Mediating Role of Gratitude In Effect of Bonds on Customer Loyalty

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---ABSTRACT---

The purpose of this study was to identify and analyze the role of gratitude in mediating the effect of relational of bonds on customer loyalty. The populations in this study are all customer deposits Bank Sultra Bombana Branch totaling 95 customers. Total sample in this study are 77 respondents through Slovin formula. Furthermore, the respondent obtained by convenience sampling method. Data for needs analysis questionnaires were obtained by using a Likert scale of 5 points. The data were then analyzed with methods of structural equation modeling approach using the Partial Least Square SmartPLS software version 2.0. The analysis showed that gratitude plays a role mediating influence on customer loyalty relational bonds Bank Sultra Bombana Branch

Keywords: *Relational Bonds, Financial Bond, Social Bond, Structural Bond, Gratitude, Loyalty*

I. INTRODUCTION

Ballester and Aleman (2001), stated that the company loyalty, would benefit with regard to the entry barrier is substantial for competitors, improve the company's ability to respond to competitive threats, increasing sales and revenue, and make customer less sensitive to the efforts made by competitors. Therefore, according to Keating et al., (2003) in Dewani and Sinha (2014: 13), customer loyalty has been regarded as one of the main keys to success and sustainability of the company.

Bombana banking sector grew rapidly, showed a high competition between banks in raising third parties fund. Therefore, banks should try to collect the maximum third parties funds. The third parties fund can be increased when the banks managed to add new customer who deposit their funds as well as customer loyalty. Because retain customer loyalty is more profitable than seeking new customer, because of the costs incurred to retain customer loyalty cheaper than to find new customer (Berry and Parasuraman, 1991).

The importance of customer loyalty should make Bank Sultra, Bombana Branch strive continuously maintain the loyalty of its customer. Customer loyalty can be influenced by gratitude, both mediated by the trust and commitment as well as direct linkage. According to Palmatier (2008: 43), Palmatier, et al. (2009), and Dewani and Sinha (2012) showed that gratitude can have an impact in increasing customer loyalty.

Customer loyalty also can be influenced by the relationships quality between providers and customer by creating relational bonds. Creating strong relational bonds is the main aim of relationship marketing (Berry: 1995). Relational bonds consist of financial bonds, social bonds, and structural bonds (Berry and Parasuraman, 1991). In the other words, the relationship marketing investment can foster customer gratitude, as stated by Palmatier, et al., (2009) relationship marketing investment of the stimulate gratitude.

Based on the phenomenon and the results of the research, the study aims to identify and analyze the role of gratitude in mediating influence relational bonds on customer loyalty Bank Sultra Bombana Branch.

II. LITERATURE REVIEW

Customer loyalty

Definition of loyalty according to Tellis (1988), Odin, et al. (2001), is a repeat purchase, meaning that loyalty is defined as behavior. Loyalty in attitude is a perspective analysis of consumer attitudes includes psychological consumer loyalty to the brand (Quester and Lim, 2003). Therefore attitudinal loyalty is measured using data showing the attitude of affective and psychological factors. This is confirmed by Odin, et al. (2001), that attitudinal loyalty focuses on the consumer's psychological commitment. Based on these definitions, it can be concluded that customer loyalty is defined as the willingness of customers to continuously use products from a bank and communicating, recommend banking products to others. Hasanuddin (2007: 41) does not only consist of repeat purchase interest, communicating corporate excellence or recommend it to others, but also in the form of submission of the complaint.

Gratitude

According to Peterson and Seligman (2004), gratitude is a feeling of gratitude and joy on the response acceptance of the prize, the prize giving benefits to someone. That is the gift of the benefits received by a person will cause a response of gratitude in that person. Furthermore, according to Wood, et al., (2007) as a form of gratitude for the personal characteristics of positive thinking, presenting life becomes more positive. McCullough and Tsang (2004) and Park, et al (2006: 554) also make sense of gratitude as an emotion. Based on some of the above definition, it can be concluded that gratitude is an emotional response on the benefits received along with a desire to reciprocate. Based on these descriptions, then gratitude is defined as an emotional response to the customer on the benefits to be customers of the bank, and is accompanied by a desire to keep long-term relationships.

Relational bonds

Definition of relational bonds by Liljinder and Stadivik (1995), is a building a strong bond between the customer and the company. Furthermore, according to the Cross and Smith in Sukwadi (2007), the bond with the consumer is a new system that took the initiative to maintain relationships with customers or potential customers. This system is more centered on the customer. Bond with consumers is a process where marketers are trying to build and maintain customer trust in the relationship so that both parties trust each other. Bonding can also be a tactic for service providers or service provider, and according Gruen, et al (2000) and Wang Liang, and Wu (2006) in relationship marketing tactics to effectively raise awareness about the commitment and confidence of customers. From the perspective of the customer, customer bonding is a consideration in the selection process of companies or products to be purchased. Meanwhile, from the point of marketers bond with customers is a long-term strategy to strengthen and inspire every element of marketing, Sukwadi (2007).

The relationship between relational bonds, gratitude, and customer loyalty

Palmatier et al. (2009), which conducts research on the effect of relationship marketing investment to gratitude. Similarly, research on e-Hasan (2013), that relationship marketing program (financial bond, social bond and structural bond) significantly affects gratitude. Research on the effect of relational bonds on customer loyalty by Palmatier (2008: 42) suggests that the relationship marketing investment significantly influence customer loyalty. The research results together with the results of Farida (2007). Furthermore gratitude has significant effect on customer loyalty, based on research results from Palmatier (2008: 43), Palmatier, et al. (2009), and Dewani and Sinha (2012). Based on theoretical and empirical studies have shown above, the conceptual model designed in this study, can be presented in Figure 1.

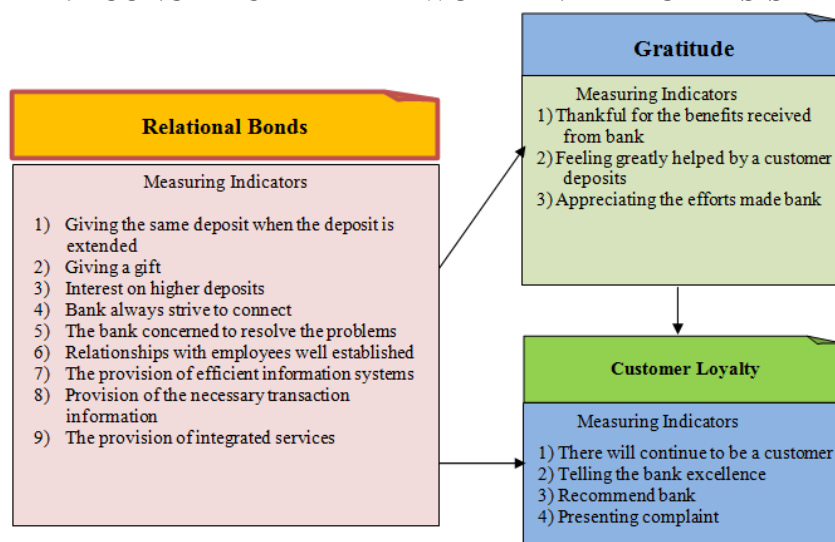## III. CONCEPTUAL FRAMEWORK AND HYPOTHESIS

Figure1. Conceptual Model and Research Hypothesis

Based on the results of the study of literature, research and conceptual framework regarding the effect of relational bonds on gratitude, the effect of relational bonds on customer loyalty and gratitude to influence customer loyalty, the research hypothesis as follows:

Hypothesis: Gratitude role mediating the effect of relational bonds on customer loyalty

IV. METHODOLOGY

This study design used positive paradigm with explanatory research type. This study is intended to explain the causal relationship between the variables through hypothesis testing or the aim is to obtain conclusions about causality between the variables, and then have an alternative action (Cooper & Schindler, 2003). The unit of analysis in this study is customer deposits Bank Sultra Bombana Branch. The populations in this study are all customer deposits Bank Branch Sultra Bombana totaling 95 customers. The total samples of 77 respondents were determined by methods Slovin. The data collected used survey through a questionnaire instrument. Data needed for relational bonds, gratitude, and customer loyalty is in the form of primary data.

Measurement data for all variables using a Likert scale. Likert scale in this study was determined by using 5-point, from 1 to 5 for all the variables, 1 indicates "strongly disagree", 2 indicates "disagree", 3 indicates "neutral", 4 indicates agree and 5 indicates "strongly agree" (Malhotra, 2010; Cooper & Sehindler, 2003). Testing validity and reliability of the research conducted prior to the respondents as many as 30 people. The results show that the overall instrument valid and reliable. The result of the validity test all items of the instrument has a correlation coefficient of ≥ 0.30 and a significance value smaller than the specified level of significance is 0.05. Thus it can be interpreted that all items are statements that are used as an instrument in this study is valid. Reliability test results showed a Cronbach alpha coefficient of the entire statement item as an instrument in this study is still above ≥ 0.60. This means that all of the items that made the statement as a reliable instrument reliability. From the results of the validity and reliability of the instrument can be concluded that the entire item statements used are valid and reliable. Therefore, the questionnaire used may be feasible as an instrument to measure each variable. The analytical tool used in this research is the structural equation modeling using software partial least square (PLS) version 2.0.

V. RESULT AND DISCUSSION

The results of data analysis known characteristics of respondents by sex mostly male (67.53%), most of the respondents aged between 36 and 45 years of age, education level of respondents most scholars (44.16%), followed by respondents in general type of work is entrepreneurs (45.45%). Respondents generally been a customer of between 4 to 5 years is as much as 44.16%. Frequency of deposit is generally 4 to 5 times as many as 51.95%. The biggest revenue between 6 to 10 million ie 45.45%. The term of deposits was 3 months, the highest number of deposit between Rp. 101 million to Rp. 250 million. More can be seen in Table 1.

Table 1 Characteristics of respondents

Sample Demographic		Frequency	Percentage	Cumulative Percentage
Gender	Male	52	67,53	67,53
	Female	25	32,47	100
Age	<= 25 (year)	12	15,58	15,58
	26 - 35 (year)	23	29,87	45,45
	36 - 45 (year)	32	41,56	87,01
	> 45 (year)	10	12,99	100,00
Education	Junior high schools	5	6,49	6,49
	High schools	20	25,97	32,47
	Diploma	3	3,90	36,36
	First degree	34	44,16	80,52
	Magister	15	19,48	100,00
Profession	Civil cervantes	15	19,48	19,48
	Employee	12	15,58	35,06
	Entrepreneurship	35	45,45	80,52
	Others	15	19,48	100,00
Long time depositors	< = 1 (year)	7	9,09	9,09
	2 - 3 (year)	18	23,38	32,47
	4 - 5 (year)	34	44,16	76,62
	>= 6 (year)	18	23,38	100,00
Frequency depositors	<= 3 (times)	21	27,27	27,27
	4 - 5 (times)	40	51,95	79,22
	>= 6 (times)	16	20,78	100,00
Revenue (Rp.)	Rp. 1 - Rp. 5 (million)	25	32,47	32,47

	Rp. 6 - Rp. 10 (million)	35	45,45	77,92
	> =Rp. 11 (million)	17	22,08	100,00
Time periode deposits	1 (month)	12	15,58	15,58
	3 (month)	28	36,36	51,95
	6 (month)	10	12,99	64,94
	12 (month)	22	28,57	93,51
	24 (month)	5	6,49	100,00
Total deposits	<= Rp. 100,- juta	17	22,08	22,08
	Rp.101 - Rp. 250 (million)	40	51,95	74,03
	Rp. 251 - Rp. 500 (million)	18	23,38	97,40
	> Rp. 501 (million)	2	2,60	100,00

Notes: n=77

Table 2 Assumption Linearity Testing

Independent Variables	Dependent Variables	Test Result (α = 0.05)	Result
Relational bonds	Gratitude	Linear Sig. = 000 < α = 0.05	Linier
Relational bonds	Loyalty	Linear Sig. = 000 < α = 0.05	Linier
Gratitude	Loyalty	Linear Sig. = 000 < α = 0.05	Linier

Source: primary data

The test results show that the assumption of linearity throughout the relationship is linear, so the assumption of linearity met. Evaluation of the outer model is also dibutuhakan to determine the feasibility of the model. This test consists of test validity and reliability testing. Test validity can be seen from the loading factor, discriminant validity (using cross loading and square foot of average variance extracted / AVE).

Thus the indicators used in this study are valid or has met the convergent validity. Based on the value of cross loading the table above shows that the indicators of each variable have a higher loading factor on the variable in question than on any other factor. Thus the indicators used in this study are valid or has met the convergent validity. Further methods to determine the discriminant validity is to look at the value of the square root of average variance extracted (AVE). Recommended value is above 0.5. AVE value for all three constructs of research above 0.5, thus the indicators used in this study is valid or has met the convergent validity.

Reliability test can be seen from the composite reliability, Cronbach's Alpha, and communality and redundancy. The analysis showed that the composite reliability values for all constructs above 0.7. These results show that all constructs the models estimated meet the criteria of discriminant validity. Cronbach's Alpha value for all constructs above 0.6. These results show that all constructs the models estimated meet the criteria of discriminant validity.

Testing Goodness of Fit structural model in PLS analysis is based on the predictive value-relevance (Q2), which is calculated based on the value of R2 each endogenous variable. The analysis showed R2 value for the variable gratitude by 0.530770, and for customer loyalty by 0.547343. Thus, the value obtained Q2 amounted to 0.7876 or 78.76%, so the model is said to have good predictive value and worth are used to test the hypothesis.

To determine the contribution of variable indicators or indicators that important in shaping the values of variables used loading factor that is seen from the outer loading. Furthermore, the total score and the average score is used to determine the respondents' perception of the performance of each indicator.

Table 3 Outer loading, total score and the average score indicator

Indicators	Outer Loading	Total Score	Mean
REBOND1	0,789	302	3,92
REBOND2	0,743	301	3,91
REBOND3	0,778	298	3,87
REBOND4	0,645	293	3,81
REBOND5	0,716	286	3,71
REBOND6	0,685	287	3,73
REBOND7	0,720	296	3,84
REBOND8	0,664	293	3,81
REBOND9	0,656	291	3,78
GRATI1	0,929	313	4,06
GRATI2	0,911	305	3,96
GRATI3	0,920	309	4,01

LOYAL1	0,819	297	3,86
LOYAL2	0,904	295	3,83
LOYAL3	0,876	304	3,95
LOYAL4	0,903	309	4,01

Sources: Primary data

Variable relational bonds formed from nine indicator variables. Of the nine indicators, highest loading factor (0.789) is the indicator of the same provision of deposit rates when the deposit is extended (REBOND1). This indicator also has a total score of (302) and average (3.92) is higher than the indicator forming other relational bonds. Variable gratitude is formed of three indicator variables. Of the three indicators, the highest loading factor (0.929) is an indicator Thankful on the benefits received from bank (GRATI1). This indicator also has a total score of (313) and average (4.06) is higher than the indicator forming more gratitude. Furthermore, variable customer loyalty is formed of four indicator variables. Of the four indicators, the highest loading factor (0.904) is the indicator will continue to be a customer (LOYAL1). But indicators with the total scores and the highest average is to deliver the complaint, with a total score of 309 and an average of 4.01.

Subsequent analysis is testing the hypothesis, which is based on the path coefficient and T-Statistics relationships between variables. To test the role of gratitude in mediating the effect of relational bonds to customer loyalty, then do a comparison between the path coefficient relational bonds and customer loyalty and the theoretical path coefficients relational bond and gratitude and the gratitude path coefficient with customer loyalty. Path coefficient value a direct relationship between variables can be seen in the figure 2 and table 5;
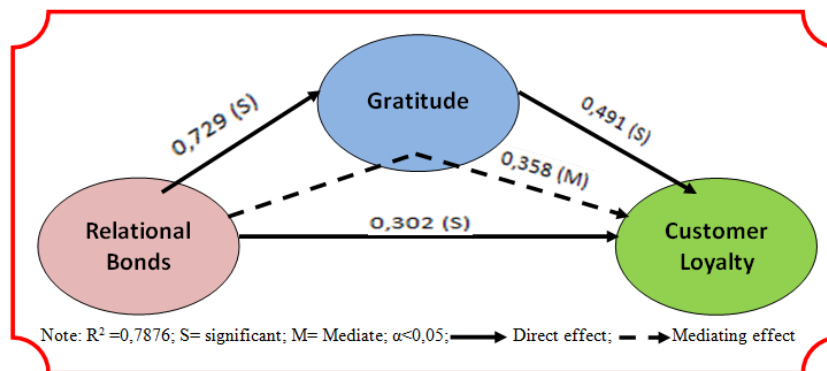

Figure 2: Path coefficients and hypothesis testing

Table 4 Coefficient Variable Line Intergovernmental Relations

Independent Variable	Dependent Variable	Path Coefficient	T – Statistics	T-Table	Result
Relational Bonds	Gratitude	0,729	16,002	1,96	Accepted
Relational Bonds	Loyalty	0,302	2,548	1,96	Accepted
Gratitude	Loyalty	0,491	4,643	1,96	Accepted

Source: Primary data

Value influence relational path coefficients to gratitude of 0,729 bonds with a value of 16.002 T-Statistics is greater than t-table at the 95% confidence level is 1.96. That is relational bonds have a positive relationship and a significant effect on gratitude. Path coefficient value relational influence on customer loyalty bonds amounting to 0,302 with a value of 2,548 T-Statistics is greater than t-table at the 95% confidence level is 1.96. That is relational bonds have a positive relationship and a significant effect on customer loyalty. Furthermore, the path coefficient value of gratitude influence on customer loyalty bonds with a value of 0.491 T-Statistics of 4.643 is greater than t-table value at 95% confidence level is 1.96. This means that gratitude has a positive relationship and a significant effect on customer loyalty.

Based on the path coefficient value the relationship between these variables, note the path coefficient between relational bonds with gratitude by 0,729, the path coefficient between relational bonds with customer loyalty at 0,302, and the path coefficient between gratitude with customer loyalty at 0.491. Indirect path coefficients between relational bonds with customer loyalty through gratitude is (0,729 x 0.491 = 0.358), greater than the direct relationship between relational bonds with customer loyalty. Thus the hypothesis that gratitude plays a role mediating the effect of relational bonds with customer loyalty, accepted. Due to the direct influence on customer loyalty relational bonds significantly, the role of gratitude in mediating the effects of relational bonds terhap customer loyalty is mediated in part.

VI. DISCUSSION

The analysis showed that the indicator giving the same deposits when the deposit extended an important indicator according to respondents in measuring relational bonds compared with eight other indicators, these indicators also tend to be well perceived and higher by respondents. That is the most important indicator according to respondents in measuring relational bonds is giving the same deposit when the deposit is extended, and this indicator is also perceived better and higher by respondents. Indicators are grateful for the benefits received from the bank are the most important indicator is higher than the other two indicators gratitude, this indicator also has average highs respondents. That is the most important indicator in measuring gratitude by respondents are grateful for the benefits received from the bank, and this indicator is also better and higher perceived by the respondents. Furthermore, the indicator tells the bank excellence is the most important indicator is higher than the other three indicators of customer loyalty, but on average respondents were highest for delivery indicators complaint.

The results showed significant effect on the relational bonds gratitude, means that the higher the business conducted by Bank branch Sultra Bombana to bind customers through financial approach, social, and structural, then the customer will further improve customer gratitude. The results of this study together with the results of Palmatier et al. (2009) who has conducted research on the effect of relationship marketing investment (with indicator; financial bond, social bond and structural bond, the results of e-Hasan (2013), that relationship marketing program (financial bond, social bond and structural bond) significantly affects gratitude.

The results showed that the relational bonds significant effect on customer loyalty. This means that the increased efforts of service providers or enterprise customers with an approach to tie the financial, social, and structural then customer loyalty will increase significantly. These results together with the results of a literature search Palmatier (2008: 42) that the relationship marketing investment has significantly influence customer loyalty. Research of Farida (2007) relational bonds also showed a significant effect on customer loyalty. Furthermore gratitude has significant effect on customer loyalty. This means that the higher the gratitude of the customer, the more loyal the customer to the product or the company, or in the context of the higher gratitude banking customers so that customers will be longer save their money in banks. These results together with the results of Palmatier (2008: 43), Palmatier, et al. (2009), and Dewani and Sinha (2012), that gratitude may have an impact in increasing customer loyalty.

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Based on test results indirect influence between the relational bonds on customer loyalty through gratitude showed that gratitude plays relational bonds mediate the effect on customer loyalty. This means that customers who are grateful (realized through grateful for the benefits received from the bank, be helped by being customer deposits, appreciated the efforts being made in the bank) on the efforts made by the Bank, through bonding financially (such as payment of interest on deposits same when the deposit is extended, gifts, interest on deposits higher), social ties (such as bank always try to establish a relationship, the bank concerned to resolve the problems, relationships with employees well established), and the structural bonding (such as the provision of efficient information systems , giving the required transaction information, the provision of integrated services), will affect customer loyalty to the Bank Sultra Branch Bombana significantly. Such loyalty is going to continue to be a customer, tell the bank excellence, recommend the bank, and to submit a complaint. The results of this study same with the results of Palmatier et al. (2009).

VII. CONCLUSION

Relational bonds known significant effect on customer loyalty and gratitude, meaning that the higher the work done by the Bank Sultra, Bombana branch to bind customers through financial approach, social, and structural, then the customer will increase customer loyalty and gratitude. Further gratitude significant effect on customer loyalty, meaning that the higher the gratitude of the customer, the more loyal the customer to the product or the company, or in the context of the higher gratitude banking customers so that customers will be longer save their money in banks. Based on test results indirect influence between the relational bonds on customer loyalty through gratitude showed that gratitude plays relational bonds mediate the effect on customer loyalty. This means that customers who are grateful for the efforts made by the Bank through relational bonds would affect customer loyalty to the Bank Sultra Bombana Branch significantly.

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