EFFECT OF GENDER ON CUSTOMER LOYALTY

a Jenny Nancy Kaligis, b Muhammad Dheo Adrian Muhari, c Yunita Sopiana, d Indriana, e Wiwit Agustina, f Joko Sabtohadi

ABSTRACT

Objective: This Research aim for investigate role gender moderation in a society base marketing relationship (trust, commitment and communication) to loyalty customer.

Theoretical Framework: Research results this part big in accordance with hope theoretical writer. However, research more carry on needed for expand findings this kindly special, though importance loyalty business, instrument measurement construct Not yet develop in literature marketing.

Method: Research data collected through survey bank customers in Indonesia. technique Smart PLS analysis was used for estimate effect deep gender moderation connection loyalty customer.

Results and Conclusion: The results of the study found that the influence of the basics of relational marketing (trust, commitment and communication) has an effect on customer loyalty. The results of this study also show that gender as moderation is able to moderate trust in customer loyalty. However, commitment and communication towards customer loyalty cannot be moderated by gender. This Study has shown that measuring the “foundations” of relationships marketing can predict loyalty customers, at least in the sector Indonesian banking.

Research Implications: This study uncovers and measures customer loyalty using relational marketing theory and the role of gender as moderation.

Originality/Value: This research adds value by presenting new evidence from the Indonesian state that aims to maintain loyal customers must pay close attention to issues of trust, commitment and communication with gender playing a moderating role. In particular, despite the low level of business loyalty, construction measurement instruments are underdeveloped in the marketing literature.

Keywords: commitment and communication, gender, literature, loyalty, relationship marketing.

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4Ph.D. in Economics, Faculty of Economics and Business, Manado State University, Manado, North Sulawesi, Indonesia, E-mail: jennykaligis@unima.ac.id, Orcid: https://orcid.org/000-0002-7505-3524
4Ph.D. in Law, Faculty of Economic and Law, State Islamic University, Malang, East Java, Indonesia, E-mail: muhammadheoadrian@gmail.com, Orcid: https://orcid.org/0009-0003-0686-0802
4Ph.D. in Economics, Faculty of Economics and Business, Lambung Mangkurat University, Banjarmasin, South Borneo, E-mail: yunitasopiana25@gmail.com, Orcid: https://orcid.org/0000-0002-3403-9224
4Ph.D. in Agriculture, Faculty of Agriculture, Ichsan Gorontalo University, Gorontalo, E-mail: nanaindrianagani@gmail.com, Orcid: https://orcid.org/0009-0006-4739-3659
4Ph.D. in Agriculture, Faculty of Agriculture, State Islamic University, Malang, East Java, Indonesia, E-mail: 210504210001@student.uin-malang.ac.id, Orcid: https://orcid.org/0009-0008-1529-5434
4Ph.D. in Economics, Faculty of Economics and Business, Muhammadiyah University of East Kalimantan, East Kalimantan, Indonesia, E-mail: sabtohadijoko@yahoo.com, Orcid: https://orcid.org/0000-0003-0905-7260
EFEITO DO GÊNERO NA FIDELIDADE DO CLIENTE

RESUMO

Objetivo: Este objetivo de pesquisa para investigar a moderação de gênero do papel em uma relação de marketing de base social (confiança, compromisso e comunicação) para o cliente de lealdade.

Estrutura teórica: Resultados de pesquisa esta parte grande de acordo com a esperança escritor teórico. No entanto, a pesquisa mais continuar necessário para expandir as descobertas este negócio gentilmente especial, embora a importância negócio de fidelidade, construção de medição de instrumento ainda não desenvolver no marketing de literatura.

Método: Dados de pesquisa coletados através de clientes de banco de pesquisa na Indonésia. técnica Smart PLS análise foi usado para efeito de estimativa profunda moderação de gênero conexão lealdade cliente.

Resultados e Conclusão: Os resultados do estudo constataram que a influência dos fundamentos do marketing relacional (confiança, compromisso e comunicação) tem um efeito na lealdade do cliente. Os resultados deste estudo também mostram que o gênero como moderação é capaz de moderar a confiança na lealdade do cliente. No entanto, o compromisso e a comunicação em relação à fidelidade do cliente não podem ser moderados por gênero. Este estudo mostrou que a medição dos “fundamentos” do marketing de relacionamentos pode prever clientes de fidelidade, pelo menos no setor bancário indonésio.

Implicações da pesquisa: Este estudo revela e mede a lealdade do cliente usando a teoria do marketing relacional e o papel do gênero como moderação.

Originalidade/valor: Esta pesquisa agrega valor ao apresentar novas provas do Estado indonésio que visa manter clientes leais devem prestar muita atenção a questões de confiança, compromisso e comunicação com o gênero desempenhando um papel moderador. Em particular, apesar do baixo nível de lealdade empresarial, os instrumentos de medição da construção estão subdesenvolvidos na literatura de marketing.

Keywords: compromisso e comunicação, gênero, literatura, lealdade, marketing de relacionamento.

1 INTRODUCTION

Mature This competition in business banking the stricter so that encourage offenders business for create or provide innovative products so that can give convenience to its customers. Support technology become no choice inevitable for used to create quality products, good service and convenience for customer can embodied, even application technology information be one factor determinant superiority competitive in competition growing business sharp and inclined oriented to customer values. In condition stiff competition, main must prioritized is satisfaction customer (customer
satisfaction), so company can survive, compete and dominate market share. Success marketing something product often No Enough only with offer various service advantages. Precisely the most important is provision product the Already in accordance with want and can fulfil need customers so that can increase mark customers (customer values). More precisely, order of activity marketing it worked, company must carry out something connection marketing (relationship marketing) with customers or customers with ok. With relationship marketing able empower strength desire customer with pressure technology information for give customer satisfaction. In other words, relationship marketing works extend age time life customer (Dwivedi et al., 2023).

Importance connection marketing the more acknowledged, Kotler (1992) concluded that company must switch from objective oriented transaction period short to objective development connection period long. (Ndubisi, 2007) in analysis development moment this in business and marketing report that " has happen shift from focus transaction to relations", and” of perspective academic or theoretical, relatively narrow conceptualization marketing as problem maximization profit, focuses on market transactions or series transaction, it seems the more No relate with emphasis on relationships customer period length and shape as well as management alliance strategic”. Ndubisi (2003) argues that the only growth strategy business real sustainability is through connection mutual symbiosis with customer, which allows business for understand need they with more clear and inventive as well as give superior value. (Harridge-March, 2008) before has show that connection marketing is about healthy relationships are marked with trust equity, and commitment.

In the context of the retail market in particular banking slow market growth and pressure intense competition require company capable maintain existing customers There is or exist. Importance look after customer more because reality that obtain or get customer new need costs more than maintain custome then, understand how or why something feeling loyalty need developed in mind customer is issue management moment this Previous studies has document a number of base marketing relationships, for example, trust (Fishburn, 1982; Morgan & Hunt, 1994) commitment (Aydin & Özer, 2005; Dwi Lestari & Putri Pertiwi, 2021; Ningtyas & Rachmad, 2019; Venkatakrishnan et al., 2023), and communication (Limakrisna, 2018; Medjedel & Sakouchi, 2021; Meuter et al., 2021; Putra & Herianingrum, 2015; Trifiya & Syaifullah, 2020). It has associated in study This with loyalty customer and check difference between male and female bank
customers in Indonesia. Lots of evidence empirical support gender differences in the decision process decision individual for example, there is supporting evidence difference processing decision between boy and girl in matter taking decision finance (Powell and Ansic, 1997).

Gender as a moderating variable in study this, gender builds relationship and management. In (Tat et al., 2011) study, women associated with own more Lots attention communal than man with emphasize need affiliate Personal, wish For become One with others and build harmonious relationship between they myself and others. Use test interpersonal values, (Watts et al., 1982) found that woman supports reflecting items consideration of others and self myself, meanwhile man favor items that are highly self focused alone. Proof of literature work show that Skills relational (selling) more worth it with characteristic features associated personality with Woman than male, which reflects emphasis in their (female) socialization process on empathy and sensitivity towards others (OcLeary, 1974).

2 THEORETICAL FRAMEWORK

In literature management marketing (Kushwaha, 2014) found that Woman consumer show behavior more patronage strong than consumer man (Gentry et al., 1978) found gender differences in perception and use products and activities recreation. Also (Fournier, 1998) concludes that woman own more interpersonal relationships and brands strong than man. It shows that woman more loyal than man. Although the influence of gender on interactions man has studied in literature psychology social, literature marketing No own study main about deep gender interactions situation sales-purchases service and impact to development loyalty relationship customer. (Palan, 2001) admits that study about related gender salience with behavior consumer still very limited. Remember study limited about gender roles in the relationship domain customers and loyalty, research This make an effort for increase understanding moment it's in the field this.

3 METHODOLOGY

Study This use approach quantitative with design explanatory research. Data collection techniques are carried out with survey. Population study consists of 280 bank customers. Amount population is population not finite, then magnitude sample
determined based on technique analysis. Retrieval technique sample is purposive sampling, with criteria choose respondent who is real bank customers who open bank account and be customers with method save for a minimum of 3 years, and analysis techniques using Smart PLS software.

Questionnaire items adapted from various source. Items of trust, communication and commitment. Communication consists of five items (such as, gives information appropriate time and got trusted, give information If happen problem) commitment items There is four, for example, offers personalized service, flexibility in serve need customer and handling conflict own three items which include, avoid potency conflict, resolve conflict before materialized, and discuss problem in a manner open. Items for trust adapted from Churchill and Surprenant (1982). Trust items There is six and incl among other things, concern to security, can dependable in word and promise, fulfill obligation to customer, etc. Final loyalty customer includes two items (e.g., thinks of the bank as choice the first among other banks, the first came to mind when make decision purchases on bank services) adapted from Bloemer et al. (1999).

Figure 1. Kerangka Konseptual

Source: Data processed by researchers, 2023
4 RESULTS AND DISCUSSION

4.1 CHARACTERISTICS RESPONDENTS

Characteristics demographics respondent show that 32 percent is men and 68 percent is girl. Information about use service respondents, based on amount year they has with a particular bank and frequency bank protection shows that 21% had with the bank for 5 years or less, 32.9% between 6 and 10 years and 42% had together in the bank for 11 years or more. About 81% of respondents visit the bank more from three times deep One month. this result show that respondent own level behavior purchase sufficient return tall against his bank.

Table 1. Descriptive Statistics and Reliability Estimates

<table>
<thead>
<tr>
<th>Variable</th>
<th>Means</th>
<th>Standard Deviations</th>
<th>Cronbach's Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trusts</td>
<td>3.10</td>
<td>0.51</td>
<td>0.81</td>
</tr>
<tr>
<td>Commitment</td>
<td>3.02</td>
<td>0.72</td>
<td>0.87</td>
</tr>
<tr>
<td>Communications</td>
<td>3.67</td>
<td>0.65</td>
<td>0.85</td>
</tr>
<tr>
<td>Gender</td>
<td>3.48</td>
<td>0.74</td>
<td>0.92</td>
</tr>
<tr>
<td>Customer Loyalty</td>
<td>3.09</td>
<td>0.69</td>
<td>0.89</td>
</tr>
</tbody>
</table>

Source: Data processed by researchers, 2023.

Table 1 show mark mark Cronbach's alpha latent variable show mark bigger from 0.6 up all variable show good reliability.

4.2 HYPOTHESIS TEST RESULTS

For test the presented hypothesis is required t-statistics and p-value values. hypothesis accepted if p-value < 0.05. Basis of testing hypothesis direct is the contained return in coefficient or mark track output and influence no direct. Structural model testing used for explain connection between variable. (Suryaningsih et al.,2023).

Table 2. Path Coefficient Results

<table>
<thead>
<tr>
<th>Variable</th>
<th>Original Sample (O)</th>
<th>Sample Means (M)</th>
<th>Standard Deviation (STDEV)</th>
<th>T Statistics (O/STDEV)</th>
<th>P-value</th>
<th>Ket</th>
</tr>
</thead>
<tbody>
<tr>
<td>Influence X1-Y</td>
<td>0.092</td>
<td>0.083</td>
<td>0.024</td>
<td>3.021</td>
<td>0.000</td>
<td>Accepted</td>
</tr>
<tr>
<td>X2-Y</td>
<td>0.370</td>
<td>0.358</td>
<td>0.073</td>
<td>2.912</td>
<td>0.000</td>
<td>Accepted</td>
</tr>
<tr>
<td>X3-Y</td>
<td>0.476</td>
<td>0.498</td>
<td>0.129</td>
<td>2.703</td>
<td>0.000</td>
<td>Accepted</td>
</tr>
<tr>
<td>Influence X1-ZY</td>
<td>0.004</td>
<td>0.008</td>
<td>0.032</td>
<td>2.139</td>
<td>0.002</td>
<td>Accepted</td>
</tr>
<tr>
<td>No</td>
<td>X2-ZY</td>
<td>0.063</td>
<td>0.055</td>
<td>0.032</td>
<td>1.692</td>
<td>0.558</td>
</tr>
<tr>
<td>Direct</td>
<td>X3-ZY</td>
<td>0.290</td>
<td>0.293</td>
<td>0.033</td>
<td>1.091</td>
<td>0.558</td>
</tr>
</tbody>
</table>

Source: Data processed by researchers, 2023.
Research Results This give proof empirical influence the basics marketing relational (trust, commitment and communication) to loyalty customer. Research results this also shows that gender plays a role in connection between the basics of relationship marketing against loyalty customer. The result give support empirical for, and built on a number of effort previously in the field (Fishburn, 1982, Morgan & Hunt, 1994, Ndubisi, 2007).

Research results show that for build customer loyal, the bank must can trust. Idea about behavior that can trusted which leads to loyalty is very important for both of them bank customers in Indonesia though, that is more for the last. thus, the bank wants maintain customers must can trusted. They have to give and fulfill promise, pay attention security transaction give service quality, show respect to customer, always fulfil his obligations customers, and on make an effort for increase trust customers against banks.

This Action will lead to improvement trust in the bank and its services, and in turn more loyalty big well by customers woman nor man, however more For customer woman. Nature women act too For ensure matter this. Like mentioned before, woman more from man show expression emotional (Kring & Gordon, 1998), and attachment, which may contribute to possibility faithfulness those who are more big when they has develop trust in the bank. Connection between commitment, communication and loyalty customer no moderated by gender, therefore that is, relationship This No depending on gender. because it concluded that no there is significant difference between customer man and woman in connection with influence above. Trust is element important in connection company-customer and in the end in development loyalty, in Indonesia and on the spot other. because that, the bank must try for win trust customer. Possible ways achieved among others with give and fulfill promise to customer, show concern to security transaction, deliver service quality, show respect to customer through staff line front, fulfill obligation, and act for build trust customer of banks and their services. As for commitment as factor important in build loyalty customer, which consists in studies This accommodate need customer, customize product with needs, and in general flexible in connection customer them. Banks must recognize potency commitment service in maintain customer loyal, and act in accordance with they must show sincere commitment to connection customer, no pleasantries. Effective communication influence customer. For stay with provider service banking. Loyalty can be nurtured with give right information time and got truste , for example about use and benefits service banking new
or about the status of the transaction. It can be strengthened with provision honest information about what are the banks doing to problem and what to do for prevent potency problem.

Customer tend to be loyal to the dealing bank complaint customer (which will always happen, after) and conflict other with satisfying, because that's important that mechanism resolution effective conflict no only available but also proactive, so can prevent potency source conflict and deal with it before problem become real. An effective reactive solution is also a must arranged with firm and precise time for finish problem and protect customer from possible losses avoided. Sometimes, what can cause customer disabled no happening problem but How matter That handled. Banks must willing discuss problem in a manner open with its customers.

Effect deep gender moderation connection between trust, commitment, and communication, to loyalty customer. Based on results gender analysis able moderate trust, however no capable moderate commitment and communication to loyalty customer, this can explain impact trust to loyalty customer stronger on customers woman compared to colleague man them. It shows that woman more Lots than man, more Lots show behavior loyalty as trust (in provider service) increases.

5 CONCLUSION AND SUGGESTION

This Study has show that measuring the “foundations” of relationships marketing can predict loyalty customers, at least in the sector Indonesian banking. because that, the researcher aims for look after customer loyal must notice with carefully problem trust, commitment and communication, result show that gender plays role vital moderation, one findings main from study This is that customers woman in a manner significant more loyal than customers man when the bank is considered very good trusted. Just relationship gender -moderated beliefs. About influence commitment and communication to loyalty, no found significant gender differences. Findings This useful in designing strategies for management connection more customers well, and for attract and grow customer loyal to the sector Indonesian banking.

Research results this part big in accordance with hope theoretical writer. However, research more carry on needed For expand findings this kindly special, though importance loyalty business, instrument measurement construct Not yet develop in literature marketing. Scales For second type loyalty (purchase repetition and intent behavior) exist.
However, in most case, measurement loyalty involve measurement. This own a number of possible limitations addressed by other authors on the study furthermore recommended for study furthermore enter more Lots variable independent or add moderating variables that have not been studied in this study.
REFERENCES


