

# HOW COMBINATION OF RETAILER'S RELATIONSHIP EFFORT COULD CREATE LOYAL CONSUMER

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## ABSTRACT

This study develops and empirically tests a model for examination of the impact of different relationship efforts made by a retailer (financial bonding, social bonding, and structural bonding) on key relationship marketing outcomes (trust, relationship commitment, and behavioral loyalty) as relationship duration and product involvement are used as controllable variables in a relationship marketing system.

A study in education services from XYZ Company, in Taiwan.

The purpose of this study is to test the effects of relationship duration and product involvement, to summarize existing evidence about the behavioral sequences of relationship efforts and relationship outcomes at the individual consumer's level.

The methods of this study use simple linear regression, multiple linear regressions, One-Way ANOVA, crosstab analysis, descriptive analysis, frequency analysis.

Specifically, the results show that relationship duration does have positive influence on consumer behavioral loyalty, and so does product involvement on relationship outcomes.

Consequently, managers and employees of retail companies need to be trained, motivated, and rewarded for making relationship efforts to regular consumers.

**Keywords:** consumer loyalty, trust, loyalty program, behavioral loyalty, loyalty effect.

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## INTRODUCTION

This thesis titled on “How Combination of Retailer’s Relationship effort Could Create Loyal Consumer?” is replication from “Do Loyal and More Involved Customer Reciprocate Retailer’s Relationship Effort?” by Chiung-Ju Liang and Wen-Hung Wang in year 2008. They conducted research on which of the loyal or involved consumer behavior that can reciprocate more to the retailer’s effort for making relationship effort more to regular consumers. They have done some research in Taiwan. For this thesis replicate study, the author will focus more on which factor between trusts, commitment and loyal behavior that can be affected by financial, social and structural bonding tactics. This replicate study took place in Jakarta, Indonesia.

In today’s competitive environment, providing a qualified service is considered a survival spirit and an essential strategy for success (Dawkins and Reichheld, 1990; Parasuraman, Zeithaml and Berry, 1985; Reichheld and Sasser, 1990; Zeithaml, Parasuraman and Berry, 1990).

Customer share and customer rate becomes the most important function of the loyalty effect in consumer relationship management (CRM) (Reichheld, 1996). A lot of companies use loyalty programs and relationship marketing instruments to become the main point of their marketing strategy activities to reach the greatest degree of those functions. Hotels offer free rooms or extra night to their customers who have stayed with a certain number of nights. Restaurants give more discounts to their customers who have paid a certain amount of expense. Airlines reward the travelers by giving them free nights after they collect a certain sufficient travel miles. In order to achieve the intangible benefits of giving any rewards to customers is as the strength of loyalty programs membership to attract, retain and create customer loyalty. The stronger the relationship between customers and companies related with a greater degree of cross buying, the higher the significant level of transaction will appear as a result.

### **Research Problem**

Generally, marketing literature focused at product and service efforts as drivers of total consumer value to the neglect of relationship efforts. In this situation, consumer’s purchasing behavior was getting

a little choosy and picky since they had to simplify their decision making process. During this process, several consumer behaviors were formed to make the decision more acceptable. Therefore, among all of those behaviors, observation of products and knowledge was becoming more adequate and frequently used by consumers for better confidence in making a purchase.

A relationship effort is increasingly becoming an important source of consumer value. The consumers' quality expectation related to consuming products and services rapidly have risen. Customer's wants have already changed; becoming customer's needs, with that condition, retailers are increasingly competing with each other on a daily basis for a higher comparable marketing tactics and strategies. Many efforts that are effectively made by retailers, that is intended to contribute to the consumer's perceived consumer value above and beyond the core product and/ or service efforts received.

The main problem which is the focus of this research is to explore how different bonding tactic of this companies as the retailer's effort as to really built trust, commitment and loyalty with the relationship duration and product involvement customer as the main scope for this research study. In addition to the main problem this research also put some fact that relationship duration product involvement customer are expected to associate positively with consumer trust, commitment and loyalty.

In this research, the author will divide into more specific factors to stimulate consumer behavioral loyalty into three types of relationship marketing tactics; financial, social and structural bonding tactics. Therefore, our study defines and analyzes three types of these efforts and empirically validates their impact on consumer' trust, relationship commitment and behavioral loyalty.

### **Scope**

The author took Jakarta as the research area, because Jakarta can be considered as the biggest market for shopping centers in Indonesia. There are numerous retailers originating from all over the world that opened branches in this city, and these stores cater to different type of people.

The questionnaires were distributed to three companies. Each company represents different relationship bonding tactics (Financial, Social and Structural bonding tactics):

1. BCA Credit card → NCA credit card holder represents the financial bonding tactics.
2. X2 Club and Lounge → X2 represents the social bonding tactics.
3. Fitness First → Fitness First membership card represents the structural bonding tactics.

### **Purpose of the Study**

With that in mind, our objectives are six-folds:

1. To reveal the understanding between relationship efforts, and relationship outcomes (consumer attitudes and behavior).
2. To test different effect of the three tactics on trust.
3. To test the effect of trust on commitment.
4. To test the effect of commitment on loyalty.
5. To distinguish the implementation and its implication of retailer's relationship effort on consumer's trust, relationship commitment and behavioral loyalty.
6. To provide marketing strategy considered an essential strategy for success and survival in today's competitive environment.

## **LITERATURE REVIEW**

There are eight variables used in the current research, mirroring the original research. These variables are: financial, social, and structural bonding tactics, trust, commitment, loyalty, product involvement and relationship duration. How these variables are defined and what previous related research has been conducted is discussed in the following sections.

### **Antecedent Variable**

The author uses three variables as antecedents. These variables consist of three financial bonding tactics which are financial, social, and structural bonding tactics. While in the original journal this research study used Berry and Parasuraman (1991) theory which is divide retailers' into three levels: financial, social and structural bonding tactics.

### **Financial Bonding Tactic**

Arum, I. S. & Furinto, A. / *Journal of Business Strategy and Execution*, 3(2), 114 - 136 (117

Gathering consumer's loyalty by using price decision such as higher interest rate, price discount, etc are appealing the consumers' consumption motivation; these kinds of tactics are called financial bonding tactics. Since people are easy to be pattern to love having any kinds of discounts variation in the pricing function of marketing components, this kind of financial bonding tactics are suddenly easy to make stimulate marketing strategies in every companies.

### **Social Bonding Tactic**

Relationship or personal and social interactions that occur when doing any kinds of activities are known as social bonding tactics. "Researcher include the degree of personal friendship and liking shared by a buyer and seller, as well as linking of personal selves or identities through self disclosure; closeness; providing support or advice; being empathetic and responsive; feelings of affiliation, attachment, or connectedness; and shared experiences" (Chiung-Ju Liang and Wen-Hang, 2008).

Gifts/souvenirs are the parts of how the companies are expressing friendship or gratitude to their consumers which can really create a deep social meaning for themselves. In order to build a further relationship quality and stabilize the relationship companies can use these kinds of bonding tactics.

### **Structural Bonding Tactic**

The structure, administration, and institutionalization of norms in a relationship are parts of the Structural bonding tactics. The norms or routines structure in a relationship such as policies, rules, infrastructure, procedures, or agreements are parts of this bonding tactics. The other parts that also take control in this bonding tactics are organizational systems and technologies. These parts are enables or facilitate interaction which could provide psychological, legal, and physical ties that bind parties to a relationship and make it difficult to consider other exchange partners.

### **Mediating variable**

In this research, there are two mediating variables which are trust, commitment. These two variables are the mechanism variables through which the three bonding tactics influence loyalty. The next subchapter will elaborate the two variables in detail.

## **Trust**

Trust is an intangible yet very real part of our daily life. It usually comes from people we know and are closed to. But when it comes to lifestyle public services such as shopping centre, public gymnasium until club and lounge trust goes beyond our own personal relationships. Our trust to those lifestyle public services means that we rely on each of the company integrity, strength or ability and it also depends on the company's commitment to it own work (Readers Digest, pg.24, March 2010).

## **Commitment**

Through good relational interactions that are fueled by the ongoing benefits accruing to each partner, commitment would emerge as a result to this. The Commitment-Trust theory examines further that commitment and trust are the two key factors that make relationship marketing successful. When a consumer becomes committed to a relationship, they would have a greater chance to show action, because of their need to remain consistent with their commitment. However, the level of strength in consumers' commitment varies. It depends on their perception towards the efforts that the seller has made. Expressions of willingness which make consumers want to stay and stick in a long-term relationship with retailers is the main benefit from commitment.

## **Outcome Variable**

In this research, there is only one outcome variable which is behavioral loyalty. This variables is the final outcome variable which become the final result of behavioral loyalty that influenced by commitment, commitment that influenced by trust, and trust which influenced by the three bonding tactics.

## **Behavioral Loyalty**

Behavioral loyalty is a combined measure that is based on the frequency of consumer's purchasing as well as the amount that they spend at a retailer compared to the amount that they spend at other retailers. Moreover, it means that behavioral loyalty is a collective combination of behavioral indicators. Some observed evidence has also been found for relationships involving dimension of relationship quality and behavioral loyalty.

**Control variables**

There are 2 control variables used in the current research, namely product involvement and relationship duration which are relationship duration and product involvement.

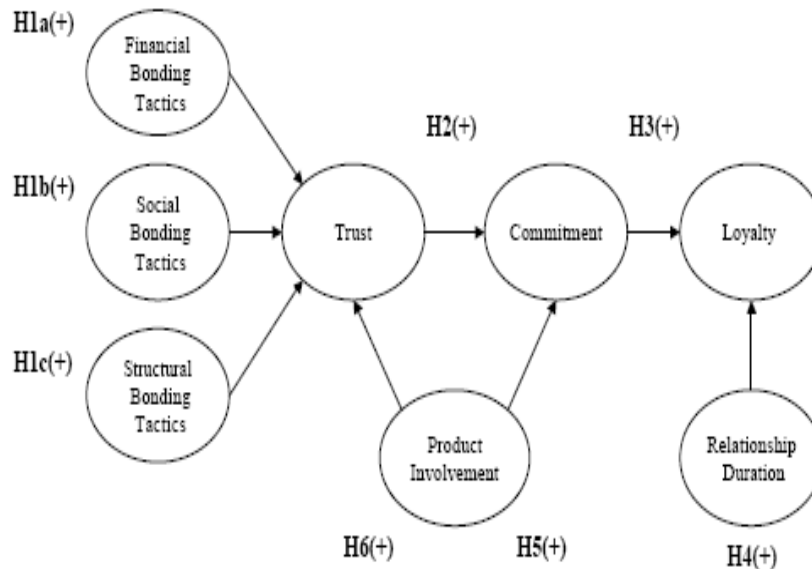
**Relationship Duration**

Creating a long-term relationship duration with keep maintaining their satisfaction are the main points from the evolution of relationship marketing strategy from the traditional relationship to the high tech relationship marketing strategy one. Different levels of relationship duration would result in different levels of consumption experience, producing different results, satisfaction and loyalty with different relationship marketing tactics, while the duration of a relationship increases, consumers are more likely to receive benefits from the relationship.

**Product Involvement**

Product involvement defined as the general level of interest in the object, or the centrality of the object to the person's ego-structure. Product involvement is the relevant consciousness produced from product characteristics.

## HYPOTHESIS DEVELOPMENT



**Figure 1.** Hypothesis Development

Social or structural efforts has a conceivable positive relationship attitude with trust factor was applied by Gwinner et al. (1998) who established which retailers will give a special approach as a accumulation result which created by the relationship between them and the customers. Finally, many kinds of marketing strategy, issued by a variety of forms including financial campaigns profitable for the welfare of its buyers and sellers can increase the sense of trust from one another (Ganesan, 1994; Geyskens, 1998; Scheer and Stern, 1992). As a outcome, there is a positive relationship between perceivable rewards and trust can be hypothesized. Therefore, we formulate into three hypotheses.

**H1a: A higher perceived level of financial bonding tactics leads to a higher level of trust.**

**H1b: A higher perceived level of social bonding tactics leads to a higher level of trust.**

**H1c: A higher perceived level of structural bonding tactics leads to a higher level of trust.**



Commitment means to show loyalty, duty or pledge to something or someone that generally regarded to be an important result of good relational interactions. After the trust as the key variable of a positive relationship attitude between the retailer and consumers, there is another key important variable which is commitment. Those variables are suggested as the key factor a successful relationship. With the consistency of relationships between needs and commitments which are owned by consumer advocates would create a greater tendency of doing more consumption activities.

**H2: A higher level of trust leads to a higher level of relationship commit**

The simplest form of customer loyalty is behavioral loyalty. Loyalty is the development of repeated customer satisfaction and normally it becomes one of the indicators for a win-win standpoint between the company and the customer. In order to maintain a good relationship between the retailers and the consumers there should be willingness among them on the retailers' effort they should have a positive willingness to create a customer loyalty with creating a strong commitment between them. On the other side, the consumers also should have a strong positive willingness among them to obey the rule insight the commitment which they already build. "Since willingness becomes a main rules to make efforts on maintaining a good relationship assumes that there exists a positive relationship between relationship commitment and behavioral loyalty.

**H3: A higher level of relationship commitment leads to a higher level of behavioral loyalty.**

Moreover, to gain more benefits from the relationship Gwinner et al. (1998) suggest that we should provide longer relationship duration between buyer-seller, hence we could gain more benefits trough that relationship. Thus, we hypothesize that:

**H4: Relationship duration positively affects consumers' behavioral loyalt.**

Strengthening consumer-services brand means that we enhancing the meaning of the services/brands itself, through promotional or other marketing efforts we possibly could increase and concoct into the services/brand handling the involvement levels of the consumers. Those stimuli that should be aroused include of trust, commitment,

which finally those factors would create the customer loyalty. Hence we make hypotheses as follow:

**H5: A higher level of product involvement leads to a higher level of commitment.**

**H6: A higher level of product involvement leads to a higher level of trust.**

## RESEARCH METHODOLOGY

The questionnaire consisted thirty eight question and divided into four section to know the combination of retailer's relationship effort that could create loyal costumers which are demographics, antecedents variables included it's rank order, mediating, and control variables questions. All of the questions in section 2 part A up to section 4 were measured by responses on a five Likert scale of agreement with statements covering from 1 up to 5 scale that consist of option 1 as strongly disagree up to option 5 as strongly agree but especially in the section 2 we will not only provide Likert as the answers measurement but we also will give ranking scale measurement for the answer options.

**Table 1.** Four Section of Questionnaire

Section	Information	Number of questions
(1)	(2)	(3)
Section 1	Demography of the respondent	7
Section 2	Tactical Bonding (exogenous Rank order facilities	11
Section 3	Trust, Commitment and Loyalty	9
Section 4	Relationship duration and Product involvement (controlling variables)	7

Based on the above explanation, the summary of differences between original research and current research is explained in table 2 as follows.

**Table 2.**  
Summary of Differences between Original and Current Research

<b>Item</b>	<b>Original Research</b>	<b>Current Research</b>
Research Setting	Education Institution in Taiwan	Retail service and retail Life Style Services
Sampling	2000 questionnaires	150 questionnaires
Statistical Analyses	SEM Methodology	Linear Regressions(Simple or Multiple), ANNOVA, CFA.
Add on Questions	Not Applicable	Rank Order Questions on eleven attributes of membership facilities.

## DATA AND ANALYSIS

### **Reliability and Validity of Construct**

The assessment of scale reliability is based on the correlations between the individual items or measurements that make up the scale, dependent to the variances of the items. If you are not familiar with the correlation coefficient or the variance statistic, Cronbach's alpha coefficient was computed to assess the reliability of each factor. Cronbach's alpha a tool found in the reliability test is a conservative technique for assaying reliabilities for each factor (Carmins and Zeller 1979). The study result that all variables are reliable and valid with exclude some for further analysis that showed on the tables below.

**Table 3.** Cronbach Alpha Value of Variable

<b>Variables</b>	<b>Cronbach Alpha</b>	<b>Conclusion</b>
(1)	(2)	(3)
Financial bonding tactic	( $\alpha = 0.591$ )	Reliable
Social bonding tactic	( $\alpha = 0.794$ )	Reliable
Structural bonding tactic	( $\alpha = 0.683$ )	Reliable
Trust	( $\alpha = 0.576$ )	Reliable
Commitment	( $\alpha = 0.585$ )	Reliable
Behavioral Loyalty	( $\alpha = 0.594$ )	Reliable
Relationship Duration	( $\alpha = 0.831$ )	Reliable
Product Involvement	( $\alpha = 0.732$ )	Reliable

**Table 4.** Cronbach Alpha Value of Variable

<b>Variables</b>	<b>Conclusion</b>
(1)	(3)
Financial bonding tactic	All Variables Item Valid
Social bonding tactic	All Variables Item Valid
Structural bonding tactic	Structural bonding tactic 4 not Valid
Trust	All Variables Item Valid
Commitment	All Variables Item Valid
Behavioral Loyalty	All Variables Item Valid
Relationship Duration	All Variables Item Valid
Product Involvement	All Variables Item Valid

In this research study, the author used two kinds of validity methodologies. Beside the above methodology the author also used CFA to measure the validity. From CFA, the author extracts 3 variables, one from structural bonding tactic, one from product involvement, and one from behavioral loyalty variables.

**Table 5.** Demographic Profile of 3 bonding tactics respondents

Demography Profile		Company Name		
		BCA	X2 Club	Fitness First
(1)	(2)	(3)	(4)	(5)
Gender	Male	52,94 %	50,94 %	52,17 %
	Female	47,06 %	49,06 %	47,83 %
Status	Single	76,47 %	58,49 %	73,91 %
	Married	23,53 %	41,51 %	26,09 %
Age	<= 20	23,53 %	3,77 %	28,26 %
	21 – 30	50,98 %	45,28 %	52,17 %
	31 – 40	17,65 %	35,85 %	17,39 %
	41 – 50	5,88 %	13,21 %	2,17 %
	> 50	1,96 %	1,89 %	0,00 %
Education	SMA	37,25 %	13,21 %	36,96 %
	D3/ACADEMY	5,88 %	5,66 %	21,74 %
	S1/S2/S3	56,86 %	81,13 %	41,30 %
Occupation	PNS/BUMN	3,92 %	11,32 %	4,35 %
	Private Sector	33,33 %	47,17 %	30,43 %
	Self employee	9,80 %	9,43 %	4,35 %
	Business Owner	3,92 %	16,98 %	2,17 %
	Student	41,18 %	15,09 %	52,17 %
	Others	7,84 %	0,00 %	6,52 %
Expenditure	< Rp. 1.500.000	11,76 %	3,77 %	15,22 %
	Rp. 1.500.000 - Rp. 5.000.000	49,02 %	32,08 %	58,70 %
	Rp. 5.000.001 - Rp. 10.000.000	27,45 %	54,72 %	21,74 %
	> Rp.10.000.000	11,76 %	9,43 %	4,35 %

### Simple Linier Regression combination of 3 companies

This section presents the assessment of overall model fit and the tests of research hypotheses for all company and the main analysis of this research. According to our empirical results, all the relationship-marketing efforts do have positive effects on trust for all company memberships. As the three relationship efforts, Social bonding tactics and relationships duration was the most powerful relationship bonding tactics on all companies to create loyal customer.

**Table 6.** Empirical Results of the Proposal Model

Hypotheses	Independent Variable	Dependent Variable	R-Square	Coefficient Regression	t-value	Sig.	Conclusion
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
H1a	Financial Bonding Tactics	Trust	0,062	0,264	3,137	0,002	Accepted
H1b	Social Bonding Tactics	Trust	0,263	0,435	7,26	0,000	Accepted
H1c	Structural Bonding Tactics	Trust	0,096	0,341	3,96	0,000	Accepted
H2	Trust	Commitment	0,081	0,487	3,615	0,000	Accepted
H3	Commitment	Loyalty	0,234	0,279	6,716	0,000	Accepted
H4	Relationship Duration	Loyalty	0,463	0,527	11,307	0,000	Accepted
H5	Product Involvement	Commitment	0,131	0,468	4,721	0,000	Accepted
H6	Product Involvement	Trust	0,043	0,156	2,57	0,011	Accepted

In this research study, H1a accepted means that financial bonding tactic gives positive significance impact to trust with 0.002 as the significant level. In order to build trust the companies must include financial bonding tactic (discount, voucher) to trust. H1b accepted means that social bonding tactic gives positive significance impact to trust with 0.000 as the significant level. In order to build a good long term relationship with consumers, company should apply social bonding tactics (privilege service) as their membership strategic program. H1c accepted means that structural bonding tactic gives a

positive significance impact to trust with 0.000. Even though, structural bonding tactic is the hardest tactic in a membership program but this variable still gives a significance positive impact to trust.

As we predicted, H2 accepted means that trust is also associated positively with commitment with 0.000 significant level. H3 accepted means commitment gives positive significance impact to loyalty with 0.000. H4 accepted that relationship duration gives a positive significance impact to loyalty with 0.000 significant level. H5 accepted showed that product involvement associated positively to commitment with 0.000 as the significance level. H6 accepted showed that trust associated positively with trust with 0.011.

### **Managerial Implication**

Generally the finding from this analysis not really significance difference from the finding for each company. Based on our supporting analysis, from rank order analysis found that memberships in all companies prefer financial bonding tactics than other bonding tactics. The consumer want to price discount to members, whenever there are new product, Company often actively takes care of member need and preferences and want more discount to platinum card customers.

From the simple linier and multiple regression model, found that Social bonding tactics and relationships duration play the most important role to create loyal customer. This means that interaction between customer and retailer make a good impression for consumer to became loyal customer for the company, so if the company wants to increase their loyal customer, they have to focus to mantain their relationship with consumers. Examples of relationship building activities are having popular event, sending special invitations, creating member gathering.

## **CONCLUSION AND RECOMENDATION**

### **Conclusion**

The author expects to find through impact of retailer's relationship effort on consumer's trust, relationship commitment and behavioral loyalty. There are eight variables used in the current research,

mirroring the original research. These variables are: financial, social, and structural bonding tactics, trust, commitment, loyalty, product involvement and relationship duration. This research will use 30 questionnaires for each company, hence there will be 90 questionnaires that will be distributed for this research but it was expected to gain at least 150 respondents to anticipate invalid responses. This research is conducted based on non-probability sampling, by using convenience sampling especially purposive sampling. The author took Jakarta as the research area, because Jakarta can be considered as the biggest market for shopping centers in Indonesia. There are numerous retailers originating from all over the world that opened branches in this city, and these stores cater to different types of people.

### **Recommendation**

For companies implemented more than one tactic for their membership program apparently social bonding tactics became the most powerful bonding to engage the consumers. The examples programs which created by the companies are privilege services, customer care, direct invitation to consumers. Once the company wants to increase the loyalty they have to pass the two stages through trust to commitment and commitment to loyalty. Some indicators of committed customers / members and members with high committed loyalty are for the examples member are willing to stick with the company even though there are other new competing programs in other competitors, member are receptive to offer the services or product which they have in current company to their other friends, member are willing to use other new programs which company offering to them.

Apart from three bonding tactics companies also put concern on the two control variables which are product involvement and relationship duration because product involvement also affects trust and commitment and relationship duration directly affect to loyalty.

For companies, there is no one specific strategies which used to create trust, commitment and loyalty because the three companies apparently are equal in terms of member trust, commitment and loyalty.



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