EVALUATING MARKETING ACTIVITIES THROUGH THE SERVICE QUALITY IN THE FINANCIAL SECTOR

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Abstract

The purpose of this first study, continuing limitations of the study A'Ahlak and Al-Nawas (2010) This study uses research object seven banks include Bank Mandiri, Bank Permata, BNI, BRI, Danamon, BCA, and BTN. Second to investigate and evaluate the activities of marketing and quality relationship banking arrangements. To analyze the data collected from a random sample of 124 clients drawn from the five dimensions of commercial banks in Indonesia, the quality of the relationship is used to identify the structural characteristics of the relationship between the management of the bank's employees and customers. The results of the empirical research is four things. First, greater employee orientation 'relational and customers produce higher quality relationships. Second, a better financial providers' (employees) attributes produce higher quality relationships. Third, the higher the quality of relationships that lead to better continuity of relationships. Fourth, committed client relationships generate client satisfaction, loyalty, word of mouth influence as a promotional tool. This in turn contributed to an increase in the bank's image.

Keywords: Quality Management and Customer Relationship Marketing Services Bakn

Introduction

The quality of service that can be seen as one of the important factors in business management has been widely discussed and implemented in academic and commercial (Chen and Chen, 2010) The definition of the overall service quality is the impression a customer or assessment of the inferiority and superiority relative or organizational excellence and services (Bitner and Hubert, 1994). This can be measured by comparison of customer expectations with customer perception of the actual service performance (Ruswanti, 2011) in the service of the Bank of service quality can be defined as the gap between patients' expectations and perceptions. Customers expect what he wants in the service of the bank therefore should be served well and the patient's perception can be considered as an evaluation of the specific service attributes relative to their expectations. Operationally, quality of service depends on the bank's balance customers' perceptions and expectations. Zeithaml (2003) suggests that the quality of service to meet the needs of customers, and customers to evaluate the service quality of the bank put out of service, service process and service environment. Berry (1983) introduced the concept of relationship

marketing has been tested empirically based on the principles of the theory of relations marketing. Build long-term profitable and sustainable relationships with customers.

Improve customer retention, develop and maintain the trust and commitment between the seller and the customer (Gaur and Xu, 2009), customers achieve high customer satisfaction and loyalty (Gaurav, 2008), is central to the theory of relationship marketing. The implementation of relational marketing in theory even has expanded into financial services, the deregulation (Yavas and Yasin, 2001). However, despite previous literature has emphasized the importance of relationship marketing, especially in the financial sector customers look very different relationship marketing. While customers see the relationship as financial institutions acting on their behalf based on confidence and trust, financial institutions see the relationship marketing in terms of the number of accounts they have. In addition, while literary body in the business to business and business to consumer emphasized the role of the market and the importance of relationship marketing, there are studies have been conducted to test the causality of the quality of relationship marketing in the banking sector (Al-Ahlak and Al-Nawas,

2010). The primary objective of this study examine the influence of the relationship between employees and customers affected relationship quality. The higher the bank in a client relationship marketing orientation, relational orientation, mutual disclosure, and services providers the higher the quality of the relationship banks and customers. With the increase in the quality of relationships that improve WOM.

Literature
Relationship Marketing and Banking

Morgan and Hunt (1994) relationship marketing is defined as all marketing activities directed toward establishing, developing, and maintaining successful relational exchanges. Veloutsou et al. (2002) showed that the relationship marketing is based on multi-relationship ongoing transactions with customers, as opposed to some single transaction as in traditional marketing. In addition, the process takes a long time and the amount of resources allocated to attract and acquire customers, has shifted from an emphasis many companies in building and maintaining long-term customer relationships (Ennew and Binks, 1996). To achieve gains of up to 85%, the company needs to improve customer retention by 5%. (Reichheld and Sasser, 1990). Customers in the long term associated with the company more profitable (Al-Alak, 2006). Companies allocate more of their resources to keep customers make marketing more efficient and effective. Lovelock (2002) suggests that companies need to conduct continuous assessment and screening customers do not all maintain customer relationships. Therefore, the relationship marketing aims to build and maintain loyal customers are profitable for the company. Loyality customers often helps to word of mouth with new customers (Sheth, 2000).

The company offers communication and learning between companies and customers (Eisingerich and Bell, 2006). In addition, because the supply of financial services difficult to distinguish from competitors, customers have become more conscious about price (Claik and Balta, 2006). However it is suggested undermined trust banking services (Taylor, 2007). Quality relationship refers to the perception of customer and employee evaluations of individual services, communication and behavior, respect, courtesy, warmth, empathy, and helpfulness (Al-Alak,

2006). It involves feelings and emotional encourage customer interaction and individual employees with the banks have a chance to evaluate. Bergeron et al. (2003) examined the knowledge of customers, quality of service and expertise. His findings relationship between expertise and satisfaction is not significant. Customers dissatisfied not to buy in the future than a satisfied customer. While the trust of customers were found to produce wom less positive to recommend the bank to others. Eisingerich and Bell (2006) suggests the involvement of customers in service has a knowledge bank to help boost loyalty. Bergeron, Roy, and Fallu. (2008) found that the financial institution with a strong customer orientation has a strong influence on the customer experience enjoyable.

In addition, familiarity with customers found to have a strong impact on customer delight. Iovasi continuous service is not easily imitated by banks led to increased customer satisfaction generate word of mouth. Yavas, (2006) studied the degree of congruence between the front line bank employee perceptions of service quality to customers. Dolen et al. (2004) showed that a client meeting and relationship satisfaction is mainly influenced by the performance of employees. Chaio et al. (2008) concluded that the bank's employees play a role influencing loyalty, regardless of long-term relationships with banks and customers. The proportion of consumers engage in WOM has been found to be very high, the proportion of consumers rely on WOM has been found to be very high. While the exact proportion debated, it is clear that most consumers often rely on WOM for decision making. WOM can be accepted by consumers who then passes the message to the consumer another and so on. Lastly, one of the most powerful aspects of WOM can be shared by more than one person, the result can be seen some passed from mouth to mouth. These variables are carefully selected in previous empirical studies, with some adaptation by the researchers of this study in order to more clearly reveal the uniqueness of the banking sector as a service provider.

All items that were scored in a 5-point Likert scale ranging from 1 = strongly disagree 'to 5 = strongly agree. Client orientation is measured by two indicators such as understanding the needs of clients (X 1) and conflict resolution (X 2).

Understanding customer needs is measured by (1) the bank's employees have knowledge of customers' needs and (2) the bank employee tried to understand the changing needs of customers. Conflict resolution is measured by (1) dealing with the bank employees can make a complaint politely, (2) the bank employees respond quickly to questions and complaints (3) a bank employee resolve customer complaints although not a direct responsibility. Relational orientation measured by two indicators such as the intention of cooperation (X 3) and the intention of contacting (X4). Intention to cooperate measured by (1) the bank's employees treat each customer (2) of bank employees who will help you to make a decision. Intention of cooperation is measured by (1) the bank's employees to devote much time to the customer (2) the bank's employees will soon contact with customers (3) employees of the bank to provide information about a new service (4) of bank employees contact customers if needed. Mutual disclosure or mutual openness (X5) was measured with four items (1) Customers ask questions to employees of banks widely (2) the bank's employees help customers dealing with new technology services (3) of bank employees troubleshoot customer in transaction errors (4) customer expressed dissatisfaction with the employees in the service.

Servises provider consists of three variables: membership (X 6), experience (X 7), and appearance (X8). Membership consists of (1) the bank's employees are professional in providing services and very satisfying (2) employees of the bank have adequate knowledge and skills services bank (3) the bank's employees have self-development to provide better service (4) of bank employees are competent in providing services , The experience of employees (1) the bank's employees seem to have a lot of experience (2) of bank employees who seem to have an excellent career record. Performent consists of (1) the bank's employees have a professional appearance (2) the bank employee well-dressed (3) the bank's employees have no manners. Variable focus in this study is the quality of the customer relationship with the bank employees as perceived by the customer. High Quality relationship means that customers can rely on the service provider. Future performance linked to past performance gives satisfaction. The quality of the relationship consists of two indicators, confidence and satisfaction. Confidence and satisfaction (Crosby, Evans, and Cowles, 1990). Five items (1) to keep the promise (2) sincere, (3) reliable, (4) honest, and (5) first put the interests of customers. Satisfaction is measured 4item (1) good, (2) love, (3) are satisfied with the bank's employees and (4) are satisfied with the service overall bank. To measure the consequence of the quality of the relationship is Qontinuity relationship, and wourd of mouth used three items to measure continuity of relationships: (1) I believe a bank employee will provide better service in the future; (2) I would not switch to other banks, and (3) I always will be proud of this bank. Two items were used to measure of word of mouth (1) I want to recommend the bank to others and (2) I want to tell others about the good things of this bank. Client Relationship Orientation, Relationship Orientation, Mutual Disclosure, Servises

Provider and Relationship Quality

Al-Alak (2004) defines the variables that affect the quality of the relationship as a service provider attributes and behavior of relational ministry. Crosby et al. (1990) defines independent variables that affect the quality of relationships as similarity, domain expertise and relational selling behavior. Kim et al. (2001) developed a three-management relations activities that affect the quality of relationships: customer trust, customer contact, and effective communication. A list of variables that can affect the quality of relationships developed in this study. Four independent variables as construction is customer orientation, relational orientation, mutual openness, and service providers. Customer oriented service providers to provide services that exceed customer expectations (Chiao et al, 2008) and continue to put customers' needs and interests in front of other interests (Al-Alak-and Al-Taie,2002). More and more employees serve contact the bank employees to benefit, communicated, the stronger the perception of consumers that the first bank employee to put the customers' needs. When employees provide superior client oriented and highly satisfactory services, the bank will increase the image of the service and client satisfaction will increase. Customer orientation seems to have a direct relationship with the quality of the relationship. Relational orientation refers to loyalty, concern for the future welfare, identification, and proud to be associated with the

organization (Garbarino and Johnson 1999). Relational exchange characteristics of the customer and the bank are expected to affect the quality of relationships (Crosby et al, 1990).

It is clear that the intention of customers to remain loyal to a company becomes stronger, if customers really appreciate the relationship with the company (Walter, 2000). An error relational orientation and services offered to customers found to be important for service providers to achieve competitive advantage, improve customer loyalty, enhance corporate image, and improve business performance (Choi and Chu, 2001) the banking sector expect the same. Bank is providing the best service, or when service exceeds expectations, can achieve a competitive advantage, improve the image, and maintaining client loyalty. The findings of two-way interaction between bank employees and customers, in traditional banking, e-banking as a challenge, the type of interaction is important in establishing and maintaining interpersonal relationships (Paulin et al 1998). Mutual disclosure reveals proven to have a positive impact on the quality of relationships within the traditional banking arrangements (Prendergast and Marr, 1994). Every time a customer interacts with the bank via telephone, e-mail, directly, or through technology, service encounters occurred. During the meeting the customers receive quality service from the bank and each meeting to contribute to overall customer satisfaction. Some banks have a policy regarding the physical appearance of their employees, especially managers. The service provider of their performance is very important to establish a good relationship quality in the service encounter.

Therefore, we suggest the following hypothesis:
H1. There is a positive influence between customer orientation and quality of the
    relationship.
H2. There is a positive influence between the relational orientation and relationship quality.
H3. There is a positive influence between mutual openness and the quality of relationships.
H4. There is a positive influence between the service provider and the quality of
    relationships.

Qontinuitas relationship and WOM.
Al-Alak empirical findings and Al-Taie (2002) study of quality of services provided by the

hotel in Jordan foreign guests shows that guest satisfaction has a positive relationship with intention to repurchase (ie dealing with the hotel on a regular basis) and word of mouth. satisfied customers show strong repeat purchase intention and spread word-of-mouth referrals. The quality of relationships is proposed to have a positive relationship with the wom. Bendapudi and Berry (1997) suggests that the relationship resulting from the advocacy-based dedication relationship: a relationship that the customer wants to continue and feel like no other choice. Alak al (2004) showed that a satisfied customer in his office appears to be involved in extensive wom, acting as an agent of sale apply to service providers. Other findings indicate "that a person's emotional shopping experience and task focused success expenditure involved in view of the complex itself and communication word of mouth (Paridon, 2008). In the banking sector, the expected sale of mouth becomes a powerful form of communication. Values relations in the sector banks thought to lie in the continuity of the relationship between banks and clients. relationship continuity is the party? willingness to extend cooperation or agreement to work together for a certain period of time. one satisfied client will expect to stay in touch with the bank without having to think about switching to financial service providers competitive. Therefore the hypothesis proposed:
H5. There is the influence of Relationship Quality and Relationship Qontinuety
H6. There is the influence of Quality Relationship and WOM.
H7. There is influence between Qontinuety Relationship and WOM.

Research Methods
Sources of Data and Measurement Scale.
The primary data required is collected through self-completion questionnaire which was originally developed and used for research purposes. A pilot study was first conducted to improve the structure and content of the questionnaire. To achieve this goal, thirty questionnaires sent to bank customers in seven banks include: Bank Mandiri, Bank Permata, BNI, BRI, Bank Danamon, BCA and BTN stated that the guarantee of confidentiality increase response

rates. There fore. Based on the logic of research methods deliver questionnaires were randomly assigned to bank customers after explaining to them the purpose of research, procedures are required to fill out questionnaires and answering any questions related to one of the questioner. Some respondents refused to fill out the questionnaire because of the time factor, while respondents who indicate participate to offer gifts. Dunning et al. (1974) stated that offering a reward can lead to increased response respondents. But from 160 questionnaires are filled in the four questionnaires are considered invalid, so there are 126 data used to test the quality of the relationship with the customer word of mouth. This questionnaire deployment time lasts from 1 November 2015 to January 2016. In addition, researchers deploy an average of 20 questionnaires each to the bank, to make it easier to follow the respondents. In addition, including the banks who have visited one to three times a month. Questions asked respondents to rate the statement using a 5-point Likert scale. Equipment using multiple regression analysis using SPSS 19 series.

ANALYSIS RESEARCH

Data obtained from the survey were analyzed for frequency analysis. Among the respondents, men at 57 and women at 74. Respondents were aged between 18 years to 50 years of age. Works of respondents employees 96 people and 28 private. Revenues amounted to over three million respondents of 58.1% and the remaining respondents pendapatandi over five million 41.9%. Respondents had a relationship for more than two years.

Test Validity and Reliability.

The next step in the validation of measurement involved computing alpha coefficients for each series of steps for reliability. Cronbach? Alpha's most frequently used to test the reliability of multi-item scale commonly 0.6 (Hair et al, 1992). Because all grades validity is between 0.6 and 0.74 for the reliability of the build up in our model resulted to be very reliable. In short, the evidence suggests that the scale we have an adequate measurement properties. Criterion validity of the item: the item is declared invalid (valid) if the item-total correlation coefficient greater than the value of r table. = 5%) was $0,312.\alpha$To r table df = n - 2 = 40-2 = 38 (Kefisien instrument reliability criteria above Cronbach Alpha of 0.70 (Hair et al, 1986) is considered adequate for the reliability of the instrument. Effective contribution (R^2) or the coefficient of determination 0.528. That is, 52.8% of the change or variation in relasitionship quality can be explained by the client orientation, relationship orientation, mutual dislosure and sevise provider While 47.2% is explained by other variables. F count = 33.267 with a significance of p = 0.000. That is RO, MD and SP simultan eously (together) have a significant influence on RQ, significantly above 0.01 (above 1%).

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.654	.288		2.274	.025
	Client Orientation	.065	.082	.065	.786	.434
	Relational Orientation	.194	.087	.204	2.228	.028
	Mutual Disclosure	.161	.069	.188	2.315	.022
	Service Provider	.401	.092	.402	4.383	.000

a. Dependent Variable: Relationship Quality

The regression equation:RQ = 0.654 + 0,065CO+ 0,161MD + 0,194RO+ 0,401SP

Effect of Individual / Partial:

Variabel Bebas	t hitung	Signifikansi p	Pengaruh
Konstanta	2,274	0,025	Signifikan
CO	0,786	0,434	Non signifikan
RO	2,228	0,028	Signifikan
MD	2,315	0,022	Signifikan
SP	4,383	0,000	Signifikan

Effective contribution (R2) or the coefficient of determination 0.341. That is, 34.1% of the change or variation in the relationship can be explained Continuity Relationship Quality. While 65.9% is explained by other variables.

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.327	1	10.327	63.103	.000[a]
	Residual	19.965	122	.164		
	Total	30.292	123			

a. Predictors: (Constant), Relationship Quality

b. Dependent Variable: Client Loyalty

Effective contribution (R2) or the coefficient of determination 0.267. That is, 26.7% of the change or variation in WOM can be explained Relationship Quality. While 73.3% is explained by other variables.

Effect Individual/Parsial

Variabel Independen	t hitung	Signifikansi p	Effect
Konstanta	3,063	0,003	Signifikan
RQ	6,662	0,000	Signifikan

Constants of 1,170 means that if RQ is equal to zero, then the WOM for 1,170
• An increase of 1 unit RQ will be followed by an increase of 0.665 WOM. Effective contribution (R2) or the coefficient of determination 0.434. That is, 43.4% of the change or variation in WOM can be explained CL. While 56.6% is explained by other variables.

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.696	1	17.696	93.404	.000[a]
	Residual	23.114	122	.189		
	Total	40.810	123			

a. Predictors: (Constant), Client Loyalty

b. Dependent Variable: Words of Mouth

The regression equation:
WOM = 0.859 + 0.764 CL. Constants of 1,170 pales CL equals zero, then WOM amounted to 0.859. An increase of 1 unit CL will be followed by an increase of 0.764 WOM.

Effect of Individual / Partial

Variabel Independen	t hitung	Signifikansi p	Effect
Konstanta	2,897	0,003	Signifikan
CL	9,665	0,000	Signifikan

Interpretation

Group income over Rp 5.0 million has a higher relationship quality than with the income of Rp 3.0 to 5.0 million (3.9148 versus 3.7203) The difference is significant statistically significant at p = 0.016 with t = 2.437. Interpretation: Group income of over Rp 5.0 million has a client loyalty which is higher than the income group Rp 3.0 to 5.0 million (3.8413 versus 3.6250). This difference was significant (significant) statistically significant at p = 0.016 by t = 2.443. T test. Interpretation: Group income of over Rp 5.0 million had words of mouth are higher than income group Rp 3.0 to 5.0 million (3.7885 versus 3.6342) . Interpretation: Group of female clients have a relationship quality that higher than male clients (3.8212 versus 3.7732). Interprestation: Group of male customers have a client loyalty which is higher than female clients (3.8000 versus 3.6588). Interpretation: customer group of men had words of mouth are higher than female clients (3.7398 versus 3.6712). Interpretation: The customer age group 31-50 years had higher relationship quality 30 year age group (3.9792 versus 3.7548). Interpretation: Customers age group 31-50 years have a client loyalty which is higher than ≤ 30 year age group (3.8173 versus 3.688). Customers age group 31-50 years had words of mouth are higher than ≤ 30 year age group (3.7688 versus 3.680). Interpretation: Group income over Rp 5.0 million has a higher relationship quality than with the income of Rp 3.0 to 5.0 million (3.9148 versus 3.7203). This difference was significant statistically significant at p = 0.016 by t = 2.437. Interpretation: Group income over Rp 5.0 million have a client loyalty which is higher than the income group Rp 3.0 to 5.0 million (3.8413 versus 3.6250).

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Conclusion.

Show that relationship marketing activities carried out by financial service providers add value for customers, which leads to not only customer satisfaction and confidence but also for long-term relationships, and word of mouth. It has also been demonstrated that the well planned and executed with the customer relationship management on the part of the bank is a great opportunity to increase customer value and provide a way to systematically attract, acquire and retain customers, as well as to improve the bank's image as a quality provider of financial services. The findings of this study indicate how each marketing action proposed gives the opportunity to the bank manager to develop and implement relationship marketing strategies with a common goal improving the efficiency and effectiveness of marketing. Four hypothesized set of relational orientation, client orientation, mutual disclosure and servise provider. Client orientation found to have no significant relationship with quality of service. Three hypotheses of marketing actions that have a positive impact on the quality of relationships at the 0.05 level. The findings show that the quality of the relationship is strong and positively influenced by servises provider, mutual disclosure and relationship orientation. This study shows that the bank manager stressed servises providers, mutual disclosure and relationship orientation must be equipped with the skills, experience and professional appearance to enhance trust and customer satisfaction. Will

eventually lead to an increase in performance related to the continuity of the relationship and wom. It can be concluded from these results that the financial institutions of high quality can play an important role in reducing the perceived risk, create and add value for customers, providing services without errors, improve client satisfaction and best practices and the pursuit of excellence in the field of financial services. In order to improve employee? Relational orientation, bank managers must keep a well-planned and organized interaction with the client. Some useful interaction and communication activities include (1) is consistent with the client via phone calls, e-mails, newsletters, and telemarketing; (2) solving the client's problems, help them in dealing with technology-the new service, telling them about the new services that can save time, and increase the involvement of customers which helps in delivering service excellence and, (3) provide financial statements promptly and information achievement of the bank which can result in increasing the credibility of the institution in the eyes of customers. It is clear that communication plays a vital role in maintaining long-term relationships between the bank and its customers and the wider community. Client-bank communication can be encouraged by the training and skills development is not only the front line, but the bank employees as a whole. Recommendations from satisfied customers are found in the literature prior to buying financial products. Therefore, when bank employees are equipped with the necessary skills to serve and understand the needs of their customers, wom growing, so recommend the bank to family members, friends and relatives. Comments wom can also assist in developing a two-way communication in which financial services providers can learn from customers.

In order to improve the orientation of the client, the bank must translate the detailed information about their clients to follow-up the practice. One-to-one marketing is reasonably well in helping the bank to generate the required information about the behavior of their clients. This information can then be aligned with the bank's strategy to provide high quality services, so that the high client satisfaction. Serving clients as individuals and not just as numbers start following activities should be undertaken to understand the characteristics of the customer and

preferences better: (1) have knowledge of the unique preferences clients (especially clients who are decent and VIP) and (2) try to understand and predict changes in client needs. Integrating all activities of the bank-front and back-office into a single system can assist in dealing with clients smoothly, because all the necessary information about the client easily accessible. Activities of bank employees to resolve issues include: (1) to show concern and courtesy when dealing with clients and investigation of complaints, (2) to devote more time to listen and try to really understand the client's viewpoint and (3) have completed the investigation clients and complaints although perhaps not on the employee? direct responsibility.

It is important for all employees of the bank to have the following skills in dealing with clients (1) professional and skilled in dealing with clients; knowledge (2) adequate account of the mission and goals of the bank, (3) an adequate knowledge of various financial products; (4) showed an interest in self-development to provide better financial services, and (5) are competent in providing financial services. It is also important for the bank employees to have appropriate experience and sufficient to identify the needs of the client. Employees must be able to: (1) at the suggestion of the client; (2) identify their needs (3) to provide solutions to their problems (3). The findings of this study indicate that it is important for the bank employees are well dressed and professional appearance with a great way to make clients satisfied. This, however, can affect the 'moment of truth', in which clients assess / recalculate previously held perceptions. Once the bank has gained clients are satisfied, it may lead to more and more clients want to do transactions with the bank, and can achieve a positive effect on the relationship and continuity of mouth. Therefore, this is the most important task for the bank to make clients satisfied and to create a higher level of customer confidence in the service provider.

Finally, the quality of relationships in the regulation of banks should be considered by those who served in the bank (eg general manager, assistant, teller) as the ability to meet the other requirements and spirit of the client and our employees rather than elegance. Ideal quality of relationships in our case could allow the bank to develop a relationship of trust and long-term

commitment to their clients. The commitment can increase the length of client-service relationship, which allows the bank to increase the credibility and enhance the brand and positioning itself as a market leader in providing financial services zero error.

Limitations And Future Research

This study has several limitations that affect the interpretation of results. For future research exploring other aspects of the customer relationship with the service provider to measure the quality of the relationship. To measure the effect of these variables in the long term relationship between customers and providers of financial services. Field of study could further attract through doing a comparative study between government banks and private banks. A future study should broaden the subject of research for all banks and other financial institutions such as insurance companies and capital markets.

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