is what motivates a person to pay the price requested by the supplier; it is also associated with the name of the entity, its brand, and symbol.

- Claim: Refers to the dissatisfaction that may arise when using what was purchased, and does not meet the customer's expectation; the customer assumes that their interests have been affected, therefore the company should see the quick way to provide a solution to this situation.

- Loyalty: This refers to the frequency with which the customer makes repeated purchases, and the low probability of changing supplier; therefore, it is a psychological commitment, where the customer assumes that he/she will return to the company to continue consuming.

Figure 2 Model ECSI
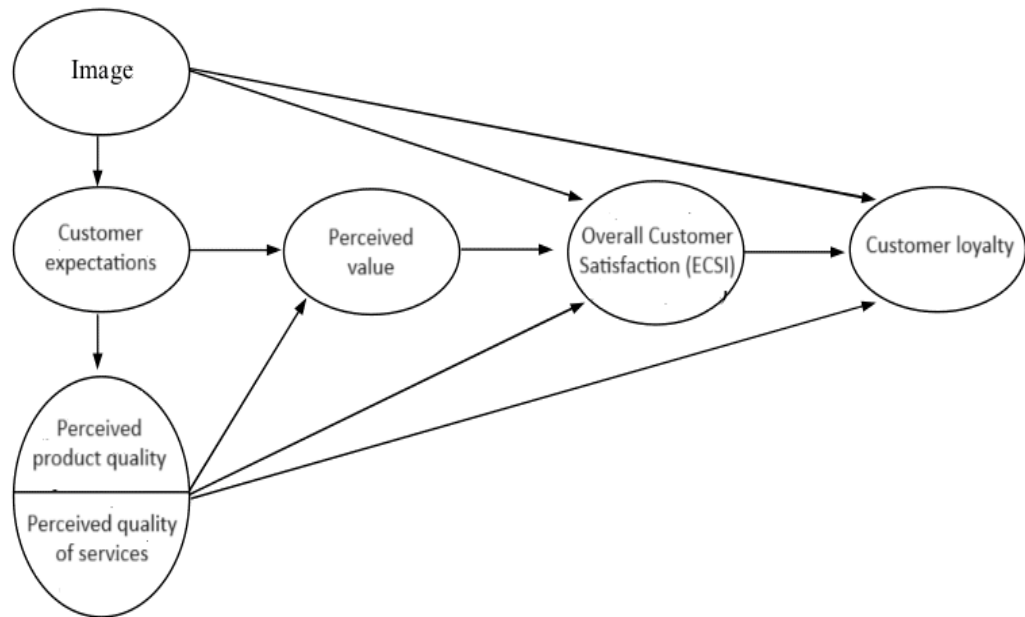
Note: Bayol (2000)

It is important to specify, that the corporate image has components, for which it has been considered as stated by García de los Salmones and Rodríguez del Bosque (2014), which: Commercial image, is associated with the act of selling products and services, mainly when the customer perceives that he is being charged a fair price, that the company is characterized by an empathetic behavior; therefore, it is not only about making a profit but that the customer feels that his expectations are being met; Strategic image, refers to the investments that the company prioritizes, in technological issues, equipment and use of networks, in the confidence radiated by its managers. This is vital in the generation of an adequate reputation in the market; Emotional image implies the use of strategies that generate in the citizens a certain sympathy for the company, to identify with what people value most, referring to their culture, customs, values, others; and Social image, implies that the company prioritizes the use of its resources to support in addressing the main problems of the territory, therefore it is key to prioritize corporate social responsibility as an institutional policy.

Regarding the relevance of the existence of a strong corporate image for a financial institution, Bravo et al. (2009) highlight the great growth of this sector, especially the competitive level, where it is essential to use techniques to attract and retain customers, which should focus on providing confidence and security to the customer, where communication campaigns are tools to be used for this purpose; therefore, there is a

strong relationship between the quality of service and corporate image in this system, which contributes to the achievement of loyalty towards the financial institution.

Specifically, these authors point out that the image of a financial institution is formed when priority is given to competitive interest rates on the services offered, where there is easy access, where the facilities have the appropriate technology and infrastructure, where there is respectful and empathetic personnel, and where there is great security regarding the transactions to be carried out.

For the analysis of this variable, the work of Flavián et al. (2005) has been considered, with the following dimensions being proposed:

- Access to services: The company is characterized by having the facilities to acquire the products and services it offers. The indicators are Usability (measured on the level of use of a product), time needed (to comply with the offer), schedule (time required to serve the customer), and complaints (customer complaints to certain situations).

- Services offered: Implies that there is a variety of services offered by the company to meet customer expectations. The indicators are quantity offered (volume of products offered for sale), interest (value to be paid for the credit received), and commissions (value for securing a sale).

- Contact personnel: Implies that the personnel should be characterized by an empathetic treatment, and be predisposed to attend to the doubts and complaints of the clients. The indicators are Friendly (personal affection for another person), individualized treatment (direct to meet their requests), accessibility (easy to reach), and humane treatment (caring for others).

- Security: It is the confidence that the customer should feel that their transactions will always be in their best interest. The indicators are Security in operations (the respective collection is complied with), information (provide real data for decision-making), and deposits (for the requested acquisition).

- Reputation: This is the community's opinion of the company's work in society. The indicators are Fulfills promises (what is offered is fulfilled) and commitment to society (acting with social responsibility).

MATERIAL AND METHODS

The research is of a basic type since it contributed to knowledge; the level is explanatory, which implies that the existence of cause (relationship marketing) - effect (corporate image) between the variables was analyzed; the design is non-experimental since the variables were not deliberately altered; the data was collected by cross-section, in a determined time (Hernández et al., 2014).

The respective operationalization is presented in Table 1:

Table 1 Operationalization of variables

VARIABLE	DIMENSION	INDICATOR	SCALE
Independent variable: Relationship marketing	- Customer needs.	- Preferences, expectations.	Ordinal
	- Customer base management.	- Database, segmented customers.	(Inadequate, fair, adequate level)
	- Customer satisfaction.	- Meeting expectations, outstanding perceived quality.	

	- Customer retention.	- Customer preference, physical environment.	
	- Communication.	- Smooth interaction, listening to input.	
Dependent variable: Corporate image.	- Access to services.	- Usability, time required, schedule, complaints.	Ordinal
			(Inadequate, fair, adequate level)
	- Services offered.	- The amount offered, interest, commissions.	
	- Staff contact.	- Friendly, individualized treatment, accessibility, human treatment.	
	- Security.	- Security in operations, information, warehousing.	
	- Reputation.	- Keeps promises, and commitment to society.	

Note: Own elaboration

The approximate population is 50,000 clients of Banco de Crédito del Perú in the department of Tacna. The following formula and criteria have been considered:

$$n = \frac{N \times Z_a^{\,2} \times p \times q}{d^2 \times (N-1) + Z_a^{\,2} \times p \times q}$$

- 95% confidence (Z = 1.96).
- Error + 5.0% (d)
- Probability 50% (P)
- The population is 50,000. (N)

$$n = \frac{50{,}000 * 1.96^2 * 0.50 * 0.50}{0.05^2 * (49{,}999) + 1.96^2 * 0.50 * 0.50}$$

n = 381

The sample size is 381 clients to be surveyed; stratified random sampling was applied. The technique used is the survey and the instrument is the questionnaire. The instruments were validated by Expert Judgment, Cronbach's Alpha was used to determine their reliability, being the pilot test of 40 customers, with values of 0.804 (variable "Relationship Marketing") and 0.837 (variable "Corporate Image"), since these values exceed 0.80, it is concluded that the instruments are adequate (George and Mallery, 2003).

The following levels were used for the analysis of the dimensions and variables since the scale is ordinal: Inadequate (1.00 - 2.33), regular (2.34 - 3.66), and adequate (3.67 - 5.00); proposed based on the Likert scale of 05 alternatives, and of equal width: "Never" (value = 1), "Almost never" (value = 2), "Sometimes" (value = 3), "Almost always" (value = 4) and "Always" (value = 5).

RESULTS

Table 2 shows the results related to the variable "Relationship Marketing", where 57.0% of BCP - Tacna Agency clients consider the application of relationship marketing strategies by the entity to be at a regular level, 43.0% at an adequate level, and 0.0% at an inadequate level; therefore, most of them highlight the use of different techniques by the company to meet the expectations of clients.

Table 2 Independent variable - "Relationship marketing"

Level	Client	Percentage
Inadequate	0	0,0
Regular	217	57,0
Adequate	164	43,0
Total	381	100,0

Note: Questionnaire "Relationship Marketing".

Table 3 shows the summary of the behavior of the dimensions of the independent variable, the most outstanding being "Database Management", followed by "Customer Retention" and the one focused on improvement is "Customer Needs".

Table 3 Descriptive summary of dimensions of the independent variable - "Relationship Marketing"

Dimension		Client	Percentage
Customer needs	Inadequate	42	11.0
	Regular	279	73.2
	Adequate	60	15.7
Customer base management	Inadequate	0	0.0
	Regular	221	58.0
	Adequate	160	42.0
Customer satisfaction	Inadequate	0	0.0
	Regular	299	78.5
	Adequate	82	21.5
Customer retention	Inadequate	0	0.0
	Regular	208	54.6
	Adequate	173	45.4
Communication	Inadequate	0	0.0
	Regular	260	68.2
	Adequate	121	31.8

Note: Questionnaire "Relationship Marketing".

Table 4 shows the results related to the variable "Corporate image", where 52.8% of BCP - Tacna Agency clients consider the corporate image that characterizes the entity to be fair, 47.2% to be adequate, and 0.0% to be inadequate; therefore, most of them highlight the image and prestige of the company in the financial market.

Table 4 Dependent variable - "Corporate image".

Level	Client	Percentage
Inadequate	0	0,0
Regular	201	52,8
Adequate	180	47,2
Total	381	100,0

Note: Questionnaire "Corporate Image".

Table 5 shows a summary of the behavior of the dimensions of the dependent variable, the most important being "Services offered", followed by "Access to services" and the one that needs to be improved is "Contact personnel".

Table 5 Dependent variable - "Corporate image" (by dimension)

Dimension		Client	Percentage
Access to services	Inadequate	2	0.5
	Regular	154	40.4
	Adequate	225	59.1
Services offered	Inadequate	0	0.0
	Regular	149	39.1
	Adequate	232	60.9
Staff contact	Inadequate	2	0.5
	Regular	268	70..3
	Adequate	111	29.1
Security	Inadequate	2	0.5
	Regular	208	54.6
	Adequate	171	44.9
Reputación	Inadequate	0	0.0
	Regular	212	55.6
	Adequate	169	44.4

Note: Questionnaire "Corporate Image".

The first specific hypothesis is that customer needs influence the corporate image of Banco de Crédito del Perú - Tacna Agency.

Table 6 shows the chi-square value = 127.109 (p = 0.000), given that "p" is less than 5% significance, this implies that the dimension "Customer needs" manages to influence the corporate image of the entity; In addition, the pseudo R^2 of Nagelkerke = 0.379 was obtained, which implies that 37.9% of the changes in the entity's image are generated by variations in customer needs; it is concluded that there is an influence of customer needs on the corporate image of Banco de Crédito del Perú - Tacna Agency.

Table 6 Specific hypothesis test 1

Model	The logarithm of the likelihood -2	Chi-square	gl	Sig.
Intersection only	135,758			
Final	8,649	127,109	2	0,000

Cox y Snell	0,284
Nagelkerke	0,379
McFadden	0,241

Note: Both questionnaires

The second specific hypothesis is the management of the client base influences the corporate image of Banco de Crédito del Perú - Tacna Agency.

Table 7 shows the chi-square value = 55.457 (p = 0.000), given that "p" is less than 5% significance, this implies that the dimension "Customer base management" manages to influence the entity's corporate image; In addition, the pseudo R^2 of Nagelkerke = 0.181 was obtained, which implies that 18.1% of the changes in the entity's image are generated by variations in the management of the client base; it is concluded that there is an influence of the management of the client base on the corporate image of Banco de Crédito del Perú - Tacna Agency.

Table 7 Specific hypothesis test 2

Model	Logarithm of the likelihood -2	Chi-square	gl	Sig.
Intersection only	66,525			
Final	11,068	55,457	1	0,000

Cox y Snell	0,135
Nagelkerke	0,181
McFadden	0,105

Note: Both questionnaires

The third specific hypothesis is: Customer satisfaction influences the corporate image of Banco de Crédito del Perú - Tacna Agency.

Table 8 shows the chi-square value = 14.649 (p = 0.000), given that "p" is less than 5% significance, this implies that the dimension "Customer satisfaction" manages to influence the corporate image of the entity; In addition, the pseudo R2 of Nagelkerke = 0.050 was obtained, which implies that 5.0% of the changes in the entity's image are generated by variations in customer satisfaction; it is concluded that there is an influence of customer satisfaction on the corporate image of Banco de Crédito del Perú - Tacna Agency.

Table 8 Specific hypothesis testing 3

Model	Logarithm of the likelihood -2	Chi-square	gl	Sig.
Intersection only	25,537			
Final	10,888	14,649	1	0,000

Cox y Snell	0,038
Nagelkerke	0,050
McFadden	0,028

Note: Both questionnaires

The fourth specific hypothesis is that customer retention influences the corporate image of Banco de Crédito del Perú - Tacna Agency.

Table 9 shows the chi-square value = 172.668 (p = 0.000), given that "p" is less than 5% significance, this implies that the dimension "Customer retention" influences the corporate image of the entity; In addition, the pseudo-R^2 of Nagelkerke = 0.486 was obtained, which implies that 48.6% of the changes in the entity's image are generated by variations in customer retention; it is concluded that there is an influence of customer retention on the corporate image of Banco de Crédito del Perú - Tacna Agency.

Table 9 Specific hypothesis testing 4

Model	Logarithm of the likelihood -2	Chi-square	gl	Sig.
Intersection only	182,980			
Final	10,312	172,668	1	0,000

Cox y Snell	0,364
Nagelkerke	0,486
McFadden	0,328

Note: Both questionnaires

The fifth specific hypothesis is that communication influences the corporate image of Banco de Crédito del Perú - Tacna Agency.

Table 10 shows the chi-square value = 0.066 (p = 0.797), given that "p" is greater than 5% significance, this implies that the "Communication" dimension does not influence the corporate image of the entity; furthermore, the pseudo R^2 of Nagelkerke = 0.000 was obtained, which implies that 0.0% of the changes in the image of the entity are generated by variations in communication; it is concluded that there is no influence of communication on the corporate image of Banco de Crédito del Perú - Tacna Agency.

Table 10 Specific hypothesis testing 5

Model	Logarithm of the likelihood -2	Chi-square	gl	Sig.
Intersection only	11,324			
Final	11,258	0,066	1	0,797

Cox y Snell	0,000
Nagelkerke	0,000
McFadden	0,000

Note: Both questionnaires

The general hypothesis is that relationship marketing influences the corporate image of Banco de Crédito del Perú - Tacna Agency.

Table 11 shows the chi-square value = 55.444 (p = 0.000), given that "p" is less than 5% significance, this implies that the variable "Relationship marketing" manages to influence the corporate image of the entity; In addition, the pseudo R2 of Nagelkerke = 0.181 was obtained, which implies that 18.1% of the changes in the image of the entity are generated by the variations of the relationship marketing strategies; it is concluded that there is an influence of relationship marketing on the corporate image of Banco de Crédito del Perú - Tacna Agency.

Table 11 General hypothesis testing

Model	Logarithm of the likelihood -2	Chi-square	gl	Sig.
Intersection only	66,521			
Final	11,077	55,444	1	0,000

Pseudo R square	
Cox y Snell	0,135
Nagelkerke	0,181
McFadden	0,105

Note: Both questionnaires

DISCUSSION

Considering the analysis of the fieldwork carried out, it was found that there is an influence of relationship marketing on the corporate image of Banco de Crédito del Perú - Tacna Agency, since a chi-square value = 55.444 (p = 0.000), and a Nagelkerke's R2 value = 0.181 were obtained, which implies that 18.1% of the changes in the image of the entity are generated by variations in relationship marketing strategies. Therefore, if the entity wishes to prioritize the improvement of its image as an entity in the eyes of its clients and the community, it should prioritize its resources in the implementation of more and better relationship marketing strategies.

There is agreement with the results of Alarcón and Granda (2018), who conclude that marketing is a basic tool to achieve that there are subjective links with customers, which tends to become loyalty, for which it must be intense by social networks; since 43.0% of BCP customers consider of adequate level the relationship marketing strategies applied by the entity, being the most prominent dimension the "Database management.".

Similarly, there is a coincidence with Ramón and Arroyo (2018), who conclude that thanks to the promotional strategies used, 96% of customers specify that they recognize the image of the campaign; since the vast majority of BCP customers highlight the relationship marketing strategies it uses to improve corporate image.

It also agrees with Gleaner (2018), since they conclude that relationship marketing is positively and moderately related to the level of customer loyalty of financial institutions; since it was obtained that there is an influence of relationship marketing on the level of corporate image.

There is also a coincidence with the work of Sihuas (2018), who concludes that corporate image is directly and highly related to the relationship marketing applied by a company (Rho=0.626); given that it was obtained that the corporate image of the BCP Tacna agency is influenced by relationship marketing.

Similarly, Mendía (2021) concludes that there is a positive relationship between each of the dimensions of the relationship marketing variable and the level of customer loyalty of the company analyzed since it was found that there is an influence of relationship marketing on the image of the bank.

Finally, the study agrees with Salas (2020) who concludes that the quality of service influences the corporate image of a municipal savings bank since it was found that relationship marketing influences the corporate image of BCP.

CONCLUSIONS

There is an influence of relationship marketing on the corporate image of Banco de Crédito del Perú - Agencia Tacna, 2022, given that a chi-square = 55,444 (p = 0.000) and a pseudo R2 of Nagelkerke = 0.181 were obtained, which implies that 18.1% of the changes in the image of the entity are generated by the variations of the relationship marketing strategies; In addition, 57.0% of clients consider the application of relationship marketing strategies by the entity to be of a regular level, the most important dimension being "Database management"; 52.8% consider the corporate image of the entity to be of a regular level, and the most important dimension "Services offered" to be of a regular level".

There is an influence of customer needs on the corporate image of Banco de Crédito del Perú - Tacna Agency, 2022, given that a chi-square = 127.109 (p = 0.000) and a pseudo-Nagelkerke's R2 = 0.379 were obtained, which implies that 37.9% of the changes in the image of the entity are generated by variations in customer needs.

There is an influence of customer base management on the corporate image of Banco de Crédito del Perú - Tacna Agency, 2022, given that a chi-square = 55.457 (p = 0.000) and a pseudo-Nagelkerke's R2 = 0.181 were obtained, which implies that 18.1% of the changes in the entity's image are generated by variations in customer base management.

There is an influence of customer satisfaction on the corporate image of Banco de Crédito del Perú - Tacna Agency, 2022, given that a chi-square = 14.649 (p = 0.000) and a pseudo-Nagelkerke's R2 = 0.050 were obtained, which implies that 5.0% of the changes in the image of the entity are generated by variations in customer satisfaction.

There is an influence of customer retention on the corporate image of Banco de Crédito del Perú - Tacna Agency, 2022, given that a chi-square = 172.668 (p = 0.000) and a pseudo-Nagelkerke's R^2 = 0.486 were obtained, which implies that 48.6% of the changes in the image of the entity are generated by variations in customer retention.

There is no influence of communication on the corporate image of Banco de Crédito del Perú - Tacna Agency, 2022, given that a chi-square = 0.066 (p = 0.797) and a pseudo-Nagelkerke's R2 = 0.000 were obtained, which implies that 0.0% of the changes in the image of the entity are generated by variations in communication.

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