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Relationship Marketing, Customer Experience and Customer Satisfaction: Testing Their Theoretical and Empirical Underpinning

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Abstract

Research aims: This study's aim is to find out the influence of relationship marketing on customer experience and satisfaction.

Design/Methodology/Approach: The applied research method of this study uses an explanatory survey utilizing accidental sampling of 140 respondents in the Rural Bank industrial sector, Lampung Province - Indonesia. Data is scrutinized utilizing the structural equation to test the proposed hypothesis.

Research findings: The results found that (1) relationship marketing directly and positively affected customer experience and customer satisfaction, and (2) customer experience directly and positively impacted customer satisfaction.

Theoretical Contribution/Originality: Customer satisfaction is the end of the chain that must be maintained to gain the sustainability of organizations. By emphasizing customer relationship quality and customer experience, it would strive to maintain transaction processes and strategies to impress customer satisfaction with the organizations.

Practitioners/Policy Implications: Relationship marketing and customer experience are relevant concepts in marketing research because properly understanding these variables enables organizations to increase customer satisfaction and achieve a competitive advantage in the service and manufacturing sectors.

Research Limitations/Implications: This research model was tested in the rural banking industry sector, Lampung Province - Indonesia, so the findings obtained limit generalization. Therefore, using longitudinal data, it is necessary to conduct a comparative and comprehensive study between relationship marketing, customer experience, and customer satisfaction.

Keywords: Relationship Marketing; Customer Experience; Customer Satisfaction



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Introduction

In the contemporary business environment that faces rapid and unpredictable changes, companies are more focused on creating customer satisfaction than only emphasizing transactions and exchange of value between two or more parties. Previous researchers have conducted several marketing studies using customer satisfaction (Basari & Shamsudin, 2020; Cuong & Khoi, 2019; Fan et al., 2021; Herath & Herath, 2019). They state that customer satisfaction is the end of the chain that must be maintained to maintain the sustainability of a company organization. Another researchers (e.g., Sudari et al., 2019; Al Kurdi et al., 2020; Yi & Natarajan, 2018) conclude the importance of customer satisfaction in marketing of a corporate organization.

Organizations that understand the importance of marketing management will provide customers with the best service. According to Yi and Natarajan (2018), Karim and Rabiul (2022), and Al Kurdi et al. (2020), customer satisfaction is a cognitive situation felt by buyers because they think enough and get adequate rewards for the sacrifices that have been made. Customer expectations for the services provided by the company and received through the right processes and strategies can create satisfaction. Alnaser et al. (2018), and Basari and Shamsudin (2020), in their research, stated that customer satisfaction is defined as a service process to complete and meet customer expectations.

In contrast to previous studies, this study uses customer relationships and processes, and strategies in utilizing transaction moments to increase customer satisfaction (Shobeiri et al., 2015; Schallehn et al., 2019). The company's service process to meet customer expectations can create better consumer marketing relationships. So that if the company's relationship with customers is well established, it will have a long-term impact and benefit the company. However, Lusiah and Noviantoro (2018), Martini (2013) found that relationship marketing has no effect on customer satisfaction.

According to Ojiaku et al. (2017), and Gilboa et al. (2019), relationship marketing is establishing relationships with customers and being approached on a long-term basis so that the consumers that have been obtained can be maintained. Companies that can retain customers and provide the best value do not need to spend a relatively high promotion cost. Relationship marketing emphasizes the continuous exchange of information in the long term and creates various effective interaction methods to improve relationships (Ogbechi et al., 2018; Van Tonder & Petzer, 2018).

According to McColl-Kennedy et al. (2018) and Shobeiri et al. (2015), the customer experience has been the key to deciding whether new applications and services are acceptable to customers. Customer experience is part of an effective method to enhance the relationship value between the company's organization and its customers. It is the collective outcome of various actions between brands and consumers (Tivasuradej & Pham, 2019). Therefore, this study's aim is to analyze: (1) the impact of relationship marketing on customer experience and customer satisfaction and (2) the influence of customer experience on customer satisfaction.

Literature Review and Hypotheses Development

Customer satisfaction is a state in which the customer is satisfied, either with the product's quality or the entire interaction the customer underwent (Basari & Shamsudin, 2020; Al-Omari et al., 2020). Alnaser et al. (2018), in their research, said that customer satisfaction is defined as a service process to complete and meet customer expectations.

Customer experiences are personal and extraordinary. They involve the perception and participation of the customer, engage the customer emotionally, share it with others, and be remembered for a while (De Keyser et al., 2020). Findings of the study conducted by Schallehn et al. (2019) explain that experience in the transaction process can take the

form of subjective responses internally as a result of contact, either directly or indirectly, with the company organization. In the transaction process, when there is a purchase, product use, or post-purchase, most of it occurs because of the customer's initiative.

The marketing concept has emerged due to changes, developments, and technologies in the marketing field (Amoako et al., 2019). Relationship marketing is a business philosophy developed from maintaining an organization's committed current customer base. It involves strengthening relationships with existing customers and retaining them rather than seeking new customers (Ojiaku et al., 2017). Another opinion says that relationship marketing will strengthen and maintain strong relationships with customers and stakeholders (Aldaihani & Ali, 2019).

Relationship marketing will work most effectively when the customer is heavily included in creating the product or service's performance; customers are interested in taking part in activities that foster relationships, and there is some personalization (Berne-Manero & Marzo-Navarro, 2020). Meanwhile, according to Affran et al. (2019), relationship marketing is an activity a company conduct to create positive interactions with customers and place customers in high-value positions to retain customers for a longer time.

Relationship Marketing and Customer Experience

Customer relationships involve creating, maintaining, quality improvement, and more specific relationships with other parties who have interests inside and outside the company (Parsons & Rowling, 2015). Customer experience can be interpreted as customer value-driven by experience in the transaction process, co-created, and context-dependent, resulting from customer integration and shared value-creation strategies (Bueno et al., 2019; Hoyer et al., 2020). Performance management that emphasizes customer relationship quality will strive to maintain transaction processes and strategies to impress customers with the company. Relationship marketing influence customer experience by providing memorable experiences and creating personalized service and care in an effective manner (Grover, 2021; Hafiz & Tresnati, 2018).

H₁: Customer experience and relationship marketing have a positive and direct relationship.

Customer Experience and Customer Satisfaction

According to Gilboa et al. (2019) and Hoyer (2020), customer experience brings a new ecosystem in industry 4.0, primarily when interacting with customers through interaction channels. The transaction process and customer experience have a multilevel approach based on ecosystem differences and competition, which can be static and dynamic customer experiences (Bueno et al., 2019). Customer satisfaction is a consumer's feeling about product performance where consumers have high expectations about the product and obtain satisfaction if the expectations about product performance are met (Sudari et al., 2019; Yi & Nataraajan, 2018). Good management processes and strategies will create

a pleasant transaction climate, creating customer satisfaction. Isnaeni (2022), Kumar et al. (2021), Pei et al. (2020) found that customer experience strongly influence customer satisfaction.

H₂: Customer experience and customer satisfaction have a positive and direct relationship.

Relationship Marketing and Customer Satisfaction

Relationship marketing places a strong emphasis on customer retention, ongoing engagement with customers, customer value, long-term scale, high priority on customer service, enhanced commitment to exceeding customers' expectations, and quality that is a concern for all personnel (Su et al., 2020; Amoako et al., 2019). Satisfaction can be a foundation for building and developing a business, mutual benefits, and long-term customer relationships (Herath & Herath, 2019; Budur & Poturak, 2021). If management continuously carries customer contact, in the long term, the chances of fulfilling the commitment to increase customer expectations will be even greater (Al-Omari et al., 2020; Vasic et al., 2019). By maintaining relationships and providing optimal service to customers, the satisfaction felt by customers would be getting better (Isnaeni, 2022; Nikmah, 2017).

H₃: Relationship marketing and customer satisfaction have a positive and direct relationship.

Based on this brief description, the following describes the constellation of this research.

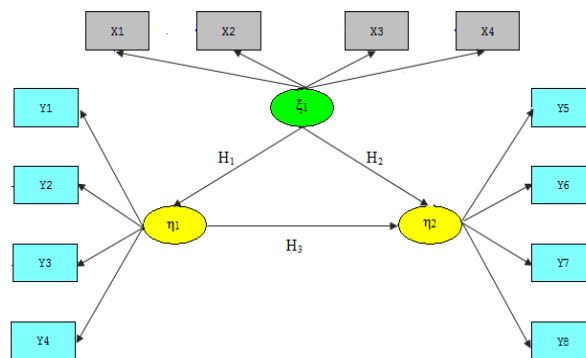


Figure 1 Research Framework

Note: ξ_1 : Relationship Marketing, η_1 : Customer Experience, η_2 : Customer Satisfaction

Research Methods

This study utilizes quantitative calculations with a descriptive scheme. The sample selection uses the accidental sampling method, selecting samples not being driven by

definite (Etikan & Bala, 2017). There are at least 140 respondents in each sample in the industrial sector of the Rural Bank, Lampung Province – Indonesia.

The sample consisted of 43 female (30.71 per cent) and 97 male (69.29 per cent). In addition, the majority of respondent was between 31 – 40 years old (40.71), representing 57 respondents. The respondent’s age above 40 years was 31.43 per cent and under 30 years was 27.86 per cent. In terms of education, of the 140 respondents, 57.86 per cent were high school graduates, 24.29 per cent had a junior college qualification, 13.57 per cent had a bachelors degree, and 4.28 per cent had a masters qualification.

The measures of each variable in this study are clearly stated as follows. Relationship marketing is measured using four items (i.e., x1, x2, x3 and x4) which are adapted from Ikraman and Syah (2020). Customer experience is measured using four items (i.e., y1, y2, y3 and y4) which are adapted from Jaiswal and Singh (2020). Finally, customer satisfaction is also measured using four items (i.e., y5, y6, y7 and y8) which were adapted from Bloemer and Oderkerken-Schroder (2002).

The statistical study technique uses instrument validation using validity and reliability tests (Chan & Idris, 2017), testing requirements analysis, and structural testing equations (Khunsoonthornkit & Panjakajornsak, 2018; Tommasetti et al., 2018). The collected data in this study is further analyzed using LISREL to confirm the proposed hypotheses.

Results and Discussion

Data Normality

The data distribution is intended to be described by the data normality test. Based on Table 1, the data of this study is normally distributed.

Table 1 Summary of normality test

Variable	Coef. α	Value Sig.	Conclusion
ξ_1	0.05	0.102	Normal
η_1	0.05	0.078	Normal
η_2	0.05	0.506	Normal

Data Homogeneous Test

The homogeneity test of data is to find the variance of some data from the similarity or inequality of variance, homogeneous or heterogeneous variance. Based on Table 2, the data of this study is homogenous.

Table 2 Summary of data homogeneous test

Variable	Coef. α	Value Sig.	Result
η_1 over ξ_1	0.05	0.098	Homogenous
η_2 over ξ_1	0.05	0.058	Homogenous
η_2 over η_1	0.05	0.128	Homogenous

Linearity Test and Regression Meaning

Regression analysis and the linearity test both seek to quantify the relationship between variables by determining whether or not a linear line is formed by each variable if the regression is significant. Table 3 shows the linearity of the relationship between variables in this study.

Table 3 Testing of regression and linearity

Variable	Sig. Regression		Regression significance	Lin. Regression		Regression linearity
	f_{count}	f_{table}		t_{count}	t_{table}	
η_1 over ξ_1	2.10	3.06	Significant	6.55	1.65	Linear
η_2 over ξ_1	1.69	3.06	Significant	3.12	1.65	Linear
η_2 over η_1	1.62	3.06	Significant	6.95	1.65	Linear

Construct Reliability and Variance Extracted Test (ξ_1)

The construct's capacity to assess the independent latent variable was examined using the manifest variable test (ξ_1).

Table 4 Construct reliability and variance extracted (ξ_1)

Construct	Std. Loading	Std Loading ²	Error	CR	VE
X1	0.80	0.64	0.35	0.61	0.86
X2	0.83	0.69	0.31		
X3	0.78	0.61	0.39		
X4	0.71	0.50	0.50		

Based on Table 4, the construct reliability value is 0.61, below 0.70 ($CR < 0.70$). In addition, the extracted variance is 0.86, higher than 0.50 ($VE > 0.50$). The latent variable ξ_1 can be consistently measured by manifest variables.

Construct Reliability and Variance Extracted Test (η_1)

The construct's capacity to assess the dependent latent variable (η_1) was tested using manifest variables.

Table 5 Construct reliability and variance extracted (η_1)

Construct	Std. Loading	Std. Loading ²	Error	CR	VE
Y1	0.84	0.71	0.30	0.66	0.88
Y2	0.83	0.69	0.31		
Y3	0.80	0.64	0.36		
Y4	0.77	0.59	0.40		

Based on Table 5, the variance extracted has a score of 0.86, which is higher than 0.88 ($VE > 0.50$). Besides, the construct reliability has a score of 0.66, below 0.70 ($CR < 0.70$). It signifies that the four manifest variables consistently measure the latent one η_1 .

Construct Reliability and Variance Extracted Test (η_2)

To find out whether the concept could actually measure the dependent latent variable (η_2), manifest variable testing was done.

Table 6 Construct reliability and variance extracted (η_2)

Construct	Std Loading	Std Loading ²	Error	CR	VE
Y5	0.75	0.56	0.44	0.59	0.85
Y6	0.88	0.77	0.23		
Y7	0.83	0.69	0.31		
Y8	0.58	0.34	0.66		

Based on Table 6, the variance extracted has a score of 0.86, which is higher than 0.50 ($VE > 0.50$). Also, the construct reliability has a score of 0.59, below 0.85 ($CR < 0.70$); latent variable η_2 can be consistently measured by manifest variables.

T-Value Coefficient Calculation Results

Calculating each coefficient path comes after evaluating the requirements analysis, as shown in Table 7.

Table 7 Path coefficient results

No	Latent Var.	Path Coefficient (ξ & η)		Result	Conclusion
		SLF*	t _{value}		
1	η_1 over ξ_1	0.60	6.39	Significant	Accepted
2	η_2 over ξ_1	0.50	4.59	Significant	Accepted
3	η_2 over η_1	0.29	2.87	Significant	Accepted

Path Coefficient Sub-Structure 1

The equation $\eta_1 = \gamma_{11}\xi_1 + \zeta_1$ serves as a description of the sub-structure 1 path coefficient diagram that was discovered. This examination would decide on testing H1.

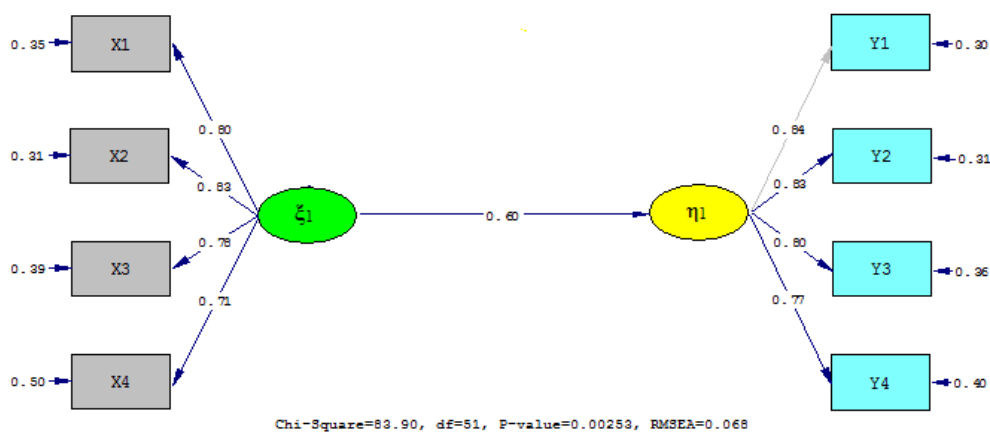


Figure 2 Path Coefficient Sub-Structure 1

Figure 2 displayed the path coefficient ($\gamma\eta_1\xi_1$) is 0.60, and $t_{\text{-value}} = 6.39 > t_{\text{-table}} (0.05: 140) = 1.65$; thus, H_0 is rejected. In addition, the path coefficient $\gamma\eta_1\xi_1$ is significant.

Path Coefficient Sub-Structure 2

The equation $\eta_2 = \gamma_{21}\xi_1 + \beta_{21}\eta_1 + \zeta_2$ serves as a description of the sub-structure 2 path coefficient diagram that was discovered. This test provides a solution for making decisions on H2 and H3 testing.

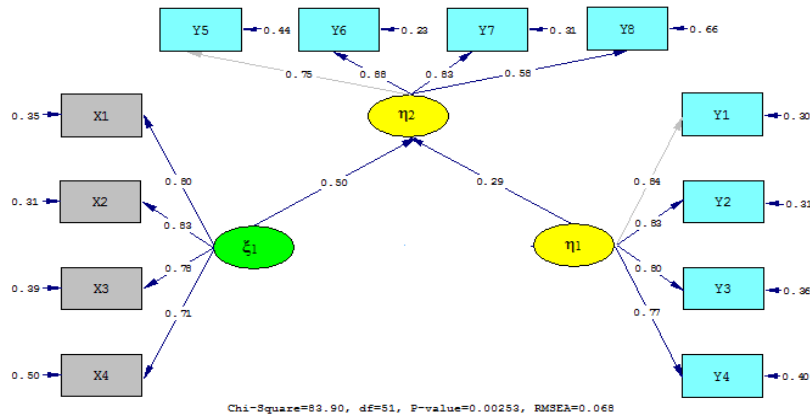


Figure 3 Path Coefficient Sub-Structure 2

Figure 3 performs the coefficient ($\gamma\eta_2\xi_1$) is 0.50, and $t_{\text{-value}} = 4.59 > t_{\text{-table}} (0.05: 140) = 1.65$. Hence, H_0 is rejected. In addition, the path coefficient $\gamma\eta_2\xi_1$ is significant. Moreover, the path coefficient ($\beta\eta_2\eta_1$) is 0.29, and the $t_{\text{-value}}$ is $2.87 > t_{\text{-table}} (0.05: 140) = 1.65$. Therefore, H_0 is rejected. Besides, the path coefficient $\beta\eta_2\eta_1$ is significant.

The hypothesis testing shows that the standardized loading factor value for each path coefficient is greater than 0.05, and the $t_{\text{-value}}$ is 1.65. Thus, H_0 has rejected two significant paths. Figure 4 describes each variable's standardized solution path diagram through a linear program structural relationship.

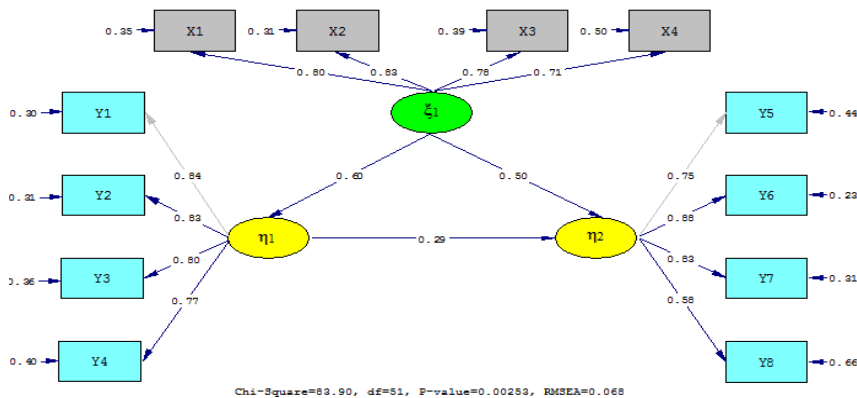


Figure 4 Standardized Solution Path Diagram

Following the explanation in Figure 4 show that (1) the effect value ξ_1 to η_1 , η_1 to η_2 and ξ_1 to η_2 is identical with the direct effect value for each variable since there are no other intervening variables; (2) The indirect effect ξ_1 to η_2 through η_1 is $0.60 \times 0.29 = 0.17$ since the other variable (intervening variable) is η_1 0.29, whereas the total effect is $0.17 + 0.50 = 0.67$.

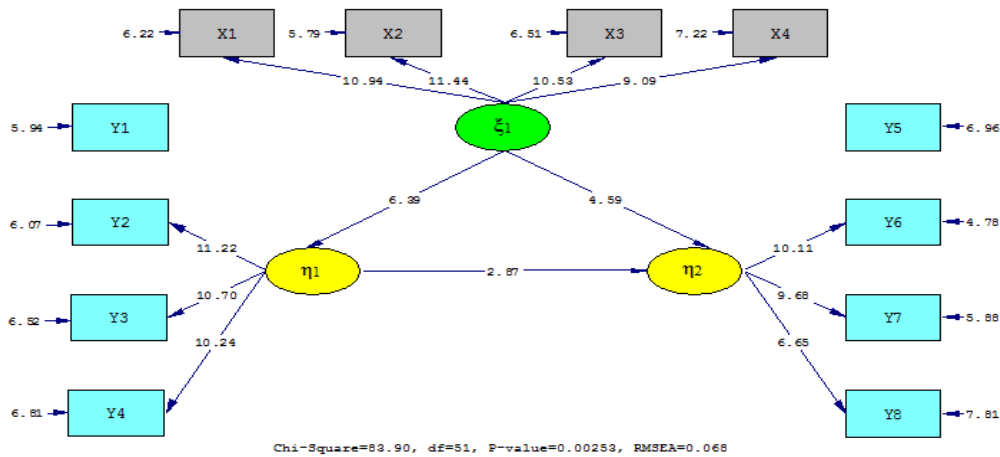


Figure 5 T-value Path Diagram

Overall Model Fit Test

On the basis of the structural model test results using LISREL, the amount of goodness of fit in the structural equation is presented in Table 8.

Table 8 Summary of the goodness of fit test

No	Index	Results	Recommended Value	Conclusion
1	Probability χ^2	0.00253	<0.05	Marginal Fit
2	RMSEA	0.068	<0.08	Good fit
3	χ^2/df	1.57	<5	Good fit
4	CFI	0.98	>0.90	Good fit
5	NFI	0.96	>0.90	Good fit
6	NNFI	0.98	>0.90	Good fit
7	AGFI	0.86	<0.90	Marginal fit
8	GFI	0.91	>0.90	Good fit
9	IFI	0.98	>0.90	Good fit
10	RFI	0.95	≥ 0.90	Good fit
11	ECVI	0.99	<5	Good fit

The summary of the output of the structural equation in Table 8 revealed that the overall fitness of the model using χ^2 test (chi-square) was 83.90 with a p-value of $0.00094 < 0.05$. Thus, it can be inferred that the overall test results χ^2 are not fit. Moreover, the comparison between the value of χ^2 and the degree of freedom (χ^2/df) is $80.28/51 = 1.57 > 0.05$. Thus, it can be denoted that the model has a fairly good fit by controlling for its completeness (proxied by the number of pressures of freedom).

The RMSEA shows a magnitude of less than 0.08, inferring the framework owns a good fit. Next, CFI, NNFI, NFI, AGFI, GFI, RFI, IFI, and ECVI uncovered test results of more than 0.90, so it is noticeable that the model fits the data well. Meanwhile, the AGFI value is less than 0.90, so it was supposed that the model has a marginal fit.

Positive Direct Effect of Variable ξ_1 on Variable η_1

The direct effect of ξ_1 on η_1 is positive, according to H1. The finding of this study justifies a direct positive effect of variable ξ_1 on variable η_1 with $t_{\text{value}} > t_{\text{table}}$ of $6.39 > 1.65$, so H1 is accepted.

It means that if management improves relationship marketing, among others, and is active in activities to attract, interact, and retain customers by increasing customer value, the strategies and transaction processes carried out by individuals within the organization will be better. This study's findings align with the opinion of Gilboa et al. (2019), Klaus and Maklan (2013). They found that marketing that seeks to create relationships to retain customers or parties inside or outside the organization can improve management strategies in conducting transaction processes (McColl-Kennedy et al., 2018) to improve the customer experience.

Positive Direct Effect of Variable ξ_1 on Variable η_2

According to H2, ξ_1 has a positive direct effect on η_2 . This finding illustrates a direct positive effect of variable ξ_1 on variable η_2 with $t_{\text{value}} > t_{\text{tabel}}$, which is $4.59 > 1.65$, implying to support H2.

It means that if relationship marketing is improved, such as carrying out activities to attract customer sympathy, interacting and retaining customers, and providing high value to customers and several parties who have interests both from within and outside the company. Customer perceptions of product performance will increase. The fulfillment of expectations about product performance compared to the sacrifices that customers have made will create satisfaction. This finding corroborates the opinion of Mbango and Mmatli (2019), Afari and Nyamekye (2019), which show that improving the relationship made by management with customers' perceptions of product performance, in turn, can increase customer satisfaction.

Positive Direct Effect of Variable η_1 on Variable η_2

H3 suggests a positive direct effect of η_1 on η_2 . This study found a direct positive effect of variable η_1 on η_2 with $t_{\text{value}} > t_{\text{table}}$, which was $2.87 > 1.65$, indicating to support H3.

It means that if the customer experience improves, the transaction process and the strategy carried out by management increase. Customer expectations about the product's ability to meet customer expectations will be better. The fulfillment of customer expectations about the product's ability to meet their needs will create customer satisfaction. This study's findings align with the conclusions put forward by Shin (2015),

Srivastava and Kaul (2014), which state that customer experience is related to customer satisfaction. The strategies and processes carried out by management can add to a positive, pleasant customer experience when making transactions (Rahimian et al., 2020; Hoyer et al., 2020; McColl-Kennedy et al., 2018) so that customers perceive perceptions about product performance can meet expectations, which in turn can create satisfaction.

Conclusion

After analyzing the research, relationship marketing directly affects the customer experience. The findings of this study mean that if the customer relationship is improved, involving the creation, improvement of the quality of the relationship, and maintained with various efforts so as not to be attracted to other competitors, to all parties originating from inside or outside the company, then the strategy and process of implementing the transaction to customers for the better. A match between expectations and product performance can improve the quality of the customer experience so that the impression and positive experience experienced by customers will be better.

Customer experience directly and positively impacts customer satisfaction. This study's results elucidate that if the company's processes and strategies increase the frequency of transactions with the company's organization, the customer experience associated with product performance capabilities will increase. Product performance can improve customer experience concerning perceptions of the product, so consumers' feelings about product performance where consumers have high expectations about the product will be better. A match between expectations and product performance can improve the quality of consumer perceptions about the product, and the overall interaction experienced by customers, so that customer satisfaction improves.

Relationship marketing directly and positively affects customer satisfaction. This conclusion indicates that if management focuses on orientation to customer rejection and increases continuous customer contact, customer value will be better. Emphasis on relationship marketing can improve customer perceptions of product performance, which can meet customer expectations. Product performance is a benchmark for meeting customer expectations, so product performance following customer expectations can increase customer satisfaction.

This research model was tested in the rural banking industry sector, Lampung Province - Indonesia so the findings obtained limit generalization. Therefore, it is necessary to conduct a comparative and comprehensive study between relationship marketing, customer experience and customer satisfaction by using longitudinal data.

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