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Relational Benefits on Customer Satisfaction: Sharia Empirical Study in Indonesia

Beneficios relacionales en la satisfacción del cliente: estudio empírico de la Sharia en Indonesia

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ABSTRACT

The purpose of this research is to determine the influence of relational benefits consisting of confidence, social and convenience benefits to customer satisfaction. This research uses a survey approach. The number of samples consisted of 213 Bank Syariah Mandiri customers in East Java. Data is collected using multiple regression analyses. The results showed that partial confidence benefits have a positive and significant impact on satisfaction, with partial social benefits, partially influential convenience benefits that has a positive and significant impact.

Keywords: Confidence Benefits, Social Benefits, Convenience Benefits, Satisfaction

RESUMEN

El propósito de esta investigación es determinar la influencia de los beneficios relacionales que consisten en beneficios de confianza, beneficios sociales y beneficios de conveniencia para la satisfacción del cliente. Esta investigación utiliza un enfoque de encuesta. El número de muestras consistió en 213 clientes de Bank Syariah Mandiri en Java Oriental. Los datos se obtuvieron mediante análisis de regresión múltiple. Los resultados mostraron que los beneficios de confianza parcial tienen un impacto positivo y significativo en la satisfacción, con beneficios sociales parciales, beneficios de conveniencia parcialmente influyentes de forma positiva y significativa.

Palabras clave: beneficios de confianza, beneficios sociales, beneficios de conveniencia, satisfacción.

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INTRODUCTION

The concept of marketing relations has emerged in the field of service marketing of the industry in the last years of the twentieth century. One of the most important contributions of the research Hunt (1993) is to establish that the fundamental element in marketing is interaction management, although a decade earlier in (1983) Berry has proposed a formal definition of marketing relationships as a strategy for attracting, sustaining, and enhancing customer relationships. According to this approach, organizations should be more interested in maintaining a stable relationship with their customers than in the occasional exchange gathering. In addition, other studies have shown that companies can benefit by maintaining long-term customer relationships due to increased satisfaction (Gummesson: 1997; Zeithaml et al.: 2018). Relationship Marketing is a philosophy of conducting a strategically oriented business with a focus on maintaining and improving the quality of relationships with current customers, rather than focusing on the effort to acquire new customers (Payne & Frow: 2017; Zeithaml et al.: 2018). This philosophy assumes that many consumers and business customers prefer to have a sustainable relationship with one company alone than to have to move on to other companies, as long as the company is able to deliver value and meet expectations from customers. Keeping current customers will make the expenses to be incurred by the company will be much less than trying to attract new consumers. Successful marketers will work using effective strategies to retain customers (Gummerus et al.: 2017).

Relationship Marketing essentially illustrates a paradigm shift in marketing from focusing on acquisitions/transactions to focusing on retention/relationships. Relationship marketing is a business philosophy, a strategic orientation that focuses more on maintaining and improving relationships with existing consumers rather than acquiring new customers. This philosophy would prefer to establish a long-term relationship with an organization rather than continuously moving from one organization to another (Gummerus et al.: 2017; Zeithaml et al.: 2018).

Relationship Marketing is a concept that introduces a long term dimension to the role and importance of customers. The concept focuses on developing loyalty and long-term relationships based on cooperation and partnerships with key customers (Domazet et al.: 2010, pp. 1-10). The concept of relationship marketing to identify, solidify, develop and maintain relationships with customers and other stakeholders, create profits in such a way as to fulfill the objectives of the Parties through reciprocal exchanges and fulfill expectations and promises (Grönroos: 1995). Managing customer relationships successfully is essential to enduring current market competition. Using an effective strategy to build long-term relationships can provide customers with multiple relational benefits beyond the core services offered by the company (Chien-Jung: 2017, pp. 258-274; Gremler et al.: 2020, pp. 565-583; Gummesson: 1997; Velnampy & Sivesan: 2012, pp. 318-324). Two conceptual approaches that can be used to describe relationship marketing outcomes are 1) of the relational benefits (Bendapudi & Berry: 1997, pp. 15-37; Chien-Jung: 2017, pp. 258-274; Velnampy & Sivesan: 2012, pp. 318-324) and 2) approach to quality of relations (Bruhn: 2003; Hennig-Thurau et al.: 2002, pp. 230-247). The relational benefits approach states that there are relational-oriented customer benefit categories, which can predict the development of relational relationships in the future. The relational benefits approach is based on the assumption that long-term relationships persist, between service providers and customers should benefit from each other. For customers, these benefits can be focused on the main services or on the relationship itself (Chien-Jung: 2017, pp. 258-274; Fatima & Mascio: 2020, pp. 366-378). Relational benefits are the benefits received or obtained by customers from a long-term relationship, either inside or outside of the services provided by the service provider. According to the relational benefits approach, the fundamental condition for a relationship that develops over time is that both the company and the customer feel positive outcomes or benefits. On the company side, allowances include loyalty, long-term profitability, and sales growth (Chien-Jung: 2017, pp. 258-274; Fatima & Mascio: 2020, pp. 366-378). What the customer gained is associated with the service itself and or with benefits that can evolve from being a regular customer of a company called relational benefits. Following the studies of Sutanta et al. (2013), The relational benefits discussed in this study include the elements of confidence benefits, social benefits, and convenience benefits.

Confidence benefits refer to the perception of what expectations are when receiving services (Halim: 2018). Social benefits are related to the emotional side of the relationship and are characterized by the individual introduction of consumers by the service provider staff, as well as related to the familiarity of consumers with staff, and related to the creation of relationships. Convenience benefits refer to the convenience of consumers when obtaining services (Mackay et al.: 2014, pp. 302-323; Fitria et al.: 2016, pp. 31-38).

The quality of relationships in relationship marketing is a large composition of several key components describing the overall environmental relationship between the company and the consumer (Al-alak: 2014, pp. 347-356; Hennig-Thurau et al.: 2002, pp. 230-247). The quality construction of the relationship used in this study was satisfaction. Satisfaction is a summary of the psychological states that are the result of the emotions of hope associated with the feeling of consumers about their consumption experience (Janahi & Al Mubarak: 2017).

Customers who feel the value of the relational benefits of the relationship marketing program will feel the satisfaction. Kotler (2006) suggests that customer satisfaction is the level of a person's feelings after comparing the perceived performance of his expectations (Kotler & Keller: 2006; Molina et al.: 2007). Customers experience various levels of satisfaction and dissatisfaction, having experienced or felt each service in accordance with the extent to which their expectations are fulfilled or exceeded (Javed & Cheema: 2017, pp. 1-14; Payne & Frow: 2017; Velnampy & Sivesan: 2012, pp. 318-324).

METHODOLOGY

The location of this research is Bank Mandiri in all regions of East Java in Indonesia. This research was conducted by an offline survey with consideration to increase the return rate of the questionnaire that had been distributed. The unit of analysis in this study is the individual. This research is sample research. The population used in this study were all customers of Bank Syariah Mandiri in East Java, Indonesia. Characteristics of the study population are:

1. Respondents are active customers of Bank Syariah Mandiri (BSM) who have individual savings and for at least two years have been customers. The consideration is loyalty is the loyalty of the use of Bank Syariah Mandiri (BSM) so that customers are said to be loyal if they save at least two years.

2. Age of respondents 18 years, taking into account this age is the age that is included in the adult category so that it can provide an accurate assessment.

The population of this study is not known with certainty so that the sampling frame cannot be arranged at the proposal stage. The difficulty in compiling the sampling frame causes this study to not be able to use random sampling techniques. The side technique that can be used is the non-random sampling technique. The sample size in this study is based. The sample size in this study was determined using the formula of Machin and Campbell (1989). The use of this formula is because the study population is unknown. The formula for calculating the number of samples is as follows:

The first iteration formula:

$$U\rho = \frac{1}{2} \ln \left(\frac{1+\rho}{1-\rho} \right) \quad (1)$$

$$n = \frac{[Z(1-\alpha) + Z(1-\beta)]^2}{U\rho^2} \quad (2)$$

The second iteration formula:

$$U\rho = \frac{1}{2} \ln \left(\frac{1+\rho}{1-\rho} \right) + \left(\frac{\rho}{2(n-1)} \right) \quad (3)$$

Information:

Up = standardized normal random variable corresponding to the particular value of the correlation coefficient
P

$Z_{1-\alpha}$ = Constants obtained from normal distribution tables with a predetermined α
 $Z_{1-\beta}$ = Constants obtained from normal distribution tables with β that have been determined
 P = estimated price correlation coefficient

Based on the consideration that the lowest p-value is estimated to be $p = 30$, then $\alpha = 0,025$ ($Z_{1-\alpha} = 2,248$) in two-way measurements and $\beta = 0,01$ ($Z_{1-\beta} = 2,236$). Based on this formula, the sample taken was 213 respondents. The calculation can be seen below:

$$U_p = 1/2 \ln ((1 + 0.3) / (1-0.3)) = 0,30951960$$

The first iteration formula:

$$n = \frac{(2,248+2,236)}{(0,30951960)} + 3 = 212,872$$

The calculate the second iteration, look for it first:

$$U_p = \frac{1}{2} \ln \left(\frac{1+0,3}{1-0,3} \right) + \frac{0,3}{2(212-1)} = 0,310230050$$

The Second iteration formula:

$$n = \frac{(2,248+2,236)^2}{(0,31023050)^2} + 3 = 211,91143981$$

Based on the calculation of the Machin formula above, it shows that the result of the first iteration is 212,8, and the result of the second iteration is 211,9. In this study, the biggest iteration is 212,8 rounded up. So the sample of this study is 213. The sampling technique used in this study was purposive sampling, which is the method of determining samples based on certain criteria. The intended sample is following the requirements or as a source of data needed in research. Sample requirements or criteria are referring to the target population or target.

Data analysis used in this study consisted of descriptive data analysis and inferential data analysis. Descriptive statistical analysis is used to provide an overview of the characteristics of respondents as well as answers to items/questions/statements presented in the research instrument. Inferential data analysis in this study uses multiple regression analysis.

RESULTS

The result of the model was summarized In Tables 1 and 2

Table (1). The result of the model

Std. The error of the Estimate	Adjusted R Square	R Square	R	Model
.3264	.968	.969	.984 ^a	1

a. Predictors: (Constant), X3, X1, X2

Table (2). ANOVA^a

Sig.	F	Mean Square	Df	Sum of Squares	Model
2154.166	229.465	3	688.394	Regression	1

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Table(3). Coefficients^a

Sig.	t	Standardized Coefficients	Unstandardized Coefficients		Model
		Beta	Std. Error	B	
0.061	1.881		0.147	0.277	1 (Constant)
0.000	16.125	0.411	0.018	0.286	X1
0.000	14.066	0.368	0.018	0.252	X2
0.000	11.892	0.266	0.022	0.259	X3

a. Dependent Variable: Y

Data shows statistically significant relationships between confidence benefits (CB) and satisfaction with the value P value (0.000) < 0.05. Significant relationships are also seen between social benefits (SB) and satisfaction with the value P value (0.000) < 0.05. Also, there is a significant relationship between convenience benefits (CB) and satisfaction with the value P value (0.000) < 0.05. Significant relationships are also seen between confidence benefits, social benefits, and convenience benefits simultaneously on satisfaction with the value of P value (0.000) < 0.05.

DISCUSSION

The study of relational benefits of customer satisfaction in Islamic banking was demonstrated in the research of Fitria et al. (2016) stating that relational benefits have significant effect on satisfaction. This indicates that customers who feel the relational benefits in Islamic banking will have an impact on the perceived satisfaction. The higher the relational benefits that are perceived, the higher the satisfaction gained. Confidence benefits have a positive and significant influence on customer satisfaction. Confidence benefits can be interpreted as a customer trust in the reputation of the company that makes customers feel comfortable and confident in the products provided by the company. PT Bank Syariah Mandiri's customers in East Java feel the trust benefits of the Bank services, so there is a sense of satisfaction.

Social Benefits focus more on the relationship between the provider and the customer than the product of the resulting service. Social benefits can be personally recognized by employees, intimacy among customers, and the development of friendships with service providers.

Convenience benefits are more focused on the level of convenience of relationships between customers and service providers. When customers get facilities in the service, the outline will impact the satisfaction.

CONCLUSION

This research was conducted to test the influence of relational benefits to customer satisfaction. Partially confidence benefits have a positive and significant impact on satisfaction, with partial social benefits impacting positively and significantly. Partial convenience benefits has a positive and significant effect on satisfaction. Simultaneously confidence, social and convenience benefits in future researchs can be study by adding other sharia banking.

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APPENDIX

Questionnaire

Sub Variables of Relational Benefits (Independent variable)

Table(4). Confidence Benefits

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Questions	Sr
					I feel BSM management is reliable	1
					I feel relieved after receiving services from BSM	2
					I think BSM provides the best service	3
					BSM, I think, protects customer privacy	4

Table(5). Social Benefits

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Questions	Sr
					BSM Employee knows my name	1
					BSM officer serves friendly and intimate	2
					BSM employees know my name	3
					BSM employees establish friendships with customers	4

Table(6). Convenience Benefits

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Questions	Sr
					I think the service provided by BSM simplified	1
					I think the service provided by BSM every day smoothly	2
					I think the service provided by BSM is convenient	3

Table(7). Satisfaction

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Questions	Sr
					I am satisfied with BSM employee response service	1
					I feel satisfied with financial services advice at BSM	2
					I am satisfied with the overall service and service	3

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