

# Analysis of Internal and Relational Marketing Influences on Customer Loyalty Through Customer Satisfaction in Bank KalSel Sharia

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## ABSTRACT

This research studies how and how far internal and relational marketing influence customer satisfaction and its effect toward customer loyalty of Bank KalSel Sharia in Banjarmasin city, Indonesia. This research is an explanatory research in which the population is the customers of Bank KalSel Sharia. By using Non-Probability Sampling, 135 customers are chosen as the samples. The data are collected by using questionnaires and then analyzed by using Structural Equation Modeling with SmartPLS software. The results of this research show that: (1) Relational marketing is not capable of directly and significantly influencing customer loyalty. However, it does have an indirect and significant influence towards customer loyalty through customer satisfaction. (2) Internal marketing significantly influences customer satisfaction and customer loyalty. (3) Relational and internal marketing are capable of significantly influencing customer satisfaction. (4) Customer satisfaction significantly influences customer loyalty. (5) Internal marketing significantly influences relational marketing. The results of this research show that customer satisfaction can be a booster of relational and internal marketing for customer loyalty.

**Keywords:** *Internal Marketing, Relational marketing, Customer Satisfaction, Loyalty*

## 1. INTRODUCTION

Fierce competition and development in the intensive business world have demanded marketers to have precise marketing strategies according to the company condition and business climate they face at the moment. The development of Islamic-based economy nowadays has also been followed by the development of sharia-based financial institutions. The development of sharia-based financial institutions in South Kalimantan, Indonesia has experienced an increase. Sharia banking is one of the financial business institutions that cannot be separated from the complexity of competition, where the competing parties are not only between sharia-based banks, but also conventional banking institutions as well.

In order to satisfy and establish customers loyalty, the banking parties, especially sharia-based banking, cannot use transactional approach and leverage on

emotional sentiments or religious reasons only. They have to determine the right and suitable strategy in order to keep and attract new customers, since in acquiring the market segment the sharia banking parties are not only trying to attract sharia customers but are also trying to persuade conventional banking customers to switch to a sharia system. One of the strategies implemented in order to give satisfaction to new customers and to keep the customer loyalty is by using relational marketing strategy. The implementation of relational marketing has been implemented in banking, especially in sharia-based banking companies, as well as in airlines, hotels and banking companies. As a company that runs in the field of financial service, maintaining the customers' trust and commitment is something that should be put as a priority.

Tung K.Y, (1997 in [1]) has explained that relational marketing is a marketing strategy for marketers or companies in order to deepen the relationship with their customers. Relational marketing is also defined as a

long term relationship activity between a certain company and its customers with the objective of maximizing profits and contributions [2, 3]. Customer satisfaction will have an effect on customer loyalty. Loyalty is a combination of intellectual and emotional processes between the company and its customers [4, 5]. Sin et al. [6] have mentioned that the dimension of relational marketing consists of bond, empathy, reciprocity, trust, communication, and mutual value. According to several researches [7, 8], relational marketing is a form of basic orientation in establishing customer relationship and will strengthen the company in maintaining its customer retention, encouraging customer loyalty and creating re-transaction [9].

Other than relational marketing, several other experts have argued that one of the strategies that can be used to acquire high customer satisfaction and loyalty is internal marketing. Rafiq and Ahmed [10] explain that internal marketing is a planned effort to deal with organization retention, to align, motivate and coordinate between functions as well as to integrate the employee into effective implementation by giving them motivation to become customer-oriented in order to give the customer satisfaction

Arnett [11] have stated that the main use of internal marketing is to increase customer satisfaction through motivation in order to result in the increase of customer satisfaction and profitability. In accordance to the statement above, Hult et al. [12] has said that internal marketing means to consider employees as internal customers and to consider the resources that give satisfaction to these customers. Internal marketing allows the company to face the challenges in maintaining strong relationships with stakeholders [13].

The satisfaction and loyalty of sharia-based banking customers has become the main objective of the relational and internal marketing implementation, because in the theoretical concept of relational and internal marketing, maintaining every customer has become a priority compared to attracting new customers. What underlies the theme of this research is that one of the efforts carried out to establish and maintain a good relationship between the sharia-based banking parties and their customer is by giving full attention to the employee and good service from the employee towards the customer. Based on the description above, the researchers conducted an identification of research problems of whether internal and relational marketing influence customer satisfaction and will they have effects on the level of customer satisfaction of Bank KalSel Sharia in Banjarmasin City, Indonesia.

## **2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT**

### ***2.1. Relational marketing***

According to [9], relational marketing is to know more by the establishment of two-ways communication through the management of mutual benefit between a certain company and its customer. Tung (1997 in [1]) defines relational marketing as a marketing strategy for a marketer or company to be able to deepen the relationship with its customers. Parasuraman and Zinkhan [14] and Mishra and Li [15] have said that relational marketing is a marketing activity that leads to the establishment, development and maintenance of relational success. Olotu *et al.* [16] through their research show that the focus of relational marketing is to establish and maintain relationships between the producer and its customers. Farida and Ardyan [17] has mentioned that there are three dimensions that can be carried out to maintain the relationship between company and its customer, namely; financial, social and structural bonds

### ***2.2. Internal Marketing***

Internal marketing implements marketing theory and practice toward the employee. Hwang and Ch i [18] and Rowe and Branes [19] have said that internal marketing is implemented by assuming that the employees are internal customers, jobs as internal products by designing products that meet the customers' needs better, because the employees are primary weapons that can win the customer's heart. Furthermore, internal marketing has been correlated with the quality of service [20], employee behavior in an organization and customer service [21], as well as customer satisfaction [22].

### ***2.3. Customer Satisfaction***

The success of a company can be seen from its ability to satisfy its customer. Matzler et al. [23] say that customer satisfaction is one of the main supporters of a company's financial performance. Fornell [24] defines it as an overall post-purchasing evaluation activity. According to [25], a customer's response towards the evaluation felt between previous expectation and performance of a product is felt after the product is consumed. Furthermore, he says that there are five elements of customer satisfaction, namely; Expectation, Performance, Comparison, Confirmation/Disconfirmation, and Discrepancy.

### ***2.4. Customer Loyalty***

Loyal customers are important assets for a company. It is not easy to establish loyalty; it requires a long

period of time and has to go through repeated purchasing processes by the customer. Westbrook and Oliver [26] states that loyalty is a tendency of customer position to consistently stay with a certain brand and product/service that causes repeated purchase. Griffin and Herres [27] have mentioned that customer loyalty is a repeated purchase done by customers caused by their commitment upon a certain goods/service or certain brand that the customer likes consistently in the time to come. Henning-Thurau et al. [28] has stated loyalty is more than repeated purchase, but is also about appreciation and commitment. Then Griffin and Herres [27] put forward that the advantages of having loyal customers are: reducing marketing cost, transaction cost, customer turn over cost, failure cost, increasing cross-marketing and encouraging more positive word of mouth. The indicators of strong loyalty are: the customer says positive things, recommends the product/service to friends, and continues to purchase the product/service.

### **3. RELATION BETWEEN THE VARIABLES AND HYPOTHESIS**

#### ***3.1. The Influence of Relational Marketing on Customer Loyalty***

Establishing and increasing customer loyalty is a very important management issue in this current era of competition. Establishing customer loyalty is not easy, especially if the company wishes to establish it instantly. Based on the results of several previous researches conducted by [28, 29, 30] relational marketing has significant and positive influence towards customer loyalty. Based on the theories and consistent findings in previous researches, therefore a hypothesis is formulated that:

H1: Relational marketing has an influence on customer loyalty of Bank KalSel Sharia.

#### ***3.2. The Influence of Internal Marketing on Customer Loyalty***

In order for a business oriented organization to survive effectively in this globally competitive environment, the organization has to be proactive and dynamic. Therefore, it is very important for strategy experts and marketing managers to focus and concentrate on the satisfaction of customer needs. The positive effect of internal marketing is that it will provide more maximum input to satisfy customer needs and wants. [31], [32] through their research have found that internal marketing mediated by working satisfaction has indirect influence towards customer loyalty. Based on the theories and consistent findings in the previous researches, a hypothesis is formulated that:

H2: Internal Marketing has influence towards Customer Loyalty in Bank KalSel Sharia

#### ***3.3. The Influence of Relational Marketing towards Customer Satisfaction***

Customer satisfaction is the key to establishing customer loyalty. One of the strategies that can be implemented to give satisfaction to new customers and keep loyal customers is relational marketing, which is a strategy where the exchange between the buyer and seller runs continuously, and does not end after a particular transaction has been completed [33, 34]. The results of research conducted by [35] show that relational marketing (bond, empathy, reciprocity, trust) has a significant and positive influence on the satisfaction of life insurance customers. Based on the theories and consistent findings in the previous research, a hypothesis is formulated that:

H3: Relational marketing has an influence on the satisfaction of customers of Bank KalSel Sharia.

#### ***3.4. The Influence of Internal Marketing on Customer Satisfaction***

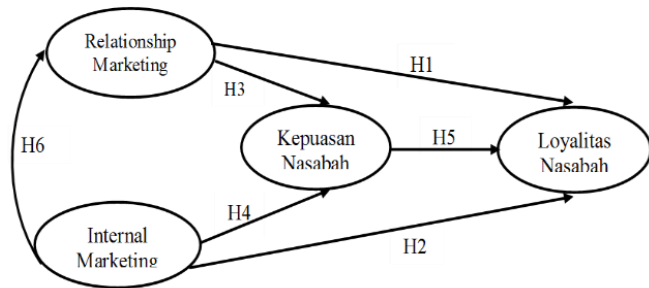
Fierce competition requires companies to always be able to satisfy their customers in order to obtain their loyalty. Therefore, the company needs internal marketing in order to increase its service and satisfy its customer better. It can be understood that in order to have satisfied customers, the company needs to have satisfied employees as well, since they are the internal customers. Kameswari and Rajyalakshmi [36] have mentioned that internal marketing has an influence on customer satisfaction. Based on the theories and consistent findings in the previous researches, a hypothesis is formulated that:

H4: Internal marketing has an influence on customer satisfaction of Bank KalSel Sharia

#### ***3.5. The Influence of Customer Satisfaction on Customer Loyalty***

High levels of customer satisfaction is eventually expected to establish and increase customer loyalty. If customer satisfaction and customer loyalty have a positive correlation, then a high level of satisfaction will increase customer loyalty. Sukotjo [37] in his research also has put forward that customer loyalty highly depends on customer satisfaction. Based on the theories and consistent findings in the previous researches, a hypothesis is formulated that:

H5: Customer satisfaction has an influence on the customer loyalty of Bank KalSel Sharia



**Figure 1** Research Conceptual Model

Source: Processed Secondary Data, (2019)

**3.6. The Influence of Internal Marketing on Relational Marketing**

Within the context of competitive business, attracting and keeping customers is very important for a company. The marketing concept nowadays has changed from a transactional approach into a relational approach. Relational marketing emphasizes on establishing, developing and maintaining successful relationships with customers [15]. According to [38], internal marketing equates to an organization's efforts with a value-added proposition. Logically, by fulfilling the needs of the internal customer (the employee), the company will be better in satisfying its external customers [10]. Based on the theories and consistent findings in the previous researches, a hypothesis is formulated that:

H6: Internal marketing has an influence on Relational Marketing of Bank KalSel Sharia

Based on the literature reviews and previously formulated hypotheses above, the conceptual model of this research is illustrated and can be seen in the following Figure 1.

**4. RESEARCH METHODOLOGY**

This research is an explanatory research that uses a quantitative approach, which will explain about the causal relationship between the variables which are interrelated in the hypothesis of this research. The

population in this research is all customers of Bank Kalsel Sharia in Banjarmasin city, Indonesia of which the exact number is not known. There are 135 samples obtained in this research. The data that was acquired from the questionnaires are then processed and analyzed by using PLS (Partial Least Square).

The definitions of the operational variables in this research are: 1) Relational Marketing is the marketing strategy of banking companies in establishing, developing and maintaining a relationship with their customer for a long period of time. 2) Internal Marketing is an activity to develop and motivate the customer-related employees whose tasks are to give supporting services and to work as a team in order to satisfy the customers. 3) Customer Satisfaction is an assessment or response and the level of customer experience after receiving and feeling the overall product and service given by the banking company. 4) Customer Loyalty is the customer commitment towards a certain product or service provider in carrying out continuous purchase due to the satisfaction received by the customer or influenced by the situation and other marketing efforts, which has the potential to change the customer behavior.

**5. ANALYSIS AND DISCUSSION**

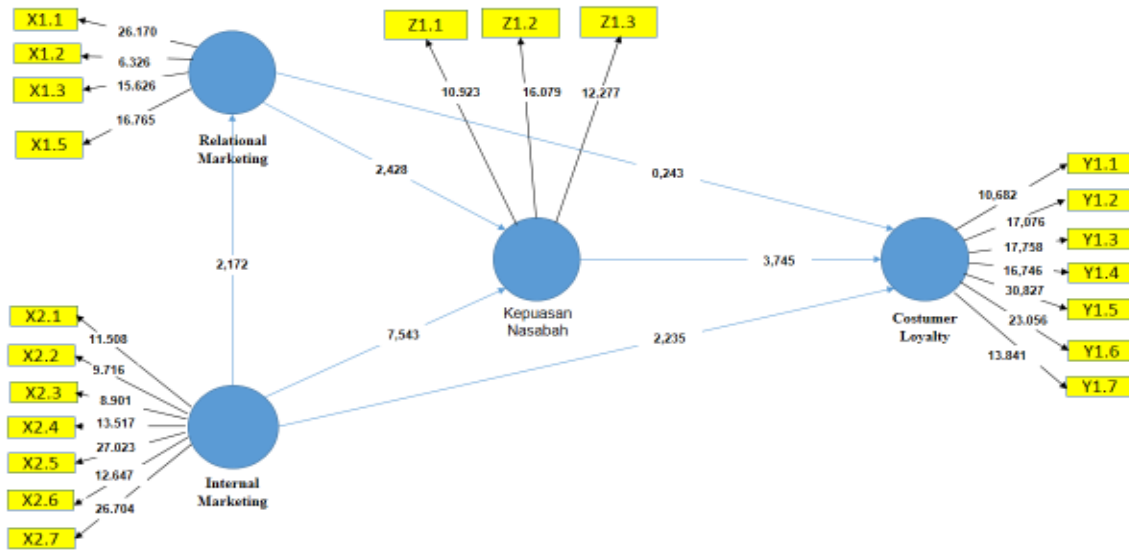
Based on the final results of the outer model structural test, all of the items are valid because their values are above 0.7. The significance test of the influence between variables with t-statistics (Inner Model Structural Fit) can be seen in the Table 1 and Figure 2.

Based on the R-square (Coefficient Determination) of the structural model in the Figure 2, it can be seen that customer loyalty is influenced by relational marketing, internal marketing, and customer satisfaction as much as 53.6%, while the other 46.4% are influenced by other variables that are not consisted in the model. The customer satisfaction variable is influenced by relational marketing and internal marketing as much as 67.3%, while the other 32.7% are influenced by other variables that are not included in the model. Next, the results of the hypothesis test (with the verification whether there is a significant influence) carried out by

**Table 1.** T-Statistics of the Inner Model Structural Fit

Influence between constructs	Path coefficient	T-statistic	Cut-Off Value	Significance
Relational marketing > Customer Loyalty	0,019	0,243	1,96	Not Significant
Relational marketing > Customer Satisfaction	0,228	2,428	1,96	Significant
Internal marketing > Customer Loyalty	0,284	2,235	1,96	Significant
Internal marketing > Customer Satisfaction	0,677	7,543	1,96	Significant
Customer satisfaction > Customer Loyalty	0,468	3,745	1,96	Significant
Internal marketing > Relational marketing	0,374	2,172	1,96	Significant

Source : Processed from SmartPLS Output (2019)



**Figure 2** Results of SmartPLS t-statistic Bootstrapping.  
Source: SmartPLS output (2019)

comparing the t-statistic of Bootstrapping results with the t-value. The results of hypothesis testing can be seen in the final model of this research results as shown in Figure 3. This serves as verification that there is a significant influence between the variables.

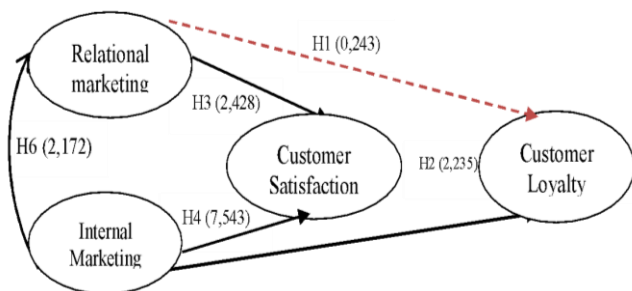
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significant influence between the variables.

Based on the analysis results of the first hypothesis test, which tests the influence of relational marketing (X1) on customer loyalty (Y), it is found that the t-statistic value is  $0.243 < 1.96$ . Since the t-statistic value is lower than the cut-off value, it can be concluded that relational marketing does not have significant influence towards customer loyalty of Bank KalSel Sharia in Banjarmasin City at the significance level of 5%, with the influence of (0.019) or (0.19%). It may be caused by the fact that most of the customers are fixed-deposit customers. This may be due to the fact that most customers are time deposit customers. Therefore, the consideration of getting a higher value in the profit-sharing scheme is considered more influential in shaping customer satisfaction and loyalty rather than the relationship marketing carried out by banking companies.

In addition, Bank KalSel Sharia has been able to fulfil the standards as determined by Bank Indonesia in maintaining the comfort and security of its customers, which surely no longer make it an important concern to remain loyal customers. The results of this research are contradictory to the results of researches conducted by [29, 30, 39] whereas in their research, they have concluded that relational marketing has significant and positive influence towards customer loyalty.

Based on the second hypothesis test analysis, which tests the influence of internal marketing (X2) on customer loyalty (Y), it is found that the value of t-statistic is  $2.235 > 1.96$ . Since its t-statistic value is higher than the cut-off value, it can be concluded that internal marketing has significant influence towards the customer loyalty of Bank KalSel Sharia in Banjarmasin



**Figure 3** Results of Hypothesis Testing.

city at the significance level of 5% with the influence of 0.228 or 22.8%. The results of this research support the previous research conducted by [37] that internal marketing can directly increase customer loyalty, since the existence of internal marketing can motivate the employees to think creatively in serving the customer and to have shared-views.

Based on the third hypothesis test, which tests the influence of relational marketing (X1) towards customer loyalty (Z), it is found that the t-statistic value is  $2.428 > 1.96$ . Since the t-statistic value is higher than the cut-off value, it can be concluded that relational marketing has a significant influence on customer satisfaction of Bank KalSel Sharia in Banjarmasin City at the significance level of 5% and with the total influence of 0.284 or 28.4%. The results of this research support the previous research conducted by [35] who have found that relational marketing has a positive and significant influence on customer satisfaction. The results are in accordance with the explanation put forwarded by previous research.

Based on the fourth hypothesis test, which tests the influence of internal marketing (X2) on customer satisfaction, it is found that the value of its t-statistic is  $7.543 > 1.96$ . Since its t-statistic value is greater than the cut-off value, it can be concluded that internal marketing has significant influence towards customer satisfaction of Bank KalSel Sharia in Banjarmasin City at the significance level of 5% and with the total influence of 0.677 or 67.7%. The results of this research support the previous research conducted by [37] in which there is a significant influence on customer satisfaction and also has an effect on customer loyalty. The results of this research are in accordance with the explanations put forward by [40, 41, 42] that internal marketing is a marketing activity that focuses on employees as internal customers, which makes internal marketing activities and satisfaction of internal customers as keys in satisfying external customers.

Based on the fifth hypothesis test, which tests about Customer Satisfaction (Z) towards Customer Loyalty (Y), it is found from the analysis that its t-statistic value is  $3.745 > 1.96$ . Since its t-statistic value is greater than the t-value, therefore it can be concluded that Customer Satisfaction has significant influence towards Customer Loyalty of Bank KalSel Sharia in Banjarmasin City at the significance level of 5% and with the total influence of 0.468 or 46.8%. It means that satisfied customers will tend to repurchase a certain product, in terms of the banking industry it means that the customers will carry out transactions in the same place (bank) and share their experience to other people regarding the service and product offered by the banking company.

The results of this research also support the research conducted by [37, 43] that customer satisfaction has a positive and significant influence on customer loyalty.

Research conducted by [44] has found that customer satisfaction is a mediator between service quality and customer loyalty. The results of this research are also in accordance with the explanation by [26] that customer loyalty and customer satisfaction are interconnected, although the interconnection is not always consecutive, in which satisfaction is the main factor for the establishment of loyalty. The results of this research are also in accordance with the explanations put forward by [45] that loyalty is established due to the influence of satisfaction/dissatisfaction towards a product that keeps on accumulating and also from the perception of the product's quality.

Based on the sixth hypothesis test, which tests the influence of internal marketing (X2) towards relational marketing (X1), it is found from the analysis that its t-statistic value is  $2.172 > 1.96$ . Since its t-statistic value is greater than the cut-off value, it can be concluded that internal marketing has a significant influence on relational marketing of Bank KalSel Sharia in Banjarmasin City at the significance level of 5%, with the total influence of 0.374 or 37.4%. In this context, as long as the company implements relational marketing strategy as a step in establishing and strengthening long term relations with its customer through the implementation of internal marketing, Bank KalSel Sharia has considered its employees as the primary weapon that can win the hearts of its customers. The employees themselves are the ones who have to become the customers of banking service products before the products are offered to potential external customers. Therefore, in order to satisfy the external customers [10], the company has to fulfill its internal customers' (employees) needs first.

## **6. CONCLUSION**

Based on this research, it can be concluded that relational marketing is not found to have a significant influence on customer loyalty, while internal marketing is found to have significant influence on customer loyalty. Furthermore, relational and internal marketing are found to have significant influences on customer satisfaction, and customer satisfaction is found to have a significant influence on customer loyalty. Additionally, internal marketing is found to have significant influence towards relational marketing.

## **7. LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH**

This research is only represented by one branch office of Bank KalSel Sharia, therefore the generalization of this research results should be done in a careful manner. The level of relational marketing, internal marketing, and customer satisfaction influences toward customer loyalty is 53.6%, while the other

46.4% is influenced by other variables. This means that there are many other variables that influence customer loyalty. Future research is suggested to take on broader contexts and more samples in order for its results to be more generalizable. Furthermore, the complexity of competition and high dynamics of customer loyalty and other variables that influence it may change as the environment also changes.

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