The Effect of Consumer Learning on Customer Loyalty
A Study on BRI Customers in Southeast Sulawesi

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ABSTRACT

The study site was Southeast Sulawesi Province. The research object was customers of BRI. The study took place in three (3) months. The first and second months were when the researchers contacted Bank Rakyat Indonesia (BRI) to conduct research, then the researchers distributed questionnaires to respondents. In the third month, the researchers collected questionnaires that had been filled in and performed data processing. The population in this study was BRI customers throughout Southeast Sulawesi, totaling 11,800 people. This study took 8% sampling precision to maintain the representativeness of the research sample. Based on the population, the sample size set in this study follows the Slovin formula to obtain a sample of 156 people.

KEYWORDS
Customer Commitment, Customer Learning, Customer Loyalty, Customer Trust

1. INTRODUCTION

The development of financial institutions today, especially in Indonesia, is increasingly encouraging. Quantitatively, this can be seen from the increasingly mushrooming establishment of financial institutions, both newly established financial institutions and branches of previous financial institutions. Qualitatively, our society’s knowledge on the role of financial institutions is also increasing. The tendency of customers is now increasingly critical, especially in terms of choosing a bank. Luxury buildings and advertisements can indirectly attract customers; however, there is no guarantee that the customer will always be in contact with the bank if the bank is not paying attention to customer needs. Customers must obtain satisfying services to maintain them using the bank’s services and to prevent them from leaving the bank and going to the competitor. Maintaining customers is important, as they are using the services that results in profits.

The role of banking institutions is so complex in the economic structure of a country, as they are in direct contact with the community. Banks collect funds from the public and are obliged to provide funds in the best way to serve the interests of the community, in addition to the interests of the owners of these funds; thus, banks and the community are two inseparable components. The form of partnership between banks and the community is a representation of customer loyalty towards the bank.

The phenomenon also occurs in Southeast Sulawesi. The customers basically have a loyal attitude towards a banking institution. The loyal attitude could be seen during the monetary crisis in 2004. In 2004, many banks in Indonesia faced financial constraints, resulted in Bank Take Over (BTO) for some banks in that year, as well as in 2005 and 2006, causing disappointment of bank customers, that the government took steps to restructure banks to restore public trust. Nevertheless, people in Southeast

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Sulawesi kept their loyalty to the banks in those hard times. The funds collected by banks in Southeast Sulawesi Province and third parties tended to be constant and slightly increased during the periods.

Customer trust and customer loyalty to banks affect the contribution of the banking sector to the Gross Regional Domestic Product (GRDP) of Southeast Sulawesi Province, which is increasing year by year. The role of the banking sector towards GRDP from 2010 to 2014 has increased from 1.10% to 2.23%. Furthermore, when compared with other sub-sectors, such as 0.37% for financial institutions without banks, 2.08% for rental property business, and 0.36% for company services, the contribution of the bank sub-sector is higher. The growth of the number of customers and funds collected by banks in Southeast Sulawesi Province and third parties, in this case the community in the form of savings account, current account, and others at government banks and private banks, became indicators of banking customer loyalty in the province from 2006 to 2014. The growth of the number of customers and funds collected by state and private banks from the public from 2006 to 2014 has generally increased. The rate of decline for deposits only occurred in 2006, 2007, 2009, and 2011.

Engel et al. (1994) suggest that the psychological aspect is a factor within the customers that affects them in carrying out an action (purchase). Psychological factors can be known in the customer decision-making process related to learning about a product type and ability (customer expertise) in accepting the learning. The concept of the ability of customers in accepting learning is related to the concept of customer satisfaction.

Burton (2009) argues that the development of customer learning is a strategy in completing the quality of service, which is relatively still a new concept, and the results still need to be proven and tested again. Furthermore, customers who receive education will get benefits, which will make it easier for them to achieve satisfaction. Customer learning focuses on providing skills in the use of information according to their needs (Burton, 2009). This is necessary because without the provision of adequate skills in the use of information, the activities carried out by marketers are not optimal; thus, customer learning can be used as one of the marketing strategies.

Jamal and Naser (2009) have found that the ability of a customer can have a significant influence on customer satisfaction. The ability of customers to accept education is one of the factors that can shape customer satisfaction. The more customers are able to receive education related to a product or service, the higher the level of satisfaction, because the purchase decision is based on careful consideration.

Research conducted by Andreassen and Lindestad (2005) confirms that corporate image is positively related to customer satisfaction and customer loyalty, while company image has no impact on customer value. The study, however, only examines four variables, while the quality of service, customer learning variables that form customer satisfaction and customer trust are not discussed.

Furthermore, Bloemer, Ruyter, and Peeters (2005) confirm that the image, quality of service, and customer satisfaction have a significant influence on customer loyalty. Factors such as community movements, customer advice, and contact have an indirect impact on loyalty through satisfaction and quality. The limitation of this study is on the research object, which is only on organizations by making image as an exogenous variable, while the quality of service is as the intervening variable. Kandampully and Suhartanto (2007) identify the factors of image and customer satisfaction associated with customer loyalty and they show that customer loyalty is recognized as the dominant factor in the success of business.

Some empirical studies provide a description of customer learning, stating that customer learning has a direct and positive influence on customer trust—that the higher the level of customer learning, the better the effect it has on customer trust (Eisingerich and Bell, 2013). This statement is also in accordance with Burton (2009); he confirms that the more complex types of services provided, the more customer learning is needed by customers. In addition to the satisfaction provided by this customer learning, it also affects customer trust.

The object of this study is banking so the term customer refers to those using the banking services. Griffin (2012) affirms that customers are someone who becomes accustomed to buying goods or
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