

IMPACT OF RELATIONSHIP MARKETING, SERVICE QUALITY AND CUSTOMER ORIENTATION OF SERVICE EMPLOYEES ON CUSTOMER SATISFACTION AND BEHAVIORAL INTENTION AND IT'S IMPACT ON CUSTOMER RETENTION

Ridho Bramulya 

School of Business Management, Bina Nusantara University, Jakarta, Indonesia
& Doctoral Student of Management Department, Faculty of Economic and Business,
Padjadjaran University, Bandung, Indonesia
Ikhsan1guci.ridho@gmail.com

Ina Primiana

Economic and Business, Padjadjaran University, Bandung, Indonesia

Eri Febrian

Economic and Business, Padjadjaran University, Bandung, Indonesia

Diana Sari

Economic and Business, Padjadjaran University, Bandung, Indonesia

Abstract

This research is aimed to analyze impact of relations-marketing, service quality, customer orientation of service employees towards customer satisfaction and behavior intention as well as its impact on customer retention. Involving 400 customers of Commercial Bank and Rural Bank in Lampung Province, Indonesia, this study applies methods of descriptive analysis and inferential analysis. The three variables have a significant effect and predict a good proportion of the variance in customer satisfaction and behavioral intention and have impact to customer

retention. Moreover, they are significantly related to one another. The relationships investigated in this study deserve further research. Because the data analysed were collected from one sector of the banking industry in one country, more studies are required before general conclusions can be drawn.

Keywords: Relationship Marketing, Service Quality, Customer Orientation of Service Employees (COSE), Satisfaction, Behavioral Intention, Customer Retention

INTRODUCTION

Indonesia's banking industry has become a potential business and tends to keep developing. It can be seen from the number of national banks and foreign banks that appeared like mushrooms in the rainy season. These conditions sparked intense competition among banks. High competition makes every company (bank) work hard to improve service quality to its customers, as one of the bank's competitive advantage. To improve the service quality, banks open branch offices so that existing customers remain and new customers can be netted.

Service quality is very important in banking business. Banks continue to compete in seizing the *customer based* by relying on the service quality and service orientation. Besides offering a wide range of products, improvements in information technology, physical services, intangible services, and other services are aimed to enhance the service quality, meet customers' needs which then are expected to collect funds from customers.

Client retention is an outcome of establishing long-term relationships with customers; since conducting banking business needs a relationship-based approach in order to understand what is needed and desired by customers, and regard the customers as long-term assets (Barnes, 2003, p. 148). Improving the quality of the relationship and partnership between the bank and its customers is absolutely necessary since the strong relationship will provide mutual benefit for both the customers as service users, and for banks that expect a profit increase of each customer.

Banking business is not only focused on interest rates or the advantages of the products offered, but has shifted towards personal aspects (consumer-centric), one of these aspects is the relationship that must be built and nurtured by the bank to its customers. Relationship marketing is one important key in the process of creating customer retention. Various researches have shown that customer loyalty affects the company's bottom line and will build a better customers-based for the company's future development.

Customer satisfaction is expected to create customer loyalty and intention that will make repeat purchases, not easily influenced by competitors will also form words of mouth that give a positive recommendation to others. Customer retention is an effective way to grow bank profits.

In some studies, customer retention is considered as customer loyalty and is used interchangeably (Heskett, JL, & Schlesinger, L, 1994). Customer retention is a connection between customer loyalty and profitability (Anderson & Mittal, 2000). There is a relationship between loyalty and retention; all customers who make repeat purchases are loyal to the company and loyal customers are those who make repeat purchases. Customer retention is a form of behavioral loyalty measured based on consumer buying behavior shown by the high frequency of consumers' buying a product. Loyalty itself refers to the attitudes (attitudinal loyalty) and measured based on several components: attitudes, beliefs, feelings, and the will to make a purchase (Buttle, 2004). This is confirmed by Ennew and Binks (1996) that loyalty and retention is a different matter. The researchers believe that loyalty is attitudinal construct or associated with the customer's attitude towards the company; while the retention is a behavioral construct or related to the behavior toward the company. Ennew and Binks (1996) also stated that although the attitudes and behaviors related, positive attitude does not always result in repeat purchase behavior. Reichheld (2003) states, although loyalty is very important but it is very difficult to measure and monitor. Therefore, what needs to be done is to measure loyalty in terms of behavioral – consumers retention.

The inability of banks maintaining growth, can not be separated from the ability to maintain and increase customer retention. The higher the level of competition in the banking business, will have an impact on customers' behavior of demanding services optimally. Fulfilling customers' needs and desires is aimed to retaining customers; so a holistic marketing approach (integrated marketing) and a paradigm shift from product-centric to customer-centric are needed. The approach is done by combining vision and business plan to achieve satisfaction that will lead to create loyal customer attitudes.

The purpose of this research to find an alternative solution model through exploring and studying data and information about the structural relationship among relationship marketing, service quality and customer orientation of service employee (COSE), satisfaction, behavioral intention and customer retention.

LITERATURE REVIEW

The Relationship Marketing on Customer Satisfaction

Applying the concept of relationships marketing is the success key for banks in facing complex competition (Chan& Ndubisi, 2004). Therefore, through relationships-marketing approach,

banks need to approach their customers accurately to differentiate and meet customers' needs (Ndubisi & Wah, 2005). Improving relationship with customers is carried out through good treatment, an increase in the core or value-added services and deliver the services required by customers. (McIlroy & Barnett, 2000). Banks applying relationships-marketing will gain higher customers' satisfaction and loyalty (Harwood, Broderick & Garry, 2008). Grönroos (1994) showed that keeping continuous relationships with customers will make customers satisfied and will reduce transaction costs and quality cost. At the service company, a strong relationship will improve customer satisfaction and support strong interpersonal relationships between employees and customers and encourage customers to tell others of what is perceived on the relationship (word of mouth behavior). (Gremler & Gwinner, 2000). Relationship-marketing also highlights, profitability and customer retention (McIlroy & Barrett, 2000).

Services Quality on Customers Satisfaction

Competitive environment in the banking industry has been demanding every bank to maintain and get new customers; one of which through improving the service quality. Banks with great quality service will be sought by the customers and vice versa customer dissatisfaction towards services will make them easily move to another bank. Zeithaml and Bitner (1996) explained that customer satisfaction is influenced by service quality. Customers always assess the services received and compare to what was expected or desired (Parasuraman et al., 1994). Services can be interpreted as the behavior of service providers (banks) to meet the customers' needs and wants to achieve customer satisfaction. High perceived service will generate high satisfaction and repeat purchase continuously, so the service quality will be an activity done to meet the customers' expectations.

Customers Orientation of Service Employee (COSE) on Customer Satisfaction

Banks with customer-oriented behavior will run better than those without customer-oriented (Donavan et al., 2004). Employees behavior in providing the services will be assessed by the customers and if the results exceed expectations, then the customer will be satisfied. Customer assessment to bank employees is determined by the attitude and behavior of employees in providing the services.

Thurau and Thurau (2003) in Thurau (2004) stated COSE as employee behavior in the interaction between customers, so that customer satisfaction will be determined by the employee behavior in serving customers. The higher the bank employees show good behavior in service, will have an impact on customer satisfaction.

The Relationship Marketing On Behavioral Intention

Through applying marketing concept based on a good relationship, customers can assess the relationship quality that will result in two consequences: psychological consequences and behavioral consequences (Egan & Bruhn, 2005, p. 46). Companies applying good relationship marketing concept can build consumer trust (confidence) shown in the intention to persist for a long time. In the banking industry, customers are smarter in choosing banks that provide more value and they will easily change their behavior to leave the bank incapable of giving attention (Beckett, Paul Hower & Howcroft, 2000). This is in line with the opinion of Zeithaml et al., (1996), that intention of behaving are indicators signaling whether customers will stay or leave the company.

The relationship of these variables is supported by Kang and Ridgway (1996) in Khan, Kadir, and Wahab (2010) who said that the customers will feel obliged to increase intention when the company appreciate and invest in the relationship with the customers. Moreover, Parasuraman in Khan, Kadir, and Wahab (2010) proposed that customer behavior intention related to the ability of service providers retaining them to remain loyal. Company's ability to retain loyal customers must be built through relationships marketing. Bolton, et al. (2000); De Wulf, et al; (2001); and Verhoef (2003) in Alrubaiee and Nazer (2010) note that some previous empirical studies have shown that relationship marketing affects behavioral loyalty. Shoemaker and Lewis (2010) mentioned that good behavioral intention represent conative loyalty (behavioral loyalty). Thus, it can be concluded that relationship marketing and behavioral intention relate to each other.

Service Quality On the Customer Behavior Intention

Consumers, in interaction with the company always pay attention to the service received. If the service received perceived as negative, then the consumer will behave negatively by sharing their experience to others. Behavior intention refers to consumers' willingness to behave when receiving certain treatments. This is in line with the research results of Carrilat, Fernando and Jay (2009) that the service quality seen indirectly through satisfaction affects significantly to behavior intentions. Furthermore, Dwivedi, YK, Papazafeiropoulou, A. Brinkman, WP, & Lal, B. (2010) found that the service quality affects significantly on the behavior intention.

Customers Orientation of Service Employee (COSE) On Behavior Intention

In the context of service quality research, have shown that the behavior of service workers affects the perception of customers for a service (Bitner et al, 1990). This means that consumers will make an assessment of the employee attitude in providing services and this

refers to the consumer behavior intention to act in a certain way in the future. The more consumers have a positive perception of the services provided by the employees, the more positive the behavior intention – that is last longer and willing to recommend others.

The Relationship Marketing On Consumer Retention

Various marketing literatures agree on the important role of customer retention constructs related to the success in relationship marketing (Thurau & Hansen, 2000, p. 6). The built-up network continually strengthen the mutual benefit. (Peterson, 1995). Odekerken, Wulf and Reynolds (2000) explain that improvement in banking business can be done by building relationships that form the basis for creating customer retention. Overall, customers are not overly focus on building a relationship with the bank. Customer will evaluate the offered services, so it can be interpreted that the customers use the bank services not because of a good relationship built, but because the offered services provide greater benefit; since customers have options to choose a bank that provides greater benefit.

Service Quality On Customers Retention

Good quality service makes the customers use the bank services in the long term, become less sensitive to price and strive to share experience to others (Anderson et al., 1994; Rust et al., 1995; Zeithaml et al., 1996 & Bolton et al, 2000 in Venetis and Ghauri, 2004). Service quality affects customer retention (Boulding, Kalra, Staelin & Zeithaml, 1993); and service quality positively affects customer repurchase and be willing to recommend the bank to others (Cronin & Taylor, 1994). Furthermore, Zeithaml et al., (1996) gave different results that customers provide recommendations, re-purchase and are willing to pay more.

Customers Orientation of Service Employee (COSE)On Customer Retention

Customer orientation of bank employees is essential for success in running a business. Customers are a decisive factor to win the competition. The more employees have a customer-oriented behavior and treat customers well, the customers will feel satisfied and intend to use the banking services longer. Yi in Gruen (1995) said that the more customers are satisfied, they will lead to re-purchase. While, Thurau (2004) describe the customer orientation of service employee (COSE) has direct impact on customer retention.

Customers Satisfaction On Customer Behavioral Intention

Customer satisfaction is the success key of banks in the midst of intense competition to survive in running its business activities. Banks that are able to satisfy the customers will be perceived

positively and the customers will be willing to share information to people nearby. This is in line with the results of Gounaris et al., (2003) revealing that improving customer satisfaction affects significantly on the increase of the behavior intention in a positive direction; while the study results of Casalo, Flavian and Guinalyu (2008) stated that customer satisfaction, indirectly, through loyalty significantly influences the behavior intention (communication by word of mouth).

Customer Satisfaction On Customer Retention

One important goal of customer satisfaction program is to increase customer retention (Fornell, 1992). Generally, high customer satisfaction can indicate the increased retention for existing customers. This means more customers will re-purchase in the future (Anderson & Sullivan, 1993; Fornell, 1992).

The marketing concept in the banking industry with customer approach, has forced banks to give attention to the creation of high customer satisfaction. This can be done if a bank has a better value than its competitors. Customer satisfaction is defined as an ongoing-evaluation that related feelings that cannot be separated in experiencing a service; so that customers' satisfaction determines to use banking services longer.

Customers Behavioral Intention On Customer Retention

The customer experience in using banking services has a relationship with behavior intention. Behavior intention can be seen when the customer decides to rethink or switch to another bank so that these behaviors have an impact on the customers' resilience to the bank. Cronin, Brady and Hult (2000) mentions one tendency of consumer behavior associated with the ability of service providers to make their customers remain loyal to them (or buy more from them).

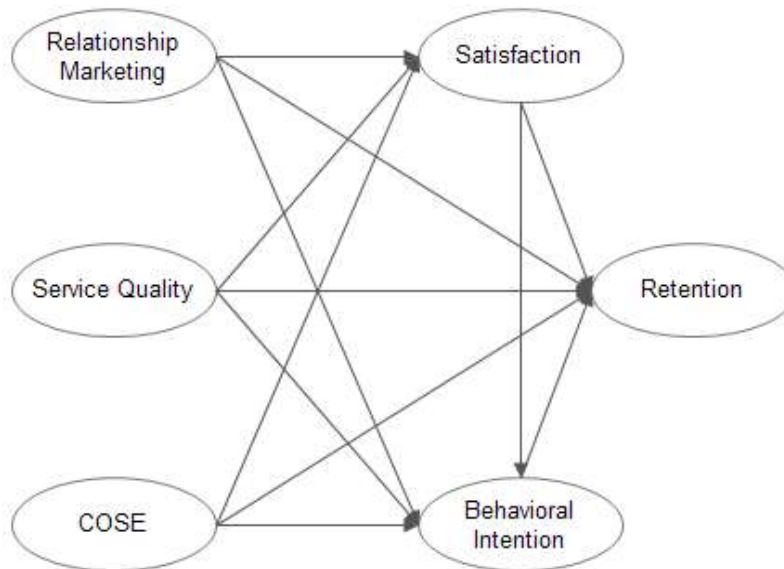
HYPOTHESIS

Based on a literature review, the hypothesis can be put forward:

- H1. The relationships marketing has a positive influence on customer satisfaction
- H2. Service quality has a positive influence on customers satisfaction
- H3. The Customers Orientation of Service Employee has a positive influence on customer satisfaction
- H4. The relationship marketing has a positive influence on customer behavioral intention
- H5. Service quality has a positive influence on customers behavioral intention
- H6. The Customers Orientation of Service Employee has a positive influence on consumers behavioral intention

- H7. The relationship marketing has a positive influence on customers retention
- H8. Service quality has a positive influence on customers retention
- H9. The Customers Orientation of Service Employee has a positive influence on customer retention
- H10. Customer satisfaction has a positive influence on customer behavioral intention
- H11. Customer satisfaction has a positive influence on customer retention
- H12. Behavioral intention has a positive influence on customer retention

Figure 1. Conceptual Framework



RESEARCH METHODOLOGY

A descriptive research design is adopted. This study use a questionnaire as a data collection tool; so it is necessary to test the validity and reliability of the questionnaire. The next stage is analyzing and interpreting the data obtained in the field using descriptive statistical analysis and inferential statistics.

The total sample of 400 customers is drawn proportionately from each bank in Lampung province based on four types of customer accounts: deposits accounts of commercial banks, BPR deposits, Commercial Bank Loan and BPR Credit. Inferential statistical method used in data analysis is Structural Equation Modeling. In the questionnaire completed by customers, items to measure the construct dimensions were adapted from previous studies. Ndubisi (2007) for the trust, commitment, communication and conflict handling. Aldlaigan and Buttle (2002) for SYSTRA-SQ. Thurau (2004) for technical skills, social skills and motivation. Mihelis et al., (2010) for personnel, product, image, service and access. Zeithaml, Berry & Parasuraman

(1996) for loyalty, propensity to switch, willingness to pay more, external response and internal response. Al-Hawari et al., (2009) for word-of-mouth communication, purchase intention, price sensitivity and complain behavior. The eventual total items of 85. All items were measured by responses on *semantic differential scale* point 10, ranging from 1 = strongly disagree to 10 = strongly agree.

ANALYSIS AND RESULTS

Demographic data show that respondents by gender 44.6 percent male and 55,4 percent female. The average age of the respondents between 29-38 years is 80,2 percent and primary source of income as a private employee is 50.5 percent. The highest education level of respondents was 50,5percent undergraduate. Almost half (37,6 percent) have information bank from the friend and transaction twice (35,6 percent).

The internal consistency of the research instrument was tasted by validity and reliability analysis. The descriptive statistics, validity and reliability are show in Table I.

The result of the SEM analysis summarised in Table II show that all dimensions contribute significant to customer retention (t-value > 1,96) at 5 percent significance level.

Table 1. Descriptive Statistics, Validity and Construct Reliability

Variable	Dimensions	Index Value	λ	CR
Relationship Marketing	Trust	71.28	0.940	0.95
	Commitment	69.06	0.880	
	Communication	66.94	0.870	
	Conflict handling	69.23	0.960	
Service Quality	Service system quality	71.43	0.960	0.96
	Behavioral system quality	68.41	0.870	
	Mechine system quality	67.95	0.910	
	Service transactional accuracy	69.97	0.960	
COSE	Technical skills	73.74	0,970	0.99
	Social skills	71.25	0,100	
	Motivation	71.49	0,970	
Satisfaction	Personnel	71.13	0.890	0.96
	Product	62.62	0.890	
	Image	67.43	0.960	
	Service	67.22	0.960	
	Access	64.13	0.870	
Behavioral Intention	Loyalty	65.24	0.890	0.96
	Propensity to switch*	50.09	0.890	
	Willingnes to pay more	61.71	0.960	
	External response*	40.91	0.960	
	Internal response	59.86	0.880	

Variable	Dimensions	Index Value	λ	CR
Retention	Word-of-mouth communication	64.05	0.820	0.90
	Purchase intention	62.33	0.950	
	Price sensitivity	51.40	0.690	
	Complain behavior	52.29	0.850	

Note: *) unfavorable dimension

All scales used in the study were statistically reliable and valid.

Table 2. SEM Analysis.

Path	Coefficients	T-Value	Result
H ₁ : Relationship marketing → Satisfaction	0.16	2.89	H ₁ Accept
H ₂ : Service quality → Satisfaction	0.18	3.40	H ₂ Accept
H ₃ : COSE → Satisfaction	0.24	4.70	H ₃ Accept
H ₄ : Relationship marketing → Behavioral intention	0.18	2.90	H ₄ Accept
H ₅ : Service quality → Behavioral intention	0.18	2.91	H ₅ Accept
H ₆ : COSE → Behavioral intention	0.17	2.94	H ₆ Accept
H ₇ : Relationship marketing → Retention	0.18	3.25	H ₄ Accept
H ₈ : Service quality → Retention	0.19	3.40	H ₅ Accept
H ₉ : COSE → Retention	0.18	3.44	H ₆ Accept
H ₁₀ : Satisfaction → Behavioral intention	0.21	3.41	H ₄ Accept
H ₁₁ : Satisfaction → Retention	0.17	3.09	H ₅ Accept
H ₁₂ : Behavioral intention → Retention	0.24	3.77	H ₆ Accept

Here, all hypothetical relationships were found to be statistically significant.

IMPLICATIONS

Theoretically, the outcome of this research provides empirical evidence for the influence on customer retention of relationship marketing, service quality, customers orientation of service employee, satisfaction and behavioral intention. This study adds value to the literature by empirically linking the customers orientation of service employee(COSE) to behavioral intention. It builds on past studies by Thureau (2004) that not linking to behavioral intention.

Customers to achieve the level of retention requires a long process. Customers will continue to make an assessment and evaluation of all activities of the bank (including relationship marketing, service quality and customer orientation of service employee (COSE). If the process through which the customer without any "defectiveness" then the customer will be satisfied, and satisfaction of your clients will have a behavioral consequences in the form of complaints and retention, therefore, it can form on customer satisfaction, and the satisfaction felt by the customer as a whole can be performed. In conclusion, customer satisfaction at marketing

relationship, and the quality of customer orientation of service employee (COSE), will have an impact on customers' intention to behave a positive direction so that will take implications on customer retention.

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