Conference Paper

The Link between Relational Benefit to Relationship Quality in Priority Banking Services in Indonesia

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Abstract

Relational benefit has an important role in improving relationship quality in a consumer services company, particularly in credence service. However, there are only a few research on the link between relational benefit and relationship quality, especially in credence service like priority banking services. The objective of this study is to fulfill this gap by investigating the links of relational benefit on satisfaction and trust. A survey questionnaire was run to 338 priority banking customers in Jakarta. This study found that functional benefit has a significant influence on relationship satisfaction and trust, while social benefit also has a significant influence on satisfaction and trust. The findings imply that service providers like bankers need to consider the functional benefit and social benefit as it directly affects their customer's relationship satisfaction and trust. The result of this research is crucial when the intended customer is an important segment like the priority customers who have large deposits and investment products in the banks.

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1. Introduction

Fierce competition has increased the importance of customer retention for the business organization. In other words, the firm should establish, enhance, and maintain a relationship with its clients in order to maintain the company's growth. Literature has revealed that the cost to maintain a current customer is much cheaper than to seek the new one. Also, developing long term relationship can increase customer lifetime value and other related results like repeat buying, positive word of mouth, resistance to switching, etc. The success of the firm in developing a relationship with its customer is determined by the degree of relationship quality between the client and the firm. In other words, to what extent relationship outcome that can be gained by the firm is influenced by the strength of relationship quality. Hence, the better relationship quality, the more relationship outcome gained by the firm.

Relationship quality has a crucial role in determining relationship outcome. Currently, scholars have spent some efforts to investigate the relational benefit as a driver of relationship quality. Customer evaluation to benefit they received from the service relationship will contribute to their perceived relationship quality to the service firm. Literature in relationship marketing has revealed that relationship benefit has strong predictive power to relationship quality. Therefore, to improve the quality of a relationship, the service provider has strived to deliver any benefit to their customer. In consumer service relationship, company not only race to deliver functional benefit (i.e. economic benefit, special treatment benefit and performance of products or services) but also develop a bundle of social benefit (customer recognition, customer-service provider rapport or friendship and family gathering) by delivering personalize or customize service through customer-service provider interaction (service encounter).

Even though literature has reported the crucial role of relational benefit to improve relationship quality, however, there is still a few of study examine the influence of relational benefit on relationship quality, particularly in priority banking services (mass affluent banking services). Also, the finding of previous research is still inconclusive to determine which kind of relational benefit that have the most influence on relationship quality in the financial service industry. Therefore, the objective of this research is to address the links of relational benefit to relationship quality in priority banking services. In this research, the relational benefit is conceptualized as a construct that comprises of functional benefit and social benefit.

2. Literature Review

2.1. Relationship quality

In the previous study, a relationship refers to specific types of relationships, such as parent-children relationships, marriages, friendships, or dating. According to Berscheid (1994), relationships should be based on continuous interactions and psychological connections.

A good or strong relationship must have two properties: continuous interactions and emotional attachment (Berscheid, 1994). Based on the interaction approach, Berscheid, Snyder, and Omato (1989) and Hinde (1979) noted that a relationship is a continuous interaction between two parties. In essence, this definition implies that there is interconnection between the past, current, and future interaction. Past and current interaction in part helped in predicting future interactions. Based on this perspective, the strength

of a relationship (relationship quality) can be assessed from the daily interaction; and can be observed within the nature of interactions such as the number of interaction, diversity of interaction and period of this interaction (Berscheid *et al.*, 1989).

The definition of a relationship in the research of buyer-seller relationships gives emphasize on the interaction perspective. Also, many researchers defining relationships as a continuous interaction between buyer and seller (Gutek *et al.*, 1999; Bendapudi and Berry, 1997; Iacobucci and Ostrom, 1996; Czepiel, 1990). Besides having continuous interactions as the core of relationship characteristics, an emotional attachment is another core characteristic indicating the strength of the relationship (Berscheid, 1994). From the psychological perspectives, Wish *et al.* (1976) noted that a relationship refers to emotional attachment or bond that a party perceives to have with another party, object, or symbol.

In service research, emotional attachment has been conceptualized by the researcher in various way. Based on the literature, mostly emotional attachment in service research refers to commercial friendships (Price and Arnould, 1999), trusts (Doney and Canon, 1997) and commitments (Morgan and Hunt, 1994). Mostly, researchers used a combination of these type of emotional attachment to conceptualize relationship quality. For example, some scholars conceptualize relationship quality as construct consist of satisfaction and trust (Liu, Guo, & Lee 2011; Jang et al. 2013; Lin, 2013; Al-Alak and Alnawas, 2010) while other scholars conceptualize it as a construct consist of trust and commitment (Park and Lee, 2014; Morgan and Hunt, 1994). Other scholars conceptualize relationship quality as construct consist of satisfaction, trust, and commitment Chung and Shin, 2010; Ou and Shih, 2011; Moliner, Tena and Gracia, 2013). Trust in service relationship refer to customer-perceived credibility and ability of service provider to deliver service as they promise. This trust very crucial to decrease risk and uncertainty in service consumption. Past time satisfaction with a service firm will allow the customer to feel confident in its future performance (Lin, 2013; Al-Alak and Alnawas, 2010; Crosby, 1990). In other words, past time satisfaction to a service firm will influence customer repeat purchase intention.

2.2. Relationship benefit

Longer time periods of the relationship between customer and service firm can be established through developing strong bonding instrument trough improving relationship benefit, which can increase the value of a relationship. A number of marketing scholars have explored many types of relationship benefit that can be delivered to the

customer. Previous research found that social benefit is very helpful in strengthening a relationship by developing solidarity, empathy, familiarity, friendship and rapport (Barnes, 2003; Price and Arnould, 1999). Furthermore, Liang and Wang (2006) in their research found that financial and social benefit has a significant influence on relationship satisfaction through relationship investment. Whereas Smith (1999) introduces three kinds of relationship benefit, they are a functional, social, and structural benefit. Liang and Wang (2006) also study three kinds of relationship benefit, and they are a financial, social, and structural benefit. A financial benefit in Liang and Wang (2006) similar to functional bonding in Smith (1999) which specifically refers to the economic benefit derived by parties in the relational exchange. Based on the aforementioned literature previously, this research conceptualizes relational benefit as an independent variable consisting of two dimensions: functional and social benefit.

2.2.1. Functional benefit

The functional benefit can come from economic, performance, or instrumental linkage that can enhance continuity of relationship (Smith 1999). It is in-line with Tuner (1970) who argues that functional benefit is comprised of economic, strategy, technology, and instrumental (product and services) benefit derived by exchange parties. Refer to Tuner (1970) a group of researchers operationalizes this variable with other names like special treatment (Hennig-Thurau 2004)) and financial benefit (Liang and Wang 2006). Special treatment benefit refers to the value of strategy or offering delivered by service firm to customer. While the financial benefit is should be referred to as the economic value received by the customer from the service provider. Reynold and Beaty (1999) describe functional benefit as a series of utilitarian benefits such as less time cost, convenience, personal advice, and proper purchase decision.

Literatur revealed that relational benefit is important predictor of relationship quality. For instance, Meng and Elliot (2008) proven that relational benefit has important role to determine the quality of relationship in the restaurant business. Many empirical studies also have proven the crucial role of functional benefit on relationship satisfaction (Reynold & Beaty, 1999; Smith 1998). Jang et al. (2013) also proven the important influence of economic benefit on satisfaction and trust. Instead of investigating the effect of relationship benefit to the quality of the relationship directly, some scholars investigate the influence of relational benefit to satisfaction indirectly. For example, Liang and Wang (2006) found that social and structural benefit are important predictor of relationship investment, while the financial benefit is not. Hence they found that

relationship investment is important predictor of satisfaction. Therefore, regarding the previous discussion, then next hypothesizes are proposed:

H1. Functional benefits have a positive and significant effect on relationship satisfaction.

H2. Functional benefits have a positive and significant effect on relationship trust

2.2.2. Social benefit

Social benefit is defined as the degree of liking and friendship the parties have in the interpersonal relationship. This liking and friendship associate personal identity between employee and customer through disclosure, rapport, identification, and experience sharing (Turner 1970). It is in-line with Reynold and Beaty (1999) who describe social benefit as customer enjoyment to make a friend and spent more time with firm salespeople (employee). Social benefit is not a substitution of financial benefit, but it is the complement of financial benefit that can provide a number of positive effects such as deliver customize service, fulfill customer expectation and preferences appropriately and enhance customer trust and satisfaction. Previous studies have proven that relational benefit is important predictor of relationship quality. For example, Ibrahim and Najjar (2008) found the important role of relational benefit on satisfaction in the retail store. Then, the previous study also found that social benefit is important predictor of customer trust (Jang et al., 2013; Smith 1998). Literature also revealed the important role of social benefit to relationship satisfaction (Yen et al.,2014;).

H3. Social benefits have a significant influence on relationship satisfaction.

H4. Social benefits have a significant influence on relationship trust.

3. Method

In this study, data was collected from priority banking customers in Jakarta, Indonesia, in 2014. With permission from the banks, self-administrated questionnaires were distributed to priority banking customers who were available within the bank's priority outlet (priority lounge). As much as 330 completed and usable questionnaires were analyzed for this research. All item questionnaires used in this study were adapted from various studies. For example, functional benefit (FB) and social benefit (SB) was operationalized with 4 items by each construct adapted from Hennig-Thurau (2002). For relationship quality constructs, the measure of satisfaction (sts) consists of four indicators were borrowed from Al Alak and Alnawas's (2010). Also, the measure for trust

(tst) consist of five indicators were borrowed from Moliner (2007), Al Alak and Alnawas (2010). All items of the questionnaire in this research were operationalized using 7 points Likert scale. The data of this study were analyzed using SEM with Smart PLS.

4. Result

4.1. Profile of respondents

Total respondent for this study is 338 bank priority customer. Based on gender, the respondents of this research are almost equal between a number of male 171 people (50.6%) and female 167 people (49.4%). In term of ages, as much as 295 respondents (87.3%) of this study are between 25-64 years old. The majority of respondents are married (81.4%). As much as 182 respondents (53.8%) of this study have a bachelor degree.

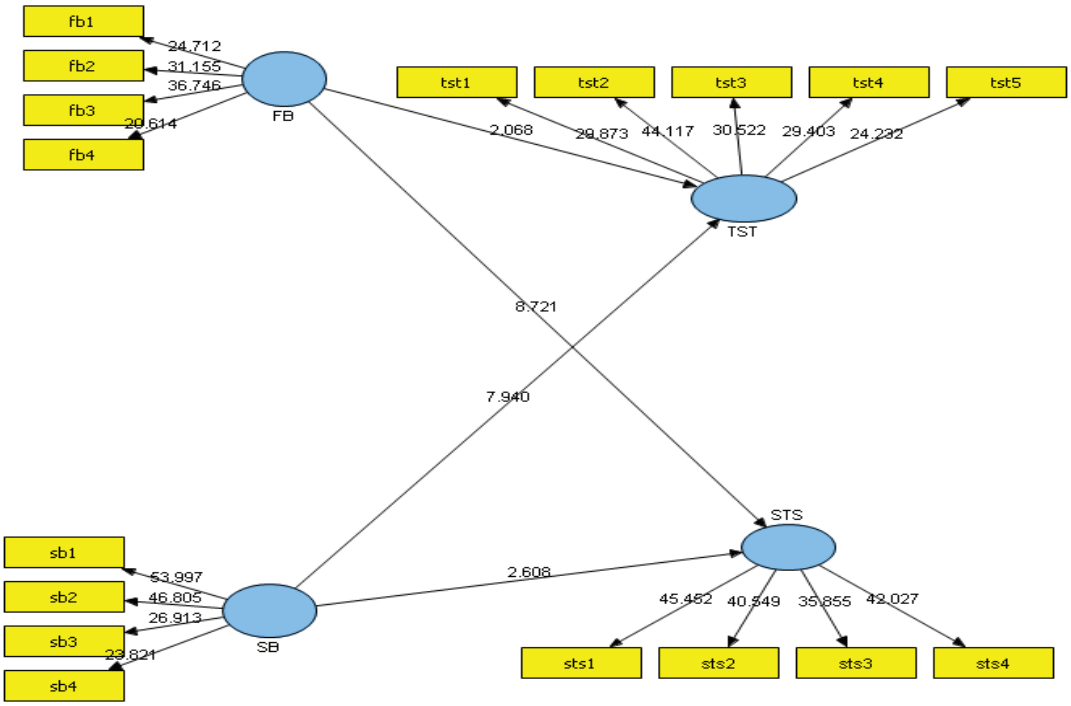

Figure 1: Structural Model.

4.2. Measurement model

Analysis of the measurement model in this research aims to check the reliability and validity of the research instrument. The assessment of Cronbach alpha and composite reliability are conducted to check the reliability of the research instrument. Then, the assessment of loading factor, convergent validity, and discriminant validity were conducted to check to construct validity. According to Hair's et al. (2016), a research instrument has good reliability when the score of Cronbach Alpha and Composite Reliability are 0.7 or higher. Table 1 shows that both of Cronbach Alpha and Composite Reliability have scored more than 0.7. Therefore, it implies that this research instrument has good reliability. A research construct is said high validity when it has factor loading, average variance extracted (AVE) score 0.5 or above (Hair et al. 2016). Table 1 shows that the score of loading factor for all item questionnaire is higher than 0.5 which is between 0.7676 (fb4) and 0.8688 (sb2), while the score of AVE also higher than 0.5 which is between (0.645 to 0.721). Therefore, it indicates that this research instrument has good construct validity. Loading factor score can be seen Table 1.

Table 1: Summary of Measurement Model.

Research Variable	Measurement Item	Cronbach Alpha	Factor Loading	CR	AVE	R^2
sts	sts1	0.871	0.857	0.912	0.721	0.422
	sts2		0.8499			
	sts3		0.8441			
	sts4		0.8455			
tst	tst1	0.869	0.8055	0.905	0.656	0.299
	tst2		0.8427			
	tst3		0.8069			
	tst4		0.8066			
	tst5		0.7856			
fb	fb1	0.816	0.7722	0.879	0.645	
	fb2		0.825			
	fb3		0.8445			
	fb4		0.7676			
sb	sb1	0.861	0.8552	0.905	0.705	
	sb2		0.8688			
	sb3		0.8302			
	sb4		0.8033			

Note: fb=functional benefit; sb=social benefit; sts=satisfaction; tst=trust; AVE=average variance extracted; CR=composite reliability

Discriminant validity of the research constructs was assessed by using Forner and Larcker's criterion was used in this study. A research construct has good discriminant validity when the square root score of AVE exceed the correlation of all the other constructs in the correlation matrix (Hair et al., 2016). Table 2 shows that square roots of AVE were higher than other correlation among constructs. The Forner and Larcker result indicates that the discriminant validity of the construct was good.

Table 2: Correlation Matrix of Constructs.

	FB	SB	STS	TST
FB	**0.803**			
SB	0.471	**0.840**		
STS	0.6331	0.4261	**0.849**	
TST	0.3531	0.5341	0.3909	**0.810**

Note: fb=functional benefit; sb=social benefit; sts=satisfaction; tst=trust

4.3. Structural model, hypothesis testing and results

Table 2 shows that the coefficient determinant (R^2) of satisfaction is 0.422. It means that as much as 42.2% variance in satisfaction is explained by functional benefit and social benefit (refer to Table 1). Further investigation on regression coefficient of FB-STS finds β=0.5556 (t=8.7208; p-value<0.001) and regression coefficient of SB-STS finds β=0.1644 (t=2.6075; p-value<0.001) (refer Table 3). From these R^2 and β values, It is concluded that both hypothesis H1 (functional benefit has a significant effect to relationship satisfaction) and hypothesis H3 (social benefit has a significant effect to relationship satisfaction) are supported.

Table 3: Summary of Structural Model.

Path Coefficient and Hypothesis Testing				
Hypothesis	**Relationship**	**Path Coefficient (β)**	**t-value**	**Supported**
H1	FB-STS	0.5556	8.7208	Yes
H2	FB-TST	0.1304	2.068	Yes
H3	SB-STS	0.1644	2.6075	Yes
H4	SB-TST	0.4726	7.9405	Yes

Also, Table 2 shows that the coefficient determinant (R^2) of trust is 0.299. It means that as much as 29.9% variance in the trust is explained by functional benefit and social benefit (refer to Table 1). Further investigation on regression coefficient of FB-TST finds β=0.1304 (t=2.068; p-value<0.01) and on regression coefficient of SB-TST finds

β=0.4726 (t=7.9405; p-value<0.01) (refer Table 3). From these R^2 and β values, it can be concluded that both hypothesis H2 (functional benefit has a significant effect to relationship satisfaction) and hypothesis H4 (social benefit has a significant effect to relationship trust) are supported

5. Discussion

5.1. Functional benefit and satisfaction

This study found that functional benefit has a significant influence on relationship satisfaction. It conforms with previous studies (Reynold & Beaty, 1999; Jang et al. 2013; Gao & Liu, 2014; Prayoga, Yasa & Wardana, 2015) that revealed the important role of economic benefit to enhance relationship satisfaction. In addition, Ibrahim and Najjar (2008) also proven the important role of relational benefit to improve customer satisfaction in the retail store. Functional benefit refers to an economic and utilitarian value. In a bank, economic benefit refers to interest rate and bank fees. Utilitarian value refers to products and services value provided by the bank. In other words, functional benefit refers to core products or services offered by the bank. Customer buys and purchases bank's offering to meet or exceed their expectation. When the bank's offering can fulfill customer expectation, they will satisfy and vice versa. It implies that enhance functional benefit will improve customer satisfaction.

In priority banking services, the bank's priority customers expected that the bank will offer various saving and investment products and will receive special treatment, exclusive and personal service from the bank. As a consequence, received high functional benefit from the bank will improve customer satisfaction. The primary objective of the client in joining priority services is to get many privileges, personalize service, and various bank offering. Priority Customers invest in a package of financial instrument in order to gain an outstanding yield. Instead of outstanding payoff, priority client also wants to obtain customize and personal services. In addition, the customer also expects to gain various privilege as a reward from their money in the bank. The higher functional benefit obtained by priority client can contribute to the strengthening of relationship satisfaction.

5.2. Social benefit and satisfaction

This research-proven the important role of social benefit to improve relationship satisfaction. It conforms with previous studies that found that social benefit is important predictor of relationship satisfaction (Jang et al. 2013; Prayoga, Yasa, Wardana, 2015; Gao and Liu 2014; and Yen et al. 2014). Besides, Ibrahim and Najjar (2008) also found that relational benefit has important role to improve relationship satisfaction. Social benefit refers to a personal relationship that can establish personal recognition, closeness, friendship, and rapport between the firm's employees and their customer. Sometimes firm's employee's contact or interacts with their customer not only for business purpose but also for a personal purpose such as perform hobbies, sports and family ceremonials (i.e., wedding, condolence, birthday celebration). Developing strong personal relationship will make a customer happy since they feel received special and personal treatment that is beyond their expectation. This special personal treatment will induce customer satisfaction to the relationship.

In the priority banking services, the bank provides priority banking officer (relationship manager) for priority customer. This relationship manager will provide personal and exclusive service for priority customer. In addition, the relationship manager also will entertain and provide personal assistant to priority customer. The personal and exclusive service will facilitate rapport and develop friendship between relationship manager and priority customer. Sometimes the bank treats priority customer as a family member of the company. For example, the bank will invite the customer to attend a family gathering event. Besides, relationship manager not only interacts with a customer for business purpose but they also perform hobbies and sport together such as go-to karaoke, fishing, cycling, golfing, jogging, traveling, and diving. Sharing hobbies and sports activities will facilitate rapport and relationship development between the relationship manager of the bank and priority banking customer. Strong rapport and friendship that are beyond customer expectation will induce high relationship satisfaction.

5.3. Social Benefit and Trust

This research revealed the important role of social benefit to improve trust in the relationship. This conforms with previous research that proves that social benefit is an important predictor of relationship trust (Jang et al. 2013). Also, Smith (1998), in his research, also revealed the important role of social benefit to improve relationship

quality. Social benefit refers to personal recognition, rapport, and friendship between company personnel and their customer. The effort of employees to know the personal background of the customer, to get close with the customer, to make relation and friendship with customer reflect that service firms have a concern to the welfare of the customer. The perceived interest of service firm to the customer welfare will induce customer trust.

In priority banking services, personal, premium and exclusive service from priority banking officer have an opportunity to recognize, to develop a connection, closeness, and friendship with priority customer that reflect the interest of bank employee to the customer welfare. Personal and exclusive services from priority banking officer have opportunities to develop closeness, rapport, and friendship. It reflects that priority banking officer has an interest to best suit customer wants and needs that finally induce customer trust.

5.4. Functional Benefit and Trust

This research has proven the important role of functional benefit to improve relationship trust. This study conforms with previous research that revealed that functional benefit is a strong predictor of relationship trust (Jang et al. 2013; Gao & Liu, 2014). In addition, Smith (1998), in his research, also argue that functional benefit has important role to improve relationship quality. A functional benefit is related to customer evaluation, whether core products or services provided by the firm can meet or exceed their need or not. Beside core product or services, to overcome the competition of the firm, the firm also offers another economic benefit such as financial reward and special treatment benefit to enhance customer bonding. The effort of the company to provide core and other additional benefit reflects that it has interest in customer needs and preferences that, in turn, induce customer trust.

In priority banking services, the bank provides a various traditional and advanced financial product to meet or exceed customer needs. Beside core financial product, priority banking services also provide other privilege and special treatment benefit such as executive lounge in an airport, bank priority outlet, customer gathering, traveling advisory, medical advisory, free certain magazine, education advisory and pick up service. The effort of the bank to provide various financial product and other privileges to priority customer indicates that the bank has an interest to best suit customer needs and preference that in turn, will induce customer trust.

6. Conclusion and Recommendation

This research has proven the important role of functional benefit to improve relationship satisfaction and trust. Also, this research also has revealed that social benefit is a strong predictor of relationship satisfaction and trust. The effect of functional benefit to customer satisfaction is stronger than that of social benefit. It means that core product or services are more important to develop customer satisfaction than social benefit. On the other hand, the effect of social benefit to customer trust is stronger than that of functional benefit. It means that personal relationship such as personal recognition, rapport, and friendship are more relevant to develop customer trust than functional benefit. As of implication, the bank can give priority to enhancing the functional benefit to improve relationship satisfaction. Whereas, the bank can give priority to enhancing the social benefit to improve relationship trust.

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