

## **Moderating Role Of Product Knowledge In Effect Relationship Bonding On Customer Gratitude**

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**Abstract:** *This study aims to determine and analyze the influence of relationship bonding to customer gratitude, and the moderation of product knowledge to the relationship between relationship bonding to customer gratitude. The population in this study is all deposits of customers of Bank Sultra Branch Wanci, with the number of samples of 100 respondents. Respondents were obtained by convenience sampling method. Data were collected by questionnaire method, and the research instrument was prepared using 5-point Likert scale measurement. Data analyzed by structural equation modeling method using AMOS software version 22,0. The result of analysis shows that relationship bonding has positive and significant effect to customer gratitude, and product knowledge moderate the relationship between relationship bonding with customer gratitude. The position of product knowledge is as pure moderating and provides an effect that strengthens the relationship between relationship bonding with customer gratitude.*

**Keywords:** *relationship bonding, financial bonding, social bonding, structural bonding, product knowledge, customer gratitude*

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Date of Submission: 16-06-2018

Date of acceptance: 02-07-2018

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### **I. Introduction**

Tourism progress in Wakatobi Regency has had an impact on economic growth, this can be seen from the growth rate of GDP at constant 2010 prices for the period 2014-2015 amounted to 7.68 percent increased by 7.96 percent in the period 2015-2016, as well as for the growth rate GRDP at current prices for the period 2014-2015 of 13.17 percent increased by 13.37 percent in the period 2015-2016. This condition is used by the banking industry such as Bank Sultra to develop business in Wanci. The selection of Wanci is based on the consideration that; Wanci is the capital of Wakatobi Regency, and as a transit place for residents or tourists who want to domicile area or to the desired tourist attraction. The growth of the banking sector in Wakatobi Regency is quite rapid, as there are several commercial banks, rural banks, and non-bank financial institutions, which shows the high competition in collecting funds from the public. Increased fund raising can be done by adding new customers and maintaining customer loyalty. Such loyalty can be affected by the gratitude of customers, as explained by Palmatier (2008: 42), as well as research results Palmatier et al (2009) and Juharsah et al (2016). Therefore, gratitude becomes one of the antecedents of customer loyalty. Gratitude is defined by Peterson and Seligman (2004) as a feeling of gratitude and joy over the acceptance of the gift. The prizes provide benefits for a person, such as providing economic benefits or financial bonds, building a good personal relationship with the customer or social bonding, and providing convenience that can provide efficiency for the customer or structural bonding.

Gratitude according to Raggio et al (2014) is a cognitive in which retailer, with the benefits of its products attract customers and build a mutual relationship. Thus, gratitude is the modifier impact of important component (Morales, 2005) in which provide potential insights into the mechanisms that covers customers' perceptions of relationship marketing investments and may increase their perceptions of the quality of the relationship with a retailer. Such gratitude can be influenced by relationship bonding as research results from Palmatier et al (2009), e Hasan (2013), and Juharsah et al (2016). Relationship bonding according to Zeithaml et al (2009) consists of financial bonding, social bonding, and structural bonding. TAI (2015) states that relationship bonding with consumers are the key success factors in a business surviving in the fiercely competitive environments. Arantola (2002) mentioned that bonding has become central concept of the study of customer relationships. Bonds are the exit barriers that tie the customer to the firm and maintain the relationship (Wendelin, 2011).

Strong or weak the influence relationship bonding to customer gratitude can be determined by the product knowledge of a customer of the relationship bonding indicator conducted by the bank as a service

provider. The higher the customer's knowledge of the product, the more information the customer has, the lower the customer's knowledge of the deposit product means less information is known to the customer. The least known information can mean asymmetric information. Asymmetry Information allows for moral hazard opportunities to service providers and may also lead to customer misrepresentation in perceiving bank policies. The placement of product knowledge as the moderator variable in this study is based on the future research of Juharsah's research (2017: 417), which recommends to place the product knowledge as the moderator variable of the influence relationship bonding indicator consisting of financial bonding, social bonding, and structural bonding to gratitude. Based on the phenomenon and the results of the research, the study aims to identify and analyze the moderating role of product knowledge in effect relationship bonding on customer gratitude of Bank Sultra Wanci Branch. This study aims to determine and analyze the influence of relationship bonding to customer gratitude, and the moderation of product knowledge to the relationship between relationship bonding to customer gratitude.

## **II. Literature Review And Conceptual Model**

**Customer gratitude.** Wetzel et al (2014) states that gratitude is an inherent incentive in terms of customer buying behavior with a sense of commitment to mutual relationships based on benefits received from the seller. Therefore, gratitude is consistent with the theory of reciprocity, where when customers feel grateful, it appears the desire to reciprocate to those who give these benefits, which can help the development of buyer and seller relationships (Palmatier, 2008 and Raggio et al, 2014). Isaac (2013) states that gratitude is the tendency of a person to show a response to everything that happens around him with a sense of gratitude towards others. In the context of relational exchanges, e-Hasan (2013) states that customer's gratitude is a positive emotional response arising from the recognition of benefits received from the seller. Juharsah literature search results (2017: 417) show some benefits from customer gratitude, namely: 1) play an important role in developing buyer relationship with the seller; 2) can motivate a person in prosocial behavior; and 3) can reduce the motivation to behave destructively. Measurement of customer gratitude in this study refers to the indicators used by; Watkins et al (2003), Palmatier (2008), e-Hasan (2013), and refers to Storm and Storm (1987) in Palmatier et al (2007) which states that in the study, the measure of gratitude usually revolves around the vocabulary of "thanksgiving," "thank you," or "appreciation".

**Relationship bonding.** Berry (1995) in Joseph and Unnikrishnan (2016) introduced the concept of relational bonding bodies that are categorized as financial, social and structural bonds and suggested that the effectiveness of relationship strategies are based on these three bonds. Liljinder and Stadivik (1995) define relationship bonding is a strong bond building between the customer and the company. Further, according to Cross and Smith in Sukwadi (2007), states that ties with consumers is a new system that takes the initiative to maintain relationships with customers or prospective customers. From the customer's point of view, customer bonding is a consideration in the selection process of the company or product to be purchased. While from the point of marketer bond with the customer is a long-term strategy in strengthening and inspiring in every element of marketing (Sukwadi: 2007). Revathi and Saranya, 2017 further asserted that the importance of public, private and foreign banks in discriminating on constructs of financial bonds, social bonds, structural bonds.

**Product knowledge.** Engel and Blackwell (1994: 316) interpret knowledge as information stored in consumer memory. Knowledge is grouped into three, namely purchasing knowledge, knowledge of usage, and product knowledge. Knowledge of the product also plays an important role in consumer behavior, because at different levels of knowledge, consumers act differently. Furthermore, Scribner and Seungoo (2001) in Khosrozadeh and Heidarzadeh (2011) classify product knowledge into three categories: (1) brand knowledge; (2) attribute knowledge, and (3) knowledge of experience. According to Lin and Zhan (2005) in Resmawa (2017), product knowledge depends on consumer awareness or understanding of a product. Brucks (1985), measures product knowledge in three ways: Subjective knowledge, is the level of consumer understanding of a product, often called self-assessed knowledge. Objective knowledge, namely: the level and type of product knowledge that is actually stored in consumer memory. Experience-based knowledge is a prior experience of purchasing or using the product.

**Effect of relationship bonding to customer gratitude.** Palmatier et al (2009) who conducted research on the influence of relationship marketing investment to customer gratitude. The result of research from e-Hasan (2013) shows that relationship marketing program has significant effect to customer gratitude, as well as Juharsah et al (2016) research result that relational bonds have significant effect to customer gratitude. This means that the increased customer bonding relationship to deposit products, customer gratitude is increasing. Further, Hejazian and Lotfizadeh (2017) explain that relationship marketing, has implemented request to investigate the concept of gratitude of customers in different cultures and also consider customer gratitude as a

reflection of the emotional core mutual, which plays a key role in developing and maintaining successful exchanges of seller - buyer. Based on the explanation, the first hypothesis is formulated as follows:

**Hypothesis 1: Relationship bonding has significant effect on customer gratitude**

**Product knowledge as moderator variable relationship between relationship bonding with customer gratitude.**Juharsah's research (2017: 417) has identified the potential of product knowledge as a variable modertor relationship between relationship bonding and customer gratitude. Product knowledge owned by customers to deposit products will be able to strengthen or weaken the relationship between relationship bonding with customer gratitude. This means that customer knowledge of deposit products will be able to give effect to the relationship between relationship bonding with customer gratitude. The given effect can strengthen or weaken the relationship between independent variables with the dependent variable. Based on the explanation, the second hypothesis is formulated as follows:

**Hypothesis 2: Product Knowledge moderates the relationship between relationship bonding with customer gratitude**

Based on theoretical and empirical studies, the conceptual model designed in this study, can be presented in Figure 1.

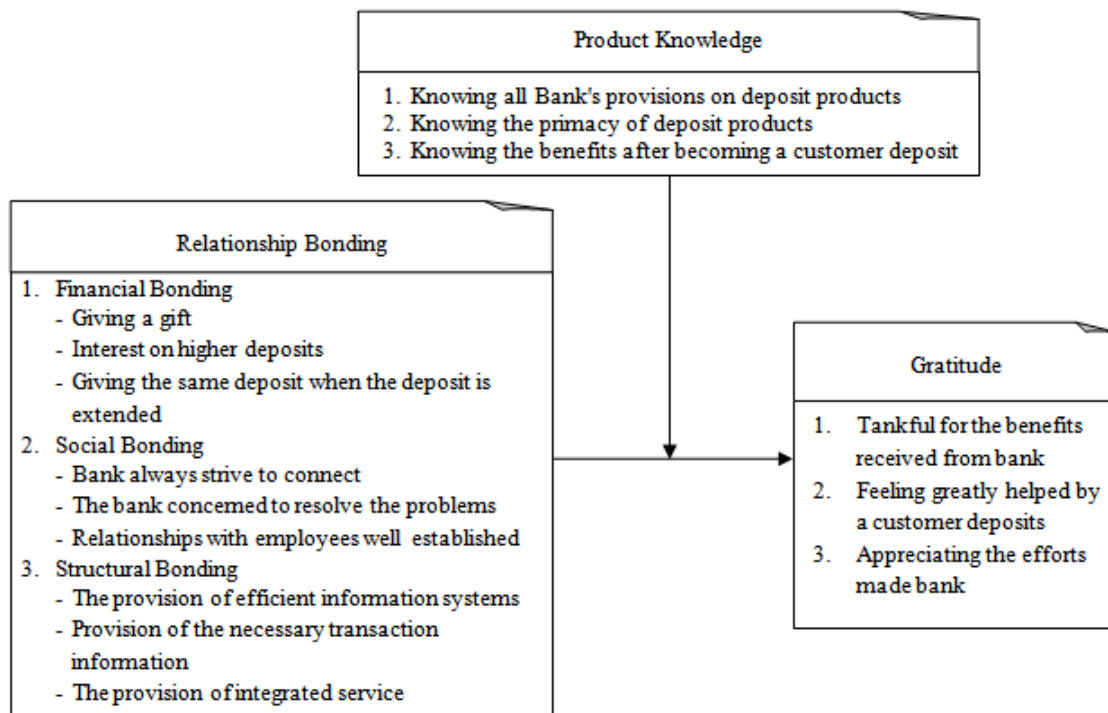


Figure1. Conceptual Model and Research Hypothesis

**III. Research Methods**

This research design uses a positive paradigm with explanatory research type. This study is intended to provide an explanation of the causal relationship between variables through hypothesis testing or to derive conclusions about causality among variables, and alternative measures are then selected (Cooper and Schindler, 2003). The unit of analysis in this study is deposit customers. The population in this research is all customer deposits of Bank Sultra Wanci Branch. The sample size of 100 respondents was determined by Slovin method. Furthermore, the determination of respondents was taken by convenience sampling method. Data collection in this study using questionnaire method. Data required for relationship bonding, product knowledge, and customer gratitude in the form of primary data. The research instrument for all variables was prepared using a 5-point Likert scale measurement. Testing of validity and reliability of the research was conducted on 30 customers before the questionnaire distribution. Result of validity test of all instrument items have correlation coefficient  $\geq 0,30$  and significance value smaller than level of significance 0,05. Thus it can be interpreted that all statement items used as instruments in this study is valid. The reliability test results show the Cronbach alpha coefficient

of all item statements because the instrument in this study is still above  $\geq 0.60$ . This means that all items that make a statement are trustworthy. Therefore, the instruments distributed through the questionnaire are feasible to measure each variable. Analyzer used in this research is structural equation modeling and for interaction between relationship variable with product knowledge using single interaction method (Ping, 1996). The software used is Amos version 22.0.

**IV. Data Analysis and Results**

The result of data analysis is known that the characteristics of the respondents based on gender are mostly male (68,00%), age of respondent mostly from 36 to 45 years old, the level of education of most of the scholars (44,16%), entrepreneurship (45.45%). Respondents generally have become customers between 4 to 5 years that is as much as 44.16%. Frequency of deposits are generally 4 to 5 times as much as 51.95%. The biggest income between 6 to 10 million is 45.45%. The most time deposit period is 3 months, the most amount of desposito between Rp. 100 million to Rp. 250 million.

Respondents' answers to the statement items of the variable indicator are categorized between the minimum score and the ideal score. The total score category for each statement item is between 100 (lowest score) to 500 (ideal score), while the total score category for each indicator is between 300 (lowest score) to 1,500 (ideal score).

Tabel 1. Total Score Answer Respondents

Variable/ Indicator	Indicator / Item	Total Score Item	Position on the Total Score	Position on the Likert Scale	Total Score Indicator/ Variable	Position on the Total Score	Position on the Likert Scale
Financial Bonding	- Giving a gift	373	300-400	Neutral- Agree	1.034	900-1.200	Neutral- Agree
	- Interest on higher deposits	285	200-300	Disagree - Neutral			
	- Giving the same deposit when the deposit is extended	376	300-400	Neutral- Agree			
Social Bonding	- Bank always strive to connect	347	300-400	Neutral- Agree	1.066	900-1.200	Neutral- Agree
	- The bank concerned to resolve the problems	364	300-400	Neutral- Agree			
	- Relationships with employees well established	355	300-400	Neutral- Agree			
Structural Bonding	- The provision of efficient information systems	356	300-400	Neutral- Agree	1.070	900-1.200	Neutral- Agree
	- Provision of the necessary transaction information	361	300-400	Neutral- Agree			
	- The provision of integrated service	353	300-400	Neutral- Agree			
Customer Gratitude	- Tankful for the benefits received from bank	357	300-400	Neutral- Agree	1.084	900-1.200	Neutral- Agree
	- Feeling greatly helped by a customer deposits	366	300-400	Neutral- Agree			
	- Appreciating the efforts made bank	361	300-400	Neutral- Agree			
Product Knowledge	- Knowing all Bank's provisions on deposit products	372	300-400	Neutral- Agree	1.102	900-1.200	Neutral- Agree
	- Knowing the primacy of deposit products	366	300-400	Neutral- Agree			
	- Knowing the benefits after becoming a deposit customer	364	300-400	Neutral- Agree			

Source: Primary data

Table 1 shows that the position of the total score for the indicator of the relationship bonding variable (financial bond, social bond, structural bond) is at the distance between neutral and agree. Furthermore the position for the statement item of the social bond and structural bond indicator is at the distance between neutral

and agree, while for the financial bond indicator there is one item located at the distance between disagree and neutral. These results indicate that most respondents tend to agree with the business undertaken by Bank Sultra Branch Wanci in establishing relationships with customers. The position of the total score of the indicator and the total score of gratitude variable is at the distance between neutral and agree, meaning that most respondents tend to have shown gratitude. The total score position of the indicator and the total score of the product knowledge variable are at the distance between neutral and agree, meaning that most respondents tend to have good knowledge about deposit products of Bank Sultra Wanci Branch.

The number of samples is 100, the critical ratio value of kurtosis is 0.828, and no outlier problems show that the structural equation modeling assumption in this research is fulfilled. To know the indicators that make up the variables used Confirmatory factor analysis by looking at the value of loading factor. The loading factor value criterion is 0.50 (Ghozali, 2008: 135). Test results are listed in the following table:

Tabel 2. Resultsof Confirmatory Factor Analysis

			Loading Factors
Financial Bond (FIB)	<---	RelationshipBonding	0,780
Social Bond (SOB)	<---	RelationshipBonding	0,861
Structural Bond (SUB)	<---	RelationshipBonding	0,691
Tankful for the benefits received from bank (Gratitude1 )	<---	Gratitude	0,772
Feeling greatly helped by a customer deposits (Gratitude2)	<---	Gratitude	0,904
Appreciating the efforts made bank (Gratitude3)	<---	Gratitude	0,888
Knowing all Bank's provisions on deposit products (Product Knowledge1)	<---	ProductKnowledge	0,870
Knowing the primacy of deposit products (Product Knowledge2)	<---	ProductKnowledge	0,934
Knowing the benefits after becoming a deposit customer(Product Knowledge3)	<---	ProductKnowledge	0,904

Source: Primary data

The value of the loading factor of the overall indicator of relationship bonding, gratitude, and product knowledge is greater than 0.50, meaning that all indicators have formed each variable. Based on the loading factor value can be seen that; the social bonding indicator gives the biggest contribution in forming the relationship bonding variable compared to the financial bonding and structural bonding, the feeling greatly helped by a customer deposits give the biggest contribution in forming the gratitude variable compared to the thankful for the benefits received from the bank and the appreciating the efforts made bank, knowing the primacy of deposit products gives the greatest contribution in forming variable product knowledge rather than knowing all Bank's provisions on deposit products and knowing the benefits after becoming a deposit customer.

The results of the fit of model examination to examine the effect of relationship bonding on customer gratitude (Table 3) show that chi square, probability, GFI, TLI, and CFI are fit, whereas AGFI is marginal. If viewed from the value of four criteria have fulfilled cut off value, then model considered fit and feasible to be used in hypothesis testing.

Table 3. Evaluation of Fit of Model Direct Effect Criteria

Criteria	Cut-of value	Result	Fit of Model
Khi Kuadrat	Diharapkan kecil	13,789	Fit
Probability	≥ 0,05	0,087	Fit
GFI	≥ 0,90	0,953	Fit
AGFI	≥ 0,90	0,876	Marginal
CFI	≥ 0,95	0,984	Fit
TLI	≥ 0,95	0,970	Fit

Source: Primary data

Coefficient value of relationship bonding relationship to gratitude of 0.864 indicates a positive or unidirectional relationship. This means that increased efforts to build relationship bonding can increase customer gratitude. Furthermore, the critical ratio value of 7.031 is greater than the cut off of 1.96 with probability below 0.001, smaller than the significance level of 0.05. Thus, the first hypothesis that states relationship bonding has a significant effect on customer gratitude, is accepted.

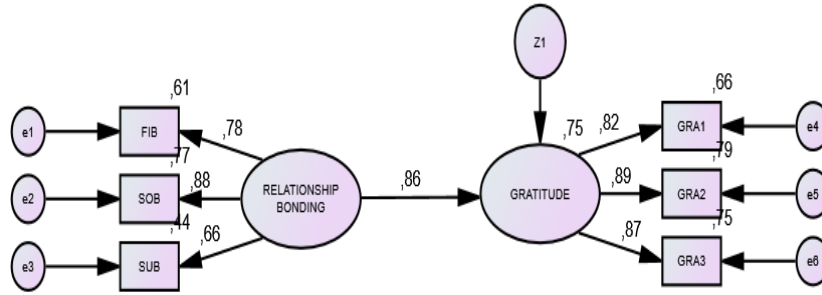


Figure2. The Structural Model Results For First Hypothesis

Analysis to test whether product knowledge moderate the influence of relationship bonding on Customer Gratitude is done in two stages. The first stage is done by placing product knowledge and relationship bonding as independent variable without interaction, and in phase two is done interaction between indicator of relationship bonding with product knowledge indicator.

Table 4. Evaluation of Fit of Model Direct Effect Criteria First Stage

Criteria	Cut-of value	Result	Fit of Model
Khi Kuadrat	Diharapkan kecil	37,044	Fit
Probability	≥ 0,05	0,176	Fit
GFI	≥ 0,90	0,931	Fit
AGFI	≥ 0,90	0,874	Marginal
CFI	≥ 0,95	0,990	Fit
TLI	≥ 0,95	0,993	Fit

Source: Primary data

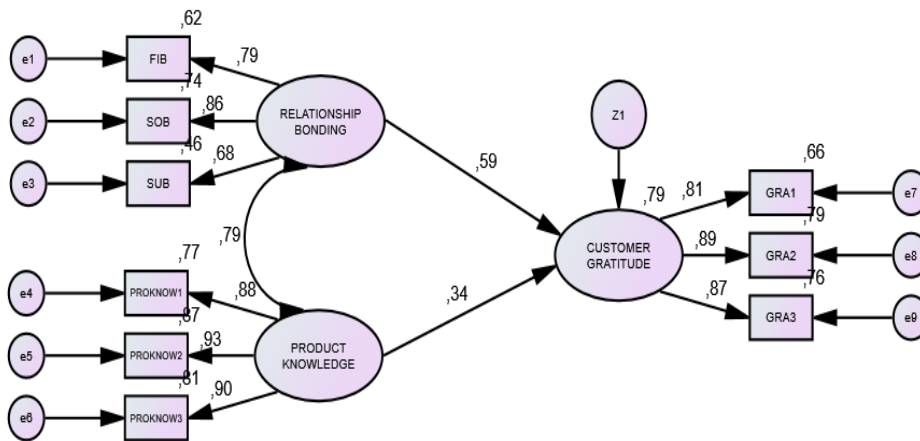


Figure 3. The Structural Model Results For Second Hypothesis, First Stage

Table 5. Test Result Moderation First Stage

Relationship between Variables	Estimate	Probability	Result
Gratitude <--- ProductKnowledge	0,343	0,010	Significant
Gratitude <--- RelationshipBonding	0,594	< 0,001	Significant

Source: Primary data

Based on the results of the analysis of stage one (Figure 3 and Table 5) it is known that the moderator variable of product knowledge has significant effect on customer gratitude. The second stage of testing is done by adding the interaction variable of product knowledge with relationship bonding, using ping method.

Table 6. Evaluation of Fit of Model Direct Effect Criteria Second Stage

Criteria	Cut-of value	Result	Fit of Model
Khi Kuadrat	Diharapkan kecil	37,044	Fit
Probability	≥ 0,05	0,176	Fit
GFI	≥ 0,90	0,931	Fit
AGFI	≥ 0,90	0,874	Marginal
CFI	≥ 0,95	0,990	Fit
TLI	≥ 0,95	0,993	Fit

Source: Primary data

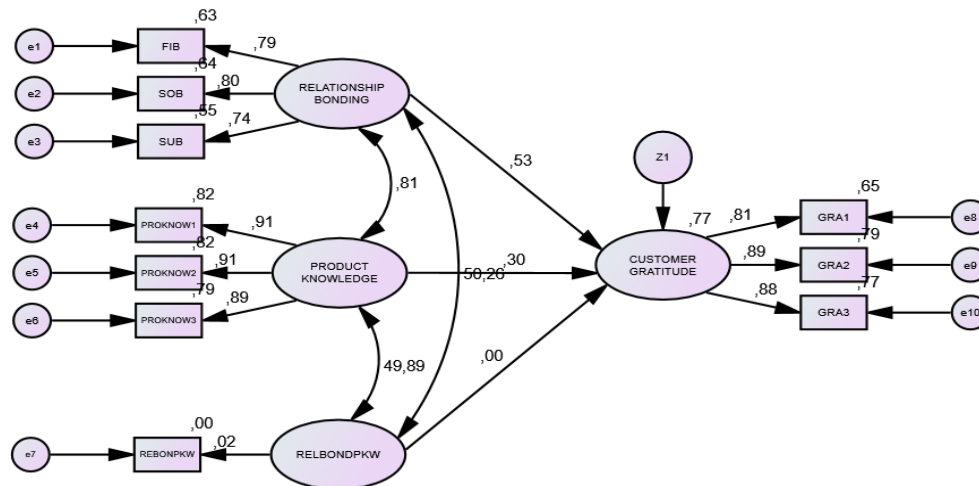


Figure 4. The Structural Model Results For Second Hypotesis, SecondStage

Table 7. Test Result Moderation First Stage

Relationship between Variables			Estimate	Probability	Result
Customer Gratitude	<---	RelationshipBonding	0,531	< 0,001	Significant
Customer Gratitude	<---	ProductKnowledge	0,303	0,043	Significant
Customer Gratitude	<---	Relationship Bonding*Product Knowledge	0,002	< 0,001	Significant

Source: Primary data

The results of the second stage analysis (Figures 4 and Table 7) show that the interaction of variable relationship bonding with the moderator variable of product knowledge has significant effect on customer gratitude. Furthermore, to know the existence of product knowledge as moderator variable known from result of analysis at first stage (Figure 3 and Table 5) show that product knowledge have positive and significant influence to gratitude, also in second stage analysis known that interaction of relationship bonding with product knowledge also have a positive and significant effect. The results of the analysis show three things, namely;

1. The results of the analysis in the first stage and in the second stage, showing a positive sign, means that product knowledge strengthens the effect of relationship between relationship bonding with customer gratitude.
2. Product knowledge moderate the relationship between relationship bonding with customer gratitude, meaning the higher the knowledge of a customer product of Bank Sultra Branch Wanci, will strengthen the effect of relationship between relationship bonding with customer gratitude. These results suggest that the hypothesis that product knowledge moderates the relationship between relationship bonding with customer gratitude, is accepted.
3. The existence of product knowledge in this research model is pure moderator, it means product knowledge is only domiciled as moderator variable.

### V. Discussion

The result of the research shows that relationship bonding has positive and significant effect on gratitude. It means that the higher level of business done by Bank Sultra Branch Wanci to bind the customers with the financial program is the policy of deposit interest, while still guided by the rules of the deposit insurance agency. This deposit interest-rate policy needs to be maintained, although policies relating to financial ties are easily imitated by competitors (Berry, 1995 and Liang and Wang, 2007), since the bank interest rates are the primary consideration of customers in choosing banks (Azzahra, 2014). Darmawi (2006: 181) also stated that the interest of deposit customers to save in banks tends to be higher when the interest rate rises with the expectation that return will also rise. Aregbeyen (2013) also stated that the reason for choosing a bank is the security of funds, in addition to the availability of technology-based services.

The business undertaken by banks to bind customers on a social basis is to send congratulatory greetings, or happy new year, to give calendar every year turn, to carry out sports events, to conduct blood donation activities, meet customers at certain times to greet or ask news , as well as providing information needed by customers. The effort is made to increase the interaction between the bank with the customers, because the social ties are derived from the interaction between service providers and customers (Zeithaml et al,

2009). This social bond indicator is perceived as the most important by the respondents, but the social ties are still considered lower than the structural bonds.

Structural bond indicator is perceived higher by the customer, meaning that according to respondents this indicator is better than other relationship bonding indicator. Bonds through the support of structures, facilities, and systems can be done by increasing the provision of transaction information, among others by providing information on details of interest desposito, integration between deposits and loans by making deposits as collateral for credit application or opening of demand deposit account, and provide maximum service at SMS Banking. Structural bonding becomes important for a bank, because the customer's reason for choosing a bank is the availability of technology-based services (Aregbeyen, 2002). Although structural ties are better perceived by the respondents than the social ties and financial ties, the most tied contribution to relationship bonding is social bonding. This means that banks can not only prioritize structural bonds, but also social bonds and financial ties, as Rodriguez and Wilson (1999) argue, that structural bonds are not sufficient for maintenance and continuation of a relationship. This means that the relationship between service providers and service recipients can be maintained and continued if the structural bonds are integrated with social ties and financial ties. The results of this study support the results of research Palmatier et al (2009), that relationship marketing investment significant effect on gratitude, and support the results of research e-Hasan (2013), that relationship marketing program significant effect on gratitude. The results of this study also supports the results of research Juharsah et al (2016) that relational bonds have a significant effect on gratitude.

Product knowledge in this research proved as moderator variable which give effect to relationship between relationship bonding with customer gratitude. This means that knowing the primacy of deposit products, knowing the benefits after becoming a customer deposit can strengthen the effect of the relationship between relationship bonding with customer gratitude, with a position as pure moderating. Based on observations in the research process known that the level of product knowledge can also be based on the level of customer education. Differences in customer education can result in different levels of customer knowledge products.

## **VI. Limitations Research**

This research proves that product knowledge is pure moderating variable and strengthen the effect of the relationship between relationship bonding with customer gratitude. This means that product knowledge is only located as a moderating variable and strengthens the effect of the relationship between relationship bonding to customer gratitude. Customer product knowledge can be different based on education level, but the difference of education level in this research is not tested. Therefore for further research, researchers can compare the position of product knowledge as a moderator variable based on education level.

## **VII. Conclusion**

The result of the analysis shows that relationship bonding with indicator of financial bonding, social bonding, and structural bonding have significant effect to customer gratitude. Further, product knowledge moderate the effect of the relationship between relationship bonding to customer gratitude, with the position as pure moderating. Moderation of the product knowledge variable is to strengthen the effect of the relationship between relationship bonding with customer gratitude of Bank Sultra Wanci Branch.

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Juharsah "Moderating Role Of Product Knowledge In Effect Relationship Bonding On Customer Gratitude." *IOSR Journal of Business and Management (IOSR-JBM)* 20.6 (2018): 41-49