

Banks are considered as the most prestigious financial institutions; their impact on economy is widely accepted and recognized. Customers are the most prominent factor which may affect the success of banks. Customer satisfaction and factors contributing towards customer satisfaction and loyalty become the most prominent studies in almost all types of organizations. Achieving customer satisfaction without customer loyalty is worthless. Customer satisfaction and loyalty have been empirically investigated in many ways and tested in numerous organizations.

This study provides help in relationship marketing to retain the loyal customers. Objectives of Study are to find out the factors that play a key role to enhance the customer loyalty. To get and retain loyalty, different important variables service quality, customer relational benefits, relational bonds & customer satisfaction have been discussed in this study. This research investigates the role of service quality, customer relational benefits and relational bonds to enhance the customer satisfaction and customer loyalty as well. This study focuses and discusses empirically findings from 422 customers of different banks situated in Multan. AMOS and SPSS were used to analyze the data. Descriptive statistics, frequency distribution, correlation, confirmatory factor analysis and structure equation modeling tools were used to analyze the data.

Major finding of this study indicates that service quality, customer relational benefits, relational bonds & customer satisfaction are key players that enhance and retain the customer loyalty. This study provides a comprehensive guide line for managers to access and retain the loyal customers.