

Factors affecting customer retention in a priority banking program

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ABSTRACT: Free trade has touched the banking industry in the ASEAN region. Hence, the banking industries in Indonesia inevitably have to improve their performance in order to compete among ASEAN countries. One way to deal with this competition is to implement Customer Relationship Management (CRM) in order to maintain good relationships with customers, thereby winning their loyalty to the bank. This study was intended to analyze the effect of CRM, through bonding, empathy, reciprocity, trust and responsiveness variables, towards customer retention. The survey was conducted at one of the banks in Surabaya, specifically on priority banking customers. From the 66 questionnaires distributed, we obtained 49 valid data. The data were analyzed by multiple linear regression analysis using SPSS. The results showed that bonding, trust and responsiveness have a significant effect on customer retention. Meanwhile, empathy and reciprocity showed no significant effect on customer retention.

Keywords: Bonding, Customer Retention, Customer Relationship Management, Empathy, Reciprocity, Responsiveness, Trust

1 INTRODUCTION

In 1967, Indonesia joined the ASEAN (Association of South East Asian Nations), which involves co-operation among the countries of Southeast Asia (ASEAN, 2016). Co-operation between the countries in the ASEAN region continued with the implementation of the ASEAN Economic Community (AEC) in January 2016 (ASEAN, 2015). Therefore, the competition will now be more intense as the competition covers various ASEAN countries. Free trade in the ASEAN region also applies to the banking industry. The Indonesian banking sector should improve its performance in order to compete and the role of banks in creating products and services that are highly competitive is very important. In order to survive or to beat the competition in the AEC, banks need to elaborate their competences, mitigate their weaknesses, and identify opportunities and threats. For this purpose, banks have to be creative in conducting their business and seek new breakthroughs that can run alongside their core business strategy.

Under these conditions, Customer Relationship Management (CRM) needs to be implemented and managed seriously. CRM involves knowing each customer by creating a two-way communication and maintaining a mutually beneficial relationship between the customer and the company (Chan, 2003). Furthermore, Famiyeh et al. (2015) explain that CRM is a 'systematic relationship' to prevent our customers from dealing with our competitors,

retain them and attract more potential customers. Banks that implement CRM consistently are expected to increase customer retention. Kotler and Keller (2012) state that CRM is closely related to customer retention. A higher level of CRM could lead to higher customer satisfaction, which could result in higher customer retention.

Furthermore, maintaining existing customers by establishing a good relationship with them is the essence of relationship marketing (Lo, 2012). Given the importance of corporate understanding of factors that may affect customer retention, this study aims to analyze the dimensions of CRM in relation to customer retention in the banking sector.

2 LITERATURE REVIEW

2.1 *Customer Relationship Management (CRM)*

Kotler and Keller (2012) define CRM as a process of managing detailed information on individual customer touchpoints in order to maximize customer loyalty. As for banks, the touchpoints may include their website, self-service machines, call centers, bank cards, customer assistants, mobile applications, and so on. This can provide an experience for customers with the services and service providers, and thus may affect their opinion of the service and service providers/company (Clatworthy, 2011). According to Famiyeh et al. (2015), CRM is a systematic relationship that aims

to prevent existing customers from switching to another company and to attract new customers. This systematic relationship is described as an organized relationship, both implicit and explicit, within the company. Meanwhile, Chan (2003) stated that CRM involves knowing every customer more closely, by creating a two-way communication and maintaining a mutually beneficial relationship between the customer and the company.

Based on the explanation above, CRM can be defined as a marketing effort that creates a closer relationship between companies and consumers through a mutually beneficial relationship. This relationship can be fostered through a variety of physical facilities, particularly intensive communication between company and consumer.

2.2 CRM dimension

Ndubisi (2007) measures relationship marketing through the dimensions of trust, commitment, communication, and conflict handling. Trust is the belief that a partner's word or promise is trustworthy and he/she will fulfill his/her obligations in the relationship (Schurr & Ozanne, 1985). Calonius (1988) argued that marketing is responsible for not only making promises and persuading customers, but also for keeping its promises to maintain and enhance the evolving relationship. Commitment, as defined by Moorman et al. (1992), is the willingness to maintain a valuable relationship. Communication refers to the ability to present timely and reliable information (Ndubisi, 2007). It is an interactive dialog between the company and its customers during all stages of selling (Anderson & Narus, 1984). Conflict handling is related to the ability of suppliers to avoid possible conflicts, resolve conflicts, and discuss solutions to problems that arise (Rusbult et al., 1988).

Famiyeh et al. (2015) propose several dimensions derived from previous studies when describing CRM for customer retention. According to them, CRM consists of bonding, empathy, reciprocity, trust, and responsiveness. Bonding is a dynamic process that continues to evolve over time. Bonding significantly controls the social behavior of business in society. The bonding that exists between the organization and the customer helps to eliminate hesitance, boost confidence and foster a close relationship. Bonding is very good for establishing long-term relationships. Empathy is a situation where each party involved in a relationship is viewed from the viewpoint of the other with regards to thinking, feeling and emotion.

Meanwhile, according to Kotler and Keller (2012), empathy is the willingness to give depth and special attention to each customer. Reciprocity is based on the ability of each party to create

pleasant conditions, so that each party can receive the same pleasure in the present and in the future. Trust is described as a belief or conviction that a party is interested in continuing the relationship. Trust is set as the degree to which each party can rely on the integrity and promises made by the other party in the relationship. Trust is widely recognized as an indicator to measure the business relationship. Responsiveness is a desire to help consumers and to provide services as soon as possible. Responsiveness is the dimension of CRM that is based on the organization's ability to respond to changing market conditions and to enhance the customer's choice, satisfaction, and loyalty. Responsiveness also means the willingness to help customers and provide immediate services (Kotler & Keller, 2012).

Based on the theoretical foundation and the conceptual framework described, we propose the following hypotheses:

- H1: CRM that consists of bonding, empathy, reciprocity, trust, and responsiveness has a simultaneous influence on customer retention
- H2: CRM that consists of bonding, empathy, reciprocity, trust, and responsiveness has a partial effect on customer retention

3 METHODOLOGY

This study was conducted at one branch office of the Regional Owned Enterprises (BUMD) in Surabaya. The respondents were all customers of the bank's priority programs, amounting to 66 customers. The sampling technique used was the census technique, due to the limited number of respondents (Kriyantono, 2008). Questionnaires were distributed to each priority customer who came to the branch office in the period from January to March 2017. Of the 66 questionnaires

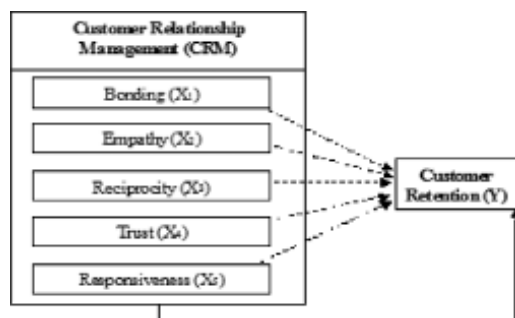


Figure 1. Conceptual framework.
Source: Famiyeh et al. (2015).

distributed, only 49 questionnaires were returned and can be processed further.

The data for a total of 24 items was analyzed using SPSS 23.0 statistical software. Variables were measured using a 5-point Likert scale, ranging from 1 (Strongly disagree) to 5 (Strongly agree). The hypotheses were tested with linear regression model analysis.

4 RESULT

The validity test indicates that each variable has a good validity. This is indicated by the *r* value, which is supported by the level of significance ($p < 0.05$). In this study, the comprehensive reliability of all variables are between 0.603 and 0.759, which means that all of the variables had exceeded the minimum required level of coefficient (Cronbach $\alpha > 0.60$), which indicated that this scale has consistency reliability.

Table 1 presents the descriptive analysis of the respondents, indicating their gender, marital status, age, education, and occupation. The percentage of female customers is slightly different to that of male customers. The percentage of respondents aged between 36–45 years was 45%. They were mostly married, with 32% having an undergraduate/vocational education, and of the 49 respondents, 20 respondents or 40.8% are self-employed. And as shown in Table 2, it is inferred that each variable has a partial effect on customer retention, except for empathy (X2) and reciprocity (X3)

Table 3 showed that the H1 is rejected and H2 is accepted. This can be seen from the F value whose

Table 1. Demographic information of respondents.

Characteristics description		Frequency	Percentage
gender	male	23	47%
	female	26	53%
marital status	single	12	24%
	married	37	76%
age (years)	18–25	1	2%
	26–35	12	24%
	36–45	22	45%
	> 45	14	29%
education	high school	14	29%
	undergraduate/ vocational	32	65%
	post-graduate	3	6%
occupation	house wife	5	10,2%
	public sector	9	18,4%
	private sector	14	28,6%
	self-employed	20	40,8%
	student	1	2,0%

Table 2. Partial correlation test.

Model		t	Sig.
1	(constant)	2.562	0.014
	bonding (×1)	2.265	0.029
	empathy (×2)	1.641	0.108
	reciprocity (×3)	0.312	0.756
	trust (×4)	3.662	0.001
	responsiveness (×5)	3.465	0.001

^aDependent variable: Customer retention (y).

Table 3. Anova.

ANOVA ^b						
Model		Sum of squares	df	Mean square	F	Sig.
1	regression	87.776	5	17.555	16.462	0.000 ^a
	residual	45.857	43	1.066		
	total	133.633	48			

a. Predictors: (constant), responsiveness (×5), trust (×4), empathy (×2), bonding (×1), reciprocity (×3)

b. Dependent variable: customer retention (y).

value is greater than the value of F distribution table (F value: 16.462; F distribution table: 2.432 at a significance level of 0.000). In other words, it is evident that simultaneously the independent variables in this study, which consist of bonding (X1), empathy (X2), reciprocity (X3), trust (X4), and responsiveness (X5), significantly affect the dependent variable, customer retention (Y).

5 DISCUSSION AND CONCLUSION

This finding implies that bonding, trust and responsiveness significantly affect customer retention. This is consistent with Famiyeh et al. (2015) and Yau et al. (2000). Contrary to the hypothesis, empathy and reciprocity have no significant effect on customer retention.

Research by Kuranchie (2010) argued that the empathy dimension is still questionable in building relationships between consumers and companies. This is because, from the beginning, consumers have been expecting companies to understand their problems and provide solutions. Therefore, they no longer expect special treatment from the company (Climis, 2016). Even further, in the study by Famiyeh et al. (2015), the validity test on empathy suggests that there is no internal consistency; therefore, empathy was not included in their research.

Although many previous studies have suggested that reciprocity is an important factor for determining

long-term relationships with customers, studies by Kucukkancabas et al. (2009) and Serviere-munoz and Counts (2014) also found that reciprocity showed no significant effect on customer retention. This can be explained by the fact that if a consumer has felt the reciprocity with the company, then it can determine the satisfaction level of both parties (Blau, 1964; Gelbrich et al., 2016). Therefore, reciprocity is no longer an important factor in customer retention.

Although our research provides interesting results for understanding factors that may affect customer retention, this study also has its limitations. This research was conducted only in one branch office with a limited number of respondents; using more than one branch office or using several different banks for further research will be useful to analyze whether or not the results of this study can be generalized to the situation in other banks.

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The impact of messages assertiveness on compliance with perceived importance as a moderation variable on the anti-cigarette campaign in Surabaya

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ABSTRACT: Cigarettes consumption can cause diseases. The Ministry of Health launched Public Service Ads containing testimonials from former smokers who suffered from throat cancer, which were made in the context of the “Stop Enjoying Cigarettes before Cigarettes Enjoy You” campaign. The campaign’s success or failure cannot be separated from the strategy of how to communicate the campaign program to the right targets. There are several ways that effective message delivery techniques can be applied in accordance with the targets market. Assertiveness communication is the ability to communicate what one wants, feels, and thinks, but still maintain and respect the rights and feelings of others. This research aims to find out the impact of assertive messages on consumers’ compliance by seeing the moderate effect of perceived importance of the anti cigarette campaign in Surabaya. The population of this study is active smokers in Surabaya, people who are either still actively smoking now or who are trying to stop smoking, the statistical test used is Moderating Regression Analysis (MRA). The research results indicate that message assertiveness has a significant influence on levels of compliance and it also shows that perceived importance is the moderating variable that links message assertiveness and compliance.

Keywords: message assertiveness, compliance, perceived importance, moderating regression analysis

1 INTRODUCTION

Marketing communication is an important aspect of the overall marketing mission, as well as the determinant factor of marketing success. Marketing communications can also be understood by describing two basic elements, namely communication and marketing.

There are several effective message delivery techniques that can be applied, according to the target market. To build effective communication, the method of delivering messages or information needs to be carefully designed so that it can be adjusted to the characteristics of the person being informed as well as the circumstances of the social environment concerned. However, the success of communication is partially determined by the power of the message itself. With the message, one can control the attitude and behavior of the communicants. There are several ways to communicate the message; Aggressive Communication, Passive Communication (Submissive) and Assertive Communication.

Assertive communication is an open communication that stands up for one’s point of view, while also respecting the rights and beliefs of others. Assertive communication is not merely concerned

with to the final result, but also the emotion of the message receiver. Assertiveness is an ability to communicate what one wants, feels, and thinks; nevertheless it still maintains and respects the rights and feelings of others.

Many various communication researches have shown the weakness of assertive phrases used in persuasion, such as in the following researches; consumer behavior and psycholinguistics (e.g. Dillard & Sheen, 2005; Dillard et al., 1997; Edwards, Li & Lee, 2002; Gibbs, 1986; Holtgraves, 1991), the more people see a cause as important, the more they obey the message that promotes the cause (Clark, 1993; Clarck, 1998; Cleveland et al., 2005), compliance with messages that encourage environmentally responsible behavior is related to important consumer goals (Goldstein et al., 2008; Granzin & Olsen, 1991; Grinstein & Nisan, 2009).

Various forms of anti-smoking campaigns have been delivered in various ways; assertively, non-assertively, aggressively or passively. But the effectiveness of delivering messages to its target market still needs to be further evaluated. The purpose of this research is to find out the impact of assertive messages on consumers’ compliance by seeing the moderate effect of perceived importance of an anti-cigarette campaign in Surabaya.

2 THEORETICAL BACKGROUND

2.1 *Message assertiveness*

Assertive communication is a way of communicating that shows one's self-respect, as well as respect for the rights of others, concern for others and empathy, but still refers to the ultimate goal (goals do not change). In the dictionary, the word assertive means firm and assertiveness is firmness. But in the literature of education, the word assertive itself is interpreted as the courage to state what is thought honestly and openly without disturbing the relationship. Assertive communication does not only concern the final result (Kronrod, 2012).

There are seven characteristics of assertive communication. They are being open and honest with the opinions of oneself and others, listening to other people's opinions and understanding them, expressing personal opinions without sacrificing other people's feelings, seeking joint solutions and decisions, respecting oneself and others, overcoming conflict, expressing personal feelings, being honest but being careful, and lastly, maintaining self-righteousness (Sarafino, 2007).

2.2 *Compliance*

Compliance is a form of indirect social influence by others. Compliance refers to how an individual affirms or rejects other people's requests. Compliance is one of the many psychological constraints studied in social psychology, especially prosocial behavior as introduced by Robert B. Cialdini, a professor of psychology and marketing who conducted the study through direct observation.

The definition of obedience comes from the basic obedient, which means discipline and obedience (Niven, 2002), whereas according to Bastable (2002), it is a term that describes obedience or surrender to a predetermined goal.

Normally, people more often affirm the requests of others, although actually they want to refuse them. What factors can increase or decrease an individual's compliance to perform the action requested? In several of Robert B. Cialdini's studies, he concludes that there are many compliance techniques that are actually based on the basic principles. The basic principles of compliance are as follows (Cialdini in Sarwono, 2009): Friendship or likes, Commitment or consistency, Scarcity, Reciprocity, Social validation and Authority.

2.3 *Perceived importance*

Perceived importance is important in the delivery of marketing communications. Perceived importance

indicates how important a certain problem is to the consumer and how much consumers are involved in it.

Perceived importance involves underpinning consumers' acceptance of communication messages. In the acceptance of the communication process, consumers sometimes comply to both important and unimportant messages. The findings on Kronrod's et al. (2012) research indicates that if the problem is not recognized as important, the communication receiver will see a message/communication and tend to stick with it.

2.4 *Hypothesis building*

Some literature shows that when a problem is considered as important, then the message becomes meaningful. However, on the other hand, when the problem is considered unimportant, the message becomes meaningless. The key idea is that issues that are perceived as important also affect linguistic expectations. Firmness can support perceived urgency and influence ideas that cover important issues. Therefore, the message's languages, expectations, and bold requests need to be more persuasive when the recipient also views the issues as important (Burgoon et al., 1994).

Fazio (1986, 1995) argues that strict language is more likely to be used in cases where it is in line with established attitudes. Conversely, weak and polite requests in this context may be considered irritating or "too polite" (Lakoff & Sachiko 2005; Tsuzuki, Miamoto, and Zhang 1999). This, in turn, reduces compliance because nonassertive languages are not in tune with the perceived importance of the problem.

H1: Message assertiveness has a significant effect on the level of customer compliance.

H2: Perceived importance has a significant effect on consumer compliance.

H3: Perceived importance moderates the influence of message assertiveness to consumer compliance.

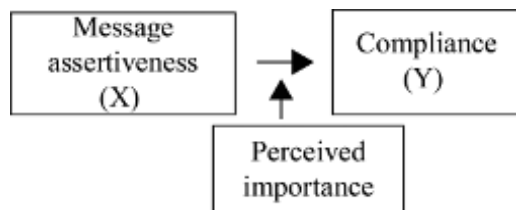


Figure 1. Conceptual framework.

3 RESEARCH METHOD

3.1 Population and sample

The population of this study is active smokers in Surabaya, who are either still actively smoking or who are trying to stop smoking. This research used non-probability sampling with a purposive sampling method, and a sample determination technique with certain consideration. So the data obtained are more representative due to conducting a competent research process in their field (Sugiyono, 2013). The sample criteria used are: active smokers, age of respondents 17 years and over, men, knowing the anti-smoking campaign program.

3.2 Variables and their measurements

1. *Message assertiveness (X)* is the consumer's assessment of anti-cigarette campaign messages conveyed in a strict language. It was measured by three indicators (Burgoon et al., 1994)
2. *Compliance l(Z)* refers to the extent to which a consumer accepts or rejects a request to comply with a message to quit smoking. It was measured by six indicators (Cialdiani, 2009)
3. *Perceived importance (Y)* is the consumers' perception of the importance of the issue in question. When the consumers feel that the problem is important to them and they have a high involvement in the problem then the consumers will tend to behave/respond to it. It was measured by two indicators.

When the questionnaires were distributed, the respondents were given cognitive treatment by given shown the examples of anti-smoking campaign scripts or taglines from the government in order to facilitate their understanding of the assertive message in question. The questions in the questionnaire were made using the Likert scale (1–5) which has five levels of preferences (5: Favourable to 1 Unfavorable).

3.3 Analysis technique

In accordance with the purpose of the research, which was finding out the impact of the independent variable, of message assertiveness on the level of compliance by looking at the moderation effects of the perceived importance variable, then the statistical test used is Moderating Regression Analysis (MRA).

4 RESULT OF RESEARCH

Of the 100 respondents who met the criteria specified in the study, only 94 respondents filled in

Table 1. Table of regression test result.

Model	Unstandardized coefficients		Standardized coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	9.824	2.315		4.243	0.000
message	-2.060	0.572	-1.397	-3.604	0.001
importance	-1.487	0.748	-1.229	-1.987	0.050
xz	0.464	0.186	1.759	2.503	0.014

the questionnaire completely. The remaining six respondents did not fill it in completely, so that the respondent's answer was cancelled for further processing in this study.

- Partially message assertiveness (X) variable has a significant effect on compliance (Y),
- Partially variable of perceived importance (Z) has a significant influence on compliance (Y),
- Partially multiplication between variable of message assertiveness (X) with variable of perceived importance (Z),
- The perceived importance (Z) variable is a moderation variable,
- It can be known that all the significant values are equal to or less than 0.05.

The R Square used in the test is 0.359, which shows that from the equation 35.9% of the compliance change value (Y) is influenced by both of the variables studied, while the rest, 0.641 or 64.1%, are influenced by other variables that are not in the research model.

The results of the moderation regression testing conducted with the help of the SPSS (Statistical Program for Social Science) computer program for Windows obtained the following regression equation:

$$Y = 9,824 - 2,060 X - 1,487 Z + 0,464 XZ$$

5 IMPLICATION, CONCLUSION AND LIMITATION

5.1 Implication

From the results of this research in the previous sub-chapter, it can be seen that the message assertiveness (X) variable has a significant effect on compliance (Y), and that perceived importance (Z) variables significantly influence compliance (Y). This means that when the consumer sees an assertive advertising campaign with straightforward language prohibiting people from smoking, consumers are becoming less compliant. A call to force

people to quit smoking makes consumers reluctant to comply with the invitation, even though they know that the invitation is for their own good. This is in accordance with the findings obtained in previous research which shows the weakness of assertive phrases used in persuasion, such as in the following researches; consumer behavior and psycholinguistics (e.g. Dillard & Sheen, 2005; Dillard et al., 1997; Edwards, Li & Lee, 2002; Gibbs, 1986; Holtgraves, 1991), and that messages/prohibitions that are open (assertive) tend to make people become reluctant to comply with the ban. Managerial implications that could be drawn from this research are that it is a good idea to ban coercive messages or to use a call to not smoke that is not assertive.

The perceived importance (Z) variable significantly affects the compliance (Y) and a negative value means that when a consumer considers himself to have no involvement with a cigarette problem or assumes a cigarette problem is not an issue that matters to him, he will obey the prohibition to quit smoking. On the other hand, if the consumer feels the cigarette problem is important to him and he is involved with the problem of cigarettes, then he becomes disobedient to the smoking ban.

Perceived importance is a moderating variable that links between the message assertiveness and compliance variables. It means that when the consumer sees an assertive advertisement message to ban smoking, the consumer becomes disobedient to the smoking cessation and the correlation becomes stronger when the consumer feels that the cigarette problem is not important to him and he is not involved in it.

This study supports the findings of Kronrood's (2012), which indicate that if the problem is not recognized as important, the communication receiver will see a message and stick with it. Someone will comply with an invitation/ban depending on how important the problem is to him/her.

5.2 Conclusion

From the research results and discussion described in the previous section, several conclusions can be drawn from the study as follows:

1. Message assertiveness significantly influences compliance on anti-smoking advertising campaigns in Surabaya.
2. It is found that perceived importance significantly influences compliance on anti-smoking campaigns.
3. It is found that perceived importance is the moderating variable that correlates the message assertiveness toward compliance in the anti-smoking campaigns.

5.3 Limitations and further research

From the study results, discussion and conclusions that have been described in the previous section, some suggestions can be given for further research. They are:

1. Further research should be able to examine the factors of the demographic characteristics of the respondents such as age, family and education background, as a valence moderator that affect compliance.
2. The subsequent research can also expand the objects of the research into two groups of consumers such as consumers, who are still actively smoking and those who have stopped smoking.
3. There is a limited data collection procedure in distributing questionnaires and showing video advertising campaigns directly to each consumer, so that the respondents were not treated equally or not conditioned in the same circumstances.

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