The Role of Satisfaction as Mediation Influence Relational Benefits against Bank Customer Commitment Survey on Institutional Customers

by Hendro Widjanarko

The Role of Satisfaction as Mediation Influence Relational Benefits against Bank Customer Commitment: Survey on Institutional Customers

[1]Susanta,[2]Hendro Widjanarko, [3*]Humam Santosa Utomo,[4]Suratna
[1,3,4]Department of Business Administration, Faculty of Social and Politics,
University of Pembangunan Nasional "Veteran" Yogyakarta, Indonesia
[2]Department of Management, Faculty of Economy and Business,
University of Pembangunan Nasional "Veteran" Yogyakarta, Indonesia
[*]Corresponding author: humam.santosautomo@upnyk.ac.id

***Abstract*— Customers assess bank services based on the benefits received and have implications for their attitudes and behaviors. This research aims to examine the influence of relational benefits on customer satisfaction and customer commitment, especially on institutional customers. The survey was conducted on 60 educational institutions in the Special Region of Yogyakarta, Indonesia, which partnered with government banks. Purposive sampling was employed to generate research sample and a closed questionnaire utilized as a data collection tool. The analysis tool used is WarpPLS. Study results indicate that relational benefits influence significantly on customer satisfaction, customer satisfaction influence significantly on customer commitment, but relational benefits did not have effect on customer commitment. This finding shows that customer satisfaction has an important role as a mediator in the long-term relationship between banks and customers. The practical implication of this research is to provide advice to bank managements to transfer the value needed by institutional customers.**

Keywords— Relational benefits; Customer satisfaction; Customer commitment

I. INTRODUCTION

The quality of the relationship between companies and customers is one of the sources of the company's competitiveness. Long-term relationships are more beneficial than short-term relationships (Reichheld and Sasser, 1990). The relationship between the customer and the bank can be explained through social exchange theory (Blau, 1964). Companies must invest in building relationships and closeness with customers to get loyal buyers (Ndubisi, 2006). The quality of customer relationships with banks will also reduce costs driven by more expensive new customer acquisition compared to existing customer maintenance (Reichheld and Sasser, 1990; Mitchell, 2002). Long-term relationships exhibited by the customers' commitment to keep in touch with the company and not to switch to others despite existing opportunities.

Commitment is one of the dimensions of relationship quality. According to the social exchange theory, a consumer will pay attention to long-term relationships if the consumer perceives the benefits of the relationship. Companies create relationships through perceived value so they will create competitive advantage (Zineldin, 2006). The challenge to establish value is how companies understand the needs and desires considered important by consumers; hence, they can satisfy customers. Gwinner et al. (1998) assists in understanding consumer perceptions of benefits by classifying benefits into confidence benefits, social benefits, and special treatment benefits.

In the banking context, customers classified as individual and institutional customers. The decision making process in institutional customers is more complicated than individual customers due to multiple party involvement. Institutional customers generally require special treatment compared to individual customers, such as payment facilities and linkages with information technology between the two parties, which may increase risk. This research specifically focuses on institutional bank customers. Therefore, the results expected to contribute to the results of previous research. This study aims to investigate the effect of relational benefits on customer satisfaction and customer commitment and the effect of customer satisfaction on customer commitment. The results of this study provide a more specific understanding of the relationship between institutional customers as part of all customers and banks because they have more unique characteristics.

Eiriz and Wilson (2006) have explored the theoretical basis of relationship marketing and integrated several theories in a broader relationship marketing framework. Relationship marketing is built based on five scientific approaches namely political science, economics, organizational science, law, sociology and social psychology. Guo (2010) includes theory of transaction cost, theories of power, and theory of resource dependence as a theory that explains relationship marketing. The theory, describing relationship marketing in the context of Interpersonal Commercial Relationship (ICR) according to Guo, is communication theories, for example persuasion theory. Social exchange theory (Blau, 1964) explains that the exchange parties intend to benefit from their relationship which will not be achieved alone. There are two results of exchange: economic and socio-emotional outcomes.

Relationship marketing confirms customers are involved in exchange relationships driven by profit generation. Various types of relational benefits have identified in previous studies. Dagger and O'Brien (2010), Molina et al. (2007), Hennig-Thurau, et al. (2002), and Gwinner et al. (1998) have identified relational benefits that include confidence, social, and special treatment benefits. Meanwhile, Su et al. (2009) identify relational benefits consisting of confidence, social, special treatment, and honor benefits. Reynolds and Beatty (1999) and Dimitriadis (2010) identify relational benefits including special treatment, benevolence, competence, convenience and social. Benefits perceived by customer link to the quality of the relationship between customers and the bank. When customers acquire benefits in accordance with their expectations, customers tend to attain satisfaction and commit to long-term relationships. Previous research has found that relational benefits affect customer satisfaction (Dagger, and O'Brien, 2010; Dimitridis, 2010; and Molina et al 2007).

The quality of relationships has gained considerable attention from researchers (e.g. Crosby et al., 1990; Kumar et al., 1995; Hennig-Thurau and Klee, 1997; Walter et al., 2003; Wulf et al., 2001). Athanasopoulou (2009) reveal that satisfaction, commitment and trust are dimensions often used in measuring relationship quality. Previous researchers have used satisfaction as a quality dimension of relationships (Ramaseshan et al., 2006; Park and Deitz, 2006; Ndubisi, 2006; Papassapa and Miller, 2007; and Hoq et al., 2009). Trust has been employed as a quality dimension of relationships by Papassapa and Miller (2007), Ndubisi (2006), Huntley (2006), Lin and Ding (2006), and Dagger and O'Brien (2010). Meanwhile, commitment has been used as a quality dimension of relationships by Huntley (2006), Ramaseshan et al. (2006), Ndubisi (2006), Papassapa and Miller (2007), and Dagger and O'Brien (2010). Based on the context of this research, the researchers focus on two dimensions namely customer satisfaction and customer commitment.

Satisfaction is important aspect for the continuity of relationships (Bolton, 1998; Anderson and Sullivan, 1993) as well as is imperative in the buyer-seller relationship (De Wulf et al., 2001; Crosby et al., 1990). Customer satisfaction is highly important because it deals with post-purchase attitudes and behaviors such as repurchase, brand loyalty and attitude alteration (Churchill and Surprenant, 1982). Satisfaction is defined as the customer's affective state resulting from overall appraisal of the service experience (Oliver, 1997; Anderson et al., 1994). Satisfaction is an evaluation or attitude that shaped by the comparison made by customers to their pre-purchase expectations about what they will receive from the product to their subjective perceptions of the performance they actually receive (Oliver, 1980). Parasuraman, Zeithmal and Berry (1985) define customer satisfaction as "customer perception of a single service experience" which means customer satisfaction is the perception of consumers towards one type of service they experience. Meanwhile, according to Cadotte et al. (1987), satisfaction is conceptualized as a feeling which arises after evaluating the experience of using a product or service. Customer satisfaction according to Engel, Blackwell and Miniard (1995) is a post-purchase evaluation where the alternatives chosen at least provide results (outcomes) equal or exceed customer expectations, while dissatisfaction arises when the results obtained do not meet customer expectations. The definition of customer satisfaction according to Mowen and Minor (1995) is "the overall attitudes regarding goods or service: after its acquisition and uses". It interpreted that customer satisfaction defined as a comprehensive attitude towards goods or services after being acquired and used. Oliver (1997) defines satisfaction as a response to consumer fulfillment where product or service features provide a pleasant level of consumption. Kotler and Keller (2006) define customer satisfaction as a feeling of disappointment or pleasure which appears after comparing the perception/impression of the performance (or results) of a product and its expectations.

There are two approaches to understanding the concept of satisfaction, cognitive and affective approach. Meng and Elliott (2009) explain that cognitive approaches are based on evaluating consumer experience, while the affective approach bases on the emotions of customers (Zins, 2001). The most common cognitive approach used to explain satisfaction is disconfirmation (Ramaswamy, 1996). Disconfirmation theory considered as the basis of satisfaction model. Satisfaction determined by the difference between expected standards and experience (Khalifa & Liu, 2003). Mckinney et al., 2002 stated that customer expectations are customer expectations about a product. Cadotte et al. (1987) revealed that perceptions of performance or expectations are the customer's confidence in how much a product is capable of performing. The limit of a product considered to fail to meet customer expectations is confirmation (Spreng et al., 1996; Mckinney et al., 2002). Consumers evaluate and compare expectations with quality received based on tolerance zones. Each consumer will have a different tolerance zone (Zeithaml and Bitner, 2000). If the result of the disconfirmation is in the tolerance zone, the consumer will feel satisfy, on the contrary, if the result of the disconfirmation is below the tolerance zone, the consumer is not satisfied (Chandon and Bartikowski, 2004).

The second approach to understanding satisfaction is the affective approach. Customer satisfaction shows an emotional reaction that closely related to previous expectations, related to certain transactions (Oliver, 1997). Feelings or valuations of products by customers after they use them describe customer satisfaction (Jamal and Naser 2004). It assumed that excitement is a feeling that interpreted as genuine cognition. Therefore, satisfaction measurement can be conducted from the level of consumer feeling after consume. Thus, customer satisfaction be seen as an attitude (Levesque and Mcdougall, 1996) and can be measured.

Zeithaml and Bitner (2000) revealed that several factors influence customer satisfaction, including: (1) Features of products and services. Customer evaluation of product or service features is an aspect that influences customer satisfaction. For example, hotels include features which are often evaluated by customers exemplified by swimming pools, golf facilities, restaurants, room comfortable, friendly staff, etc.; (2) Customer emotions. Customer emotions can influence their perceptions of satisfaction with products and services; (3) Attributes to success or failure of service. Certain attributes affect perceptions of satisfaction. When customers feel satisfied because the performance of the product exceeds their expectations, consumers tend to search for reasons, in turn, affecting their satisfaction; (4) Perceptions of equality and justice. The same treatment among fellow consumers, the perceived suitability of the product compared to sacrifice, is an example of satisfaction forming factors.

Customer retention predicted through customer satisfaction (Tax et al., 1998). It also helps strengthen customers' decisions to participate in service delivery activities, and keep customers more committed. Thus, efficient and satisfying services yield satisfied customers not easily switching to other banks (Mols, 1999). Bilgin, Shemwell and Yavas (1998) have devised a design model of service quality, customer satisfaction and relationship-oriented results, and the results show that satisfaction and commitment have strong relationships. Hamadi (2010) suggested that at the managerial level, satisfaction contributes significantly to customer commitment and his opinion supported by Dagger and O'Brien (2010).

Initially, the commitment contract was use in the organizational science literature regarding employee commitment to the company (Allen & Meyer 1990). The commitment constructs adopted in the marketing literature regarding customer commitment (Shukla, Banerjee & Singh 2016: 324) and become one of the important dimensions of relationship marketing theory. Consumers who volunteer to stay and make efforts to maintain relationships indicate that they are committed (Morgan and Hunt, 1994; DeWulf et al., 2001; Palmatier et al. 2006). In addition, the commitment to build long-term relationships and reject short-term benefits (Morgan and Hunt, 1994). Experience can renew perceptions of customer relationships with companies (Altman and Taylor, 1973; Bass et al., 1998). In principle, partners are willing to lose short-term benefits in the hope of getting long-term benefits (Shukla et al., 2016; Anderson & Weitz, 1992). The intention to build and maintain sustainable relationships is the core of commitment (Morgan & Hunt., 1994; Izogo, 2017).

Allen & Meyer (1990), Jones et al. (2010), and Shukla et al. (2016) divides customer commitment into three sub-dimensions namely affective commitment, normative commitment and calculative commitment. This commitment distribution provides a more complete explanation of customer commitment. Affective commitment refers to a customer's emotional bond to the company and the feeling that the customer is part of the company. Normative commitment refers to the customer's perceived obligation to continue the relationship with the company and feel that switching to another service provider is an inappropriate action, even though the opportunity is available. Calculative commitment is the customer's intention to maintain a relationship because the termination of a relationship has a negative impact. Finally, commitment creates strong relationships between companies and customers (Geyskens et al., 1999; Gill et al., 1998; Verhoef et al., 2002).

Hypotheses

Hypothesis 1 : Relational benefits have a significant effect on customer satisfaction.
Hypothesis 2 : Customer satisfaction has a significant effect on customer commitment.
Hypothesis 3 : Relational benefits have a significant effect on customer commitment.

II. METHOD

A. Sample

To test the hypothesis above, the multi-item scale derived from previous research. Construct measured using a 5-scale Likert ranging from "strongly disagree" (1) to "strongly agree" (5). The unit of analysis of this research is an organization of educational institution, being a customer of a bank in the Special Region of Yogyakarta, Indonesia for at least 1 year. The data collection technique of this study uses a structured questionnaire which was distributed to 60 respondents who met the criteria during July 2018.

B. Measurement

Relational benefits in this study measured based on two dimensions, confidence and convenience benefits. The indicators of confidence benefits are adapted from the measurements of Dagger and O'Brien (2010), and Gaur, et al. (2011). The indicators of convenience benefits are adapted from measurement employed by Dimitriadis (2010). The indicators of satisfaction are adapted from measurements of Hoq et al., (2009), Dagger and O'Brien (2010), and Gaur et al., (2011). The indicators of commitment are adapted from the measurement of Abdul-Muhmin (2005), and Dagger and O'Brien (2010).

The validity and reliability tests in this study carried out using item correlation coefficient (Product Moment). If the correlation coefficient is greater than or equal to 0.3 then it declared as valid (Sekaran, 2011). Cronbach Alpha coefficient formula employed to conduct the reliability test. The instrument declared reliable if it has a minimum Cronbach Alpha coefficient of 0.6.

C. Analysis

The analytical tool used in this study was SPSS for Windows version 20 and WarpPLS 6.0.

III. FINDING AND DISCUSSION

A. Demographics

Based on gender, the respondents of this study consist of: 42 men (70%) and 18 women (30%). 2 respondents (3.3%) aged less than 30 years, 18 respondents (30%) aged between 30-39 years, 24 respondents (40%) aged between 40-49 years, and 16 respondents (26.7%) aged 50 years and over. Based on the duration of being a customer, the respondents are grouped by 4 respondents (6.7%) being customers of less than 3 years, 11 respondents (18.3%) being customers between 3-4 years, 31 respondents (51.7%) becoming customers between 5-6 years, and 14 respondents (23.3%) becoming customers over 6 years.

B. Measurement Model

Validity and reliability in this study employs convergent validity, discriminant validity, composite reliability, and Cronbach's alpha. The results of convergent validity measurements indicate that all standardized factor loadings exceed 0.60. AVE in all variables, exceeding. Thus, it can meet convergent and discriminant validity. Of the Composite Construct Reliability of >0.7 and Cronbach's alpha of >0.6, the reliability is met. Inter correlation between constructs shows a significant relationship so that it predicted to have a significant influence (Table II).

TABLE I. CONFIRMATORY FACTOR ANALYSIS FOR MEASUREMENT MODEL

Construct and Items	*Standardized Loading*	*p-Value*
Relational Benefits (α= 0.825)		
As a customer, I feel confident that the existence of the bank provides benefits to our institution.	0.778	0.000
As a customer, I am sure that the bank is running the process correctly.	0.887	0.000
The products offered by the bank are reasonable.	0.932	0.000
As a customer, I do not hesitate when saving at the bank.	0.776	0.000
The service process in the bank is simple.	0.786	0.000
The service process at the bank is seamless.	0.777	0.000
The service process at the bank is convenient.	0.798	0.000
Customer Satisfaction (α= 0.813)		
As institutional customers, we are pleased with the treatment of the bank employees towards customers.	0.936	0.000
As a customer, our agency is satisfied in working with the bank.	0.885	0.000
The bank always meets the expectations of our agency.	0.742	0.000
Customer Commitment (α= 0.937)		
As a customer, we feel that our agency relationship with the bank is very important.	0.953	0.000
We always maintain good relations with the bank.	0.863	0.000
We are confident that our agencies and the bank are committed to sustainable relationships.	0.907	0.000
We will maintain relationships with the bank as long-term cooperation.	0.953	0.000
As a customer, we never take actions which can damage our relationship with the bank.	0.863	0.000

TABLE II. CONSTRUCT INTER CORRELATIONS, MEAN, STANDARD DEVIATION (SD), CCR, AND AVE

Constructs	*Mean*	*SD*	*RB*	*CS*	*CC*
RB	4.29	0.64	1		
CS	4.26	0.69	0.835**	1	
CC	4.17	0.83	0.554**	0.739**	1
CCR[1]			0.938	0.939	0.924
AVE[2]			0.830	0.793	0.803

Note: RB = Relational Benefits; CS = Customer Satisfaction; CC = Customer Commitment; ** p-value<0.01; CCR= Composite Construct Reliability; AVE = Average Variance Extracted

C. Structural Model

The measurement of fit and quality indices models refers to WarpPLS analysis tool (Kock, N., 2015).

TABLE III. MODEL INDICATORS

Model Indicators	*Criteria*
Average Path Coefficient (APC) = 0.425, p <0.001	
Average R-squared (ARS) = 0.573, p <0.001	
Average Adjusted R Ssquared (AARS) = 0.467, p <0.001	
Average block VIF (AVIF) = 4.106	acceptable if <= 5
Average full collinearity VIF = 3.111	acceptable if ≤ 5
Tenenhaus GoF (GoF) = 0.544	acceptable if ≥ 0.36
Sympson's Paradox Ratio (SPR) = 0.882	acceptable if ≥ 0.7
Statistical Suppression Ratio (SSR) = 1.000	acceptable if ≥ 0.7
Nonlinear Bivariate Causality Direction Ratio (NLBCDR) = 0.884	acceptable if ≥ 0.7

The results (Table III) indicate that the model supported by good data and has quality indicators that meet the requirements in WarpPLS.

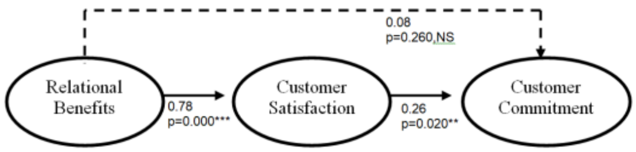

FIGURE I. FINAL STRUCTURAL MODEL
Note: Standardized coefficient; *** $p < 0.01$; ** $p < 0.05$; NS: Not Significant

D. Test of Hypotheses

Table 4 shows the results of hypothesis testing. Hypothesis 1 predicts the benefits of relational having an influence on customer satisfaction. The results prove that the benefits of the relational have a positive and significant influence on customer satisfaction (coefficient = 0.780, p = 0.000). Thus, H1 supported. Hypothesis 2 predicts that customer satisfaction influences customer commitment. The results show that customer commitment is positively and significantly influenced by customer satisfaction (coefficient = 0.260, p = 0.020). Thus, H2 supported. Hypothesis 3 predicts that relationship benefits affect customer commitment. The results show the opposite. Relationship benefits have no significant effect on customer commitment (coefficient = 0.080, p = 0.260). Thus, H3 rejected.

TABLE IV. STANDARDIZED PARAMETER ESTIMATES

Path		*Standardized Estimates*	*Standardized Error*	*p-Value*
(H1)	Relational Benefits → Customer Satisfaction	0.780	0.045	0.000
(H2)	Customer Satisfaction → Customer Commitment	0.260	0.048	0.020
(H3)	Relationalship Benefits → Customer Commitment	0.008	0.049	0.260

E. Discussion

The results of this study show that relational benefits have a significant effect on customer satisfaction. Customers get what they want, triggering satisfaction. This is in accordance with social exchange theory (Blau, 1964) assuming that the exchange parties intend to benefit from their relationship that will not achieved alone. Customers benefit from interacting with the bank through the products offered, good service, comfort and confidence. Customer satisfaction is very important because it determines post-purchase behavior such as repurchase, loyalty of brand and change of attitude (Churchill and Surprenant, 1982). The results of this study are relevant to previous research conducted by Dagger and O'Brien (2010), Dimitridis (2010), and Molina et al (2007). Satisfaction is formed by institutional customer trust that banks are able to provide benefits to their institutions. In addition, banks offer products that are needed by customer institutions and carry out the process correctly. Bank management provides institutional-specific customer services such as convenience in transactions and technical assistance in the utilization of information systems that are connected between banks and institutional customers so that stronger relationships can be established.

This study has verified the effect of customer satisfaction on customer commitment. This is relevant to the opinion of Churchill and Surprenant (1982) mentioning satisfaction will have an impact on subsequent relationships. When customers get what they want, it will be the basis for establishing long-term relationships. According to Allen & Meyer (1990) and Shukla et al. (2016), customers who have affective commitment show emotionally have an attachment to the company. The closeness of the relationship will direct customer behavior. In addition, committed customers perceive obligation to continue and maintain good relationship with the company and will not even switch to other companies despite existing opportunities. Finally, customer commitment delivered while maintaining relationships because breaking the established relationship will present adverse impact. The results are consistent with the previous research produced by Dagger and O'Brien (2010).

This result provides evidence of social exchange theory with the assumption that the exchange party intends to benefit from their relationship that will not be achieved by themselves (Blau, 1964), especially the relationship between institutional bank customers and bank companies. This study emphasizes emotional outcomes in the form of satisfaction and commitment and does not emphasize economic outcomes. Practical implications aimed at bank management in fostering relationships between banks and institutional customers. Bank management must understand the institutional customer characteristics so that they can provide relevant benefits according to institutional customer needs and desires.

Bank management must maintain commitment with institutional customers because commitment has a long-term effect and determines the sustainability of the relationship between the two parties involved by always making customers feel satisfied. Based on the finding of this study, it shows that relational benefits do not directly influence customer commitment but have an effect through satisfaction (see figure 1) so that it can be understood that customer satisfaction has an important role in shaping customer commitment. It is important for bank management to find out the benefits desired by customers so they are able to satisfy them and commit in the long term.

The results of this study have theoretical implications as well as practical implications. The results of this study indicate that relational benefits do not have a direct effect on customer commitment. In contrast to the results of previous studies (Henning-Thurau et al., 2002) which found that relational benefits have an effect on customer commitment. Relational benefits must really influence customer satisfaction so that it has implications for customer commitment. The practical implication of the findings of this study is to improve the insight of bank management in creating long-term relationships with institutional customers. The items of relational benefits felt by institutional customers are not necessarily the same as individual customers so that bank management must formulate well.

F. Limitations and recommendations

This study has limitations so that it expected to developed in the next research. Firstly, this study analyzes institutional customers and does not analyze individual customers, so they cannot compare the two. Future research expected to take two groups of customers being able to compare the effects of benefits on trust and loyalty. Secondly, this research is cross sectional; therefore, a longitudinal research needed to improve generalization. Finally, this study does not focus on the characteristics of respondents that might affect customer satisfaction and commitment. Moreover, further research can include demographic aspects as moderator variables.

IV. CONCLUSION

Based on the results of the study found that relational benefits have a positive and significant effect on customer satisfaction, but the relational benefits do not have a significant effect on customer commitment. Meanwhile, customer commitment is influenced positively and significantly by customer satisfaction. The results of this study support the social exchange theory (Blau, 1964) and the results of research by Dagger and O'Brien (2010), Dimitridis (2010), and Molina et al (2007. The results of this study indicate the important role of customer satisfaction as an intermediate variable that connects relational benefits with customer commitment because relational benefits do not have a direct influence on customer commitment.

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