

The Role of Customer's Cultural Values in Developing *e-loyalty* : empirical study on BSM Kudus Branch

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abstract

Objective of the study this paper is to discuss result of the study which examines effects of customers' cultural values in developing e-loyalty in globalization era and integrative model which based on relationship marketing theory. These customers' cultural values include personal relationship, long-term relationship, credibility among organizations, and English capability. Design/methodology/ approach in this study is using triangulation approach consisted of survey on 17 customers, interview with manager, and instrument data processing of 200 respondents based on Structural Equation Modeling (SEM), its result shows that there is significant relation among customers' cultural values in developing e-loyalty of Sharia banking especially in BSM Kudus Branch. Knowledge provided in this paper is expected to be able to help bank manager in handling issues of decreasing customers' e-loyalty of Sharia banking by cultural approach.

Keywords: Cultural Value, Customer, e-Loyalty, Relationship Marketing.

abstrak

Tujuan dari penelitian ini adalah untuk membahas hasil penelitian yang mengkaji pengaruh nilai budaya pelanggan dalam mengembangkan e-loyalty di era globalisasi dan model integratif yang didasarkan pada teori hubungan pemasaran. Nilai budaya pelanggan ini meliputi hubungan pribadi, hubungan jangka panjang, kredibilitas antar organisasi, dan kemampuan bahasa Inggris. Desain/metodologi/pendekatan dalam penelitian ini adalah menggunakan pendekatan triangulasi yang terdiri atas survei terhadap 17 pelanggan, wawancara dengan manajer, dan pengolahan data instrumen sebanyak 200 responden berdasarkan Structural Equation Modeling (SEM). Hasil penelitian ini menunjukkan bahwa ada hubungan yang signifikan antara pelanggan dan nilai budaya dalam mengembangkan e-loyalty perbankan syariah, khususnya di BSM Kudus Cabang. Kontribusi ilmiah yang diberikan dalam artikel ini diharapkan dapat membantu manajer bank dalam menangani masalah penurunan loyalitas pelanggan perbankan syariah melalui pendekatan budaya.

Kata Kunci: Nilai Budaya, Pelanggan, e-Loyalty, Relationship Marketing.

a. Introduction

This study is motivated by the existence of phenomenon and gap between theoretical claim and practice of sharia banking in reality. The phenomenon in reality shows that after appearing globalization era, society's need toward advancement of information technology especially in banking is greater. Therefore, a developed country, such as Indonesia, has a high expectation to adopt that advancement of information technology to create satisfaction and customer loyalty in the context of *relationship marketing*. There are many benefits got from applying modern information technology, among of them are to build long-term relationship between customer and banking.

However, empirical study shows that developed country, such as Indonesia, has a low adoption level of information technology. This is effected by many things, they are cultural values of society which are inappropriate or less support to adoption and development of information technology.¹ It will give bad effect on satisfaction and customer loyalty level. In interaction process of culture and globalization, on one side gives a chance to sharia banking to access global market and advancement of information technology (such as: internet banking, sms banking *e-loyalty*) which can possibly make sharia banking to broaden its products and distribution channel of service. On the other hand, globalization on products and services to customers throughout the world can not be equalized because there are cultural difference, geopolitics, and many more which nally affect some differences signi cantly in taking decision, habit, and their long-term relationship with company.

In term of cognitive, the meaning of culture is “collective programming from one’s thinking which differ between member of one group and anoher”.² Culture consists of mindset. It is viewed as a system set of gathering meaning and as an effort of dividing knowledge structure which leads to decreasing variability in individual interpretation toward stimulus. Because implementation of cultural content is very selective and adaptive, a differently ecological environment will make cultural modi cation also different. Culture will form basic values and norms from its members. They will be divided and transmitted from one generation to another

¹ S. Vatanasakdakul, J. D’Ambra, P. Ramburuth, “IT Doesn’t Fit! The In uence of Culture on B2B in Thailand”, *Journal of Global Information Technology Management*, Volume 13, Number 3, 2010.

² G. Hofstede, *Culture’s Consequences: International Differences in Work-Relate Values* (Beverly Hills: Sage Publication, 1984).

through social learning, modelling process and observation, and also effect from action itself.

Vitkauskaitė stated that interaction of internet will not be optimal if design system used is inappropriate with user perception. Noted that customers from many countries use different interface, graphic template, and their attitude in *e-commerce* is also different. Thus, if a company is intended to have business in global market should consider the effects of cultural values and know every change of its in marketing communication. Knowledge about this cultural specification is important, especially in marketing campaign, to affect decision, satisfaction, and customer loyalty. Moreover, this knowledge should be arranged well and adjusted to job analysis.

Related to *e-loyalty*, some literatures are intended to broaden the meaning of loyalty to strengthen *relationship marketing* theory. Loyalty has been identified as antecedent of competitive strategy, customer retention, and getting long-term profitability of company. That proportion is called valid because customer loyalty, actually, is the greatest asset of company, thus the purpose of every business is to make and maintain customers by creating loyalty. Coming from basic thought about that loyalty, *e-loyalty* is developed, according to Anderson and Srinivasan in Hur (2011) is beneficial attitude for customers to an *e-business* system which is potential to cause an action of buying repeatedly. Meanwhile, Hur (2011) defines *e-loyalty* as intention of customers to visit *website* again with or without *online* transaction.³

Besides those backgrounds above, this study is conducted to solve the gap, either theory or gap of the previous study. Theory gap raises because there is not a clear

³ A.V. Zeithaml, L.L. Berry, and Parasuraman, "Communication and Control Process in the Delivery of Service Quality", *Journal of Marketing*, Volume 52, p. 35-48.

consensus (*multifacet*) between the previous researcher about how to measure the effects of all practices of *relationship marketing*.⁴ On the other hand, study gap raises because some opinions state that satisfaction and loyalty variables can be affected by culture.⁵ Nevertheless, Avery, Baradwaj, and Singer pointed that not all of factors from those, only culture, Hofstede, affects understanding, satisfaction, loyalty, and taking attributes from various designs of certain *web bank online* situs. Therefore, this study will re-examine the effects of cultural values as well as those which were conducted by Vatanasakdakul, Ramburuth, and D'Ambra. It is like what was suggested by Webster and Achrol that the next researchers review and re-analyze deeply about design and practice of *Relationship Marketing* on banking business to create customer loyalty from different culture background, especially in developed countries such as Indonesia.

The important objectives of this study are: *First*, to solve theory gap by developing and strengthening basic theory of *marketing relationship*, especially on business of sharia banking. *Second*, shaping theoretically basic strategy to build *e-loyalty* by knowing what kinds of customers' cultural values which really affect on improving relation quality between sharia banking and customers. This study intends to show that there is interdependence among variables in building customer *e-loyalty*.

⁴ X. Guo, A. Duff, M. Hair, "Service Quality Measurement in the Chinese Corporate Banking Market", *International Journal of Bank Marketing*, Volume 26, Number 5, p. 305-327.

⁵ G. Hofstede, *Culture's Consequences: International Differences in Work-Related Values* (Beverly Hills: Sage Publication, 1984); X. Guo, A. Duff, M. Hair, "Service Quality Measurement in the Chinese Corporate Banking Market", *International Journal of Bank Marketing*, Volume 26, Number 5, p. 305-327; S. Vatanasakdakul, J. D'Ambra, P. Ramburuth, "IT Doesn't Fit! The Influence of Culture on B2B in Thailand", *Journal of Global Information Technology Management*, Volume 13, Number 3, 2010.

Suggestion from Cáceres and Papparoidamis to the next researchers, to notice the difference of customers from various social background and is used as measurement variable which affects customers' loyalty in giving service. It is also formed by Webster and Achrol who state that cultural difference can cause the high or low level of customer loyalty.

According to background, an identified gap, objective of the study and suggestion of the previous researcher, this study is conducted to solve the gap by reviewing theory and basic concept of *relationship marketing* and identifying customers' cultural values which affect *e-loyalty* on sharia banking as well as done by Savanik, John, and Prem to build conceptual framework and aim to unite various relational variables which are related in literature of marketing relationship. Then, it is conducted investigation empirically for the formulated model. Because the objective of this study is investigating theoretical-basis model, so this study uses an analysis technique of *Structural Equation Modelling* (SEM). This SEM usage is also expected to solve the gap either theory or an identified gap of the study.

B. Discussion

1. Cultural Values

This study is more directed to how individuals and Indonesian cultural values have an adaptive perspective and attitude toward the development of information technology to support banking loyalty programs. Why culture is the focus of discussion, because culture includes various setting of social behavior and interaction. This setting that causes anthropologists and researcher succeed to develop several cultural models that illustrate the differences between cultures with each other. Hewett *et al.* stated that national culture is

an important factor in maintaining long-term relationships between customers and companies.

One of the most widely quoted anthropologists is Geert Hofstede. Hofstede successfully undertook cultural studies from 1970 to 1980 on IBM companies, in 72 national subsidiaries, 38 jobs, 20 languages, and 116.000 individuals. Based on these studies, Hofstede identifies four cultural dimensions consisting of dimensions: individualism vs. collectivism, avoidance of uncertainty, masculinity, and distance of power. This understanding has dominated the literature in the last two decades.

Power distance is the level of public acceptance of uneven distribution in a power. The power distance scores in Indonesian society are very high at 78 compared to the Thai state is 64.⁶ Hofstede claims that high-powered countries have centralized and hierarchical political structures, developed with status differences, while low-power countries consider individuals as normal and status differences among them are not very strong.

The fundamental issue of individualism versus collectivism is the degree of individual dependence in society. In a collectivist culture the interests of the group take precedence over the interests of the individual, on the contrary in the individualist culture, the interests of the individual are greater than the interests of the group. So in a cultured society of high collectivism, the feeling of dependence on each individual is very high. Indonesia has a low individualism score is 14, indicating that Indonesia is cultured by high collectivism.

The culture of masculinity versus femininity is related to the effort of separating traditional gender roles or not

⁶ G. Hofstede, *Cultures and Organizations: Software of the Mind* (London: McGraw-Hill, 1991).

doing it. In a masculine culture the role of gender is more detached than that of feminism and manifests itself through the tenacity, competitiveness, violence and femininity of the home-oriented, the children, the parents and the tenderness. The cultural score of masculinity for Indonesia is 46, this shows the characteristic of Indonesian culture is lower than Malaysia with score 50.

The culture of avoidance of uncertainty is the cultural dimension that addresses its role in accepting uncertainty. Individuals in a society whose avoidance of high uncertainty seek to avoid personal risk, they are more opposed to innovation and respect for rules. Indonesia's uncertainty avoidance score is 48, which means that Indonesians have an awareness of the low uncertainty situation. Ravichandran argues that innovation and the adoption of complex technologies always involve a certain degree of risk. In the diffusion process, innovators are more willing to take risks and they are more tolerant of risk than other groups.

A long-term orientation culture describes how people behave when faced with present and future challenges. Character of society with long-term orientation more maintain stability, prudence, make long-term agreement and have tremendous value. Countries in Asia are more focused on wise behavior compared to Western countries whose focus is more focused on finding their own truth. The long-term orientation score of Indonesia is 62, indicating that Indonesia has a pragmatic culture. In a pragmatic culture, people believe that the truth depends on the situation, context and time. Society shows its ability to adapt more easily to rapidly changing situations. People have a tendency to save and invest for the future.

Differences in the results of cultural suitability research (Culture IT adaptation) started from the influence of

each national culture's ability in adapting to the progress of information technology. In general, cultural studies and IT adoption suggest Hofstede's work relevance for IT adoption. Other studies have also examined the implications of national culture for certain technologies such as SPKK, E-mail, and fax, etc., but the analysis is usually limited in one particular country, and cannot be generalized to other countries.⁷ Therefore it is necessary further research in this field.

Because there are differences in the level of acceptance of each culture towards the advancement of banking information technology, the cultural values used as independent variables as ever done by are as follows: personal relationship, long relationship Length, inter-organizational trust, and English ability.⁸

2. e-loyalty

In the marketing literature, loyalty has been widely recognized as the most important.⁹ Reichheld studied the positive effect of profits when having loyal customers. Aaker also discusses loyalty programs very important, especially with regard to brand equity. Fornell and Wernerfelt note that customer retention costs substantially, can reduce customer acquisition rates.

E-loyalty is an extension of the concept of conventional loyalty applied on line. *E-loyalty* is the intention to visit the website again with or without the occurrence of online transactions. Therefore, because the company website is non e-commerce which means not serving the transaction, in this

⁷ S. Vatanasakdakul, P.J. D'Ambra, and Ramburuth, "IT Doesn't Fit! The Influence of Culture on B2B in Thailand", *Journal of Global Information Technology Management*, Volume 13, Number 3, 2010.

⁸ *Ibid.*

⁹ R.L. Oliver, "Whence Consumer Loyalty", *Journal of Marketing*, Volume 63, 1999, p. 33-44.

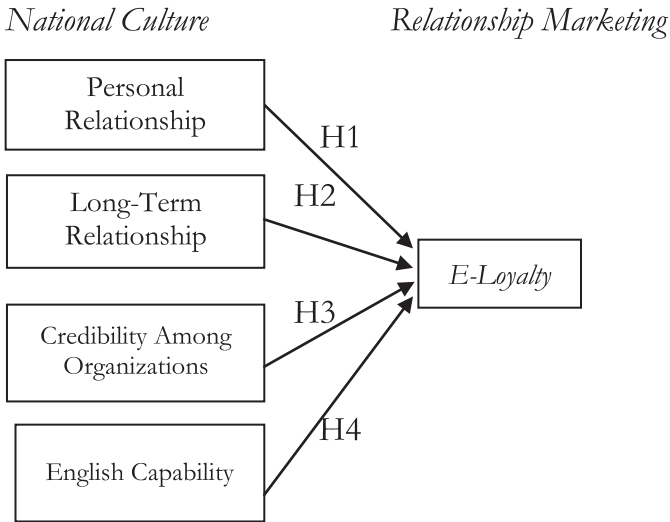
study *e-loyalty* is measured by using three of four indicators without including action that is: cognitive, affective and conative with each indicator is preference, positive attitude, and revisit.

Based on the various opinions above, if on the understanding of customer loyalty explained about how loyal customers means to make repeat purchases in *e-loyalty*. This repeat purchase turns into a repeat visit. This visit may mean customer interest in the company, or the potential to make a purchase or transaction.

3. Conceptual framework model and hypothesis

From the understanding of the cultural values and *e-loyalty* above, the conceptual scheme and the hypothesis proposed in this study are as follows:

figure 1 . Conceptual Framework Model and Hypothesis



source: Hofstede (1991), Teliwat and Huff (2003), Morgan and Hunt (1994).

From the above conceptual framework, the researcher proposed a hypothesis to be tested in this study as follows:

H1 : There is effect of customer relationships on *e-loyalty* of Sharia banking

H2 : There is effect of long-term customer relationship orientation on *e-loyalty* of Sharia banking

H3 : There is effect of trust between organizations from customers on *e-loyalty* of Sharia banking

H4 : There is effect of the customer's English ability on *e-loyalty* of Sharia banking

4. methodology of the study

The research design adopted in this study uses a triangulation approach that includes a combination of qualitative and quantitative approaches. A preliminary survey was conducted on 17 Sharia bank customers to ensure the development of *e-loyalty*, the keyword for the Sharia bank and the third step was a questionnaire customer in 200 respondents as BSM bank customers taken by accidental sampling. Table descriptions of the respondents is as follows:

Table 1. Description of Respondents

Variable	Category	Frequency	Percentage
Status	Government Institution	17	8,5%
	Private	74	37%
	Individual	109	54,5%
Total		200	100%
The duration of relationship with bank	0-1 year	67	33,5%
	1-5 years	117	58,5%
	5-10 years	16	8%
	10 years above	-	0%
Total		200	100%
Gender	Male	112	56%
	Female	88	44%
Total		200	100%

Age of respondent	20-40 years	129	64,5%
	41-60 years	60	30%
	61 years above	11	5,5%
Total		200	100%

source: Research Data (2015).

Based on the type of electronic banking transactions ever conducted, from 200 respondents obtained data in the following table 2:

Table 2. Types of Electronic Transactions of Sharia Banking Ever Been Conducted

Types of Electronic Transaction of Sharia Banking	Total of Respondents N = 200	Percentage
Giro	108	54%
Saving Account	187	93,5%
Deposit Account	84	42%
Transfer/RTGS	183	91,5%
Other Services	105	52,5%

Source: Research Data (2015).

Researcher takes research setting in Bank Syariah Mandiri (BSM) Branch Kudus and Pati. Each measured by using ve question items. Measurement of variables uses Likert scale ladder 5 points with the following criteria:

- a. Strongly disagree;
- b. Disagree;
- c. Neutral;
- d. Agree;
- e. Strongly agree.

After all the data is complete, the next step testing the validity and reliability of the instrument using Con rmatory Factor Analysis with the aid programs AMOS 6. Loading factor. As the result, each culture item is valid because of

loading factor $> 0,50$. While the results of reliability testing of all instruments in say reliable because $CR > 0,6$.

5. analysis of appropriate model (*goodness of fit model*)

Evaluation of goodness-of-fit value of the proposed research model shows that in the CMIN column, the default model is 2.764,995 and the result P column is 0,072 or above 0,05. In table CMIN/DF the result of 2.406 or show more than 2. So it can be said the model is *not* *significant*. RMR, GFI, shows the default model of 0,920. Because the result is above 0,9 then it is said to be *significant*. Overall measurement of goodness of fit indicates that the model proposed in this research is acceptable. Whereas In the Baseline Comparison table, the TLI column, Rho2 of 0,988 and the CFI column of 0,989. Because the result is above or more than 0,9 then the result is good. The result is not too sensitive to the sample. In the RMSEA table, the result is 0,016 because the result is less than 0.08 then it says the result has been fulfilled.

Table 3. Result of Goodness-of-Fit Model

Goodness of Fit Indices	Cut off Value	Result	Model Evaluation
<i>Chi-Square</i> (χ^2)	Expected small	1.980,709	-
Significance Probability (p)	0,05	0,054	Good
CMIN/DF	2,0	1,053	Good
GFI	0,9	0,791	Marginal
AGFI	0,9	0,762	Marginal
TLI	0,9	0,988	Good
CFI	0,9	0,989	Good
RMSEA	0,08	0,016	Good

source: The processed primary data (2015).

6. Analysis of Line Coefficient

The test results indicate that several lines analyzed have significant relationship, that is seen from the level of

significance (p) hypothesis test 5%. This analysis also shows there are 4 direct line influences. For direct influence, which has the greatest influence is the influence of long-term orientation relationship on *e-loyalty*, which is 4.146. This indicates that long-term orientation relationships have a greater direct effect on *e-loyalty* than other cultural values.

Test results using SEM, seen in table 4 as follows:

Table 4. Result of Hypothesis Testing

			Estimate	S.E.	C.R.	P	Note
<i>E-loyalty</i>	---	Personal Relationship	,160	,056	2.874	,004	Significant
<i>E-loyalty</i>	---	Long-Term Orientation	,251	,061	4.146	***	Significant
<i>E-loyalty</i>	---	Credibility	,250	,069	3.646	***	Significant
<i>E-loyalty</i>	---	English Capability	,204	,086	2.379	,017	Significant

source: The processed primary data (2015).

Based on the calculation result in table 4, got the value of C.R. customer relationship of 2.874 with significance level 0,008 or p 0,05. The result shows that hypothesis 1 is supported, it means statistically it can be concluded that the better personal relationship between customer and sharia banking, it will have positive effect on *e-loyalty*. If the sharia bank has an account manager specializing in customer needs based on electronic banking (such as internet banking, ATM machine, sms banking, RTGS, and others), it can be assured that customers will keep their loyalty. The results of this study support the theory Hofstede and Morgan and Hunt. So, also supports the research findings of Vatanasakdakul, D’Ambra, and Ramburuth on the cultural values of Thailand.

Hypothesis 2 is supported with CR value of long-term orientation relationship of 4.146 with significance level 0,0008 or p 0,05 explain statistically that customer

motivation to establish long-term oriented relationship with sharia bank have significant effect on *e-loyalty*. This result is in accordance with Hofstede's and supports the research findings of Vatanasakdakul, D'Ambra, and Ramburuth.

Hypothesis 3 is supported with the value of C.R customer confidence on the banks of 3.646 with a significance level of 0,0008 or $p < 0,05$ describes statistically that the variable of customer confidence significantly affects the *e-loyalty* of Sharia banking. These results are consistent with the theory of Hofstede and support the research findings of Vatanasakdakul, D'Ambra, and Ramburuth.

Hypothesis 4 is supported with the C.R. value of English adaptability of 2.379 with a significance level of 0,0008 or $p < 0,05$ describes statistically that the ability to adapt using English has a significant effect on *e-loyalty* of Sharia banking. These results are consistent with the theory Tetiwat and Huff and support the research findings of Vatanasakdakul, D'Ambra, and Ramburuth.

C. Conclusion

From the result of testing hypothesis as has been explained above, we can conclude that Indonesian customers' cultural values based on Hofstede theory, especially motivation to build long-term-oriented relationship, affect greater on *e-loyalty* of Sharia banking. A society which has long-term perspective tends to emphasize future relation. In this case, bank should maintain quality of its electronic service so customers will be more satisfied, credible, and committed to sustain the relationship.

As we can see on the result of hypothesis testing 3, customers' cultural values based on Hofstede theory, especially maintaining credibility on bank, affect as the second after long-term orientation. As well as statement of

Hofstede which stated that the real condition of Indonesia culture which is collective culture tends to keep credibility and integrity of one to another so finally it leads to loyalty.

In personal relationship significantly affects 2.874, it is caused on service of electronic banking, role of human service is smaller than machine service. Banking officers only work to control service and maintenance behind the scene. Nonetheless, personal relationship still has significant effect because it can be separated from Indonesia background which is characterized by collective culture and emphasized on personal relationship.

Meanwhile, English capability affects significantly small that is 2.379, it is because foreign language capability has been taught since elementary school so when facing web design or electronic service which uses English does not become a problem to keep continuing *e-loyalty* relationship of Sharia banking. Nevertheless, it is better for a bank to provide foreign language facilities, not only English, to broaden service for all users throughout the world.

This study has some limitations which can be reviewed by the next researchers, they are:

1. Time allotment in the study is only 4,5 months, thus it affects data depth which should be got during survey. Therefore, the next researchers are suggested to conduct longitudinal study;
2. Broaden the review of cultural values of Hofstede, such as power distance, masculinity-femininity, also avoid uncertainty and investigate its effect on *e-loyalty* of Sharia banking. Reminding that measuring cultural values is really affected;
3. Re-review the findings of this study on other study objects beyond Sharia banking, such as government institution, MLM, or private company.

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