THE ANALYSIS OF COSTUMER BONDING ON CUSTOMER LOYALTY TO IPHONE CUSTOMERS (STUDY CASE IN MILLENNIALS MANADO)

MENGANALISIS IKATAN KONSUMEN TERHADAP LOYALITAS PELANGGAN KEPADA PELANGGAN IPHONE (STUDI KASUS PADA MILENIAL MANADO)

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Abstract: In the process of globalization, it is inseparable from change, these changes also impact business competition, which requires companies to behave and act quickly, in order to face competition in a business environment that moves very dynamic and full of uncertainty. This research aims to analyze customer bonding on customer loyalty to iphone customers of millennials Manado. This research uses quantitative method. To collect the data, primary data collection was used through questionnaires. The scale of measurement that is used by researchers to determine the response of respondent's response to each question is given by using the Likert Scale and derived with multiple linear regression model and has sample size of the research of 100 respondents of Millennials Manado that using iphone. The result of this study showed that Financial Bonds and Emotional Bonds has a significant effect to influencing iphone customers to purchase iphone leading to a customer loyalty. The costumer felt attached and willing to maintain the usage of this certain brand in order to preserve the financial reward that they keep receiving that helped them financially

Keywords: Financial Bonds, Emotional Bonds, Customer Bonding, Customer Loyalty.

Abstrak: Dalam proses globalisasi tidak terlepas dari perubahan-perubahan tersebut juga berdampak pada persaingan usaha, yang menuntut perusahaan untuk bersikap dan bertindak cepat, guna menghadapi persaingan dalam lingkungan bisnis yang bergerak sangat dinamis dan penuh ketidakpastian. Penelitian ini bertujuan untuk menganalisis keterikatan pelanggan terhadap loyalitas pelanggan iphone digenerasi milenial Manado. Penelitian ini menggunakan metode kuantitatif. Pengumpulan data dilakukan dengan pengumpulan data primer melalui kuesioner. Skala pengukuran yang digunakan peneliti untuk mengetahui tanggapan responden terhadap setiap pertanyaan yang diberikan menggunakan Skala Likert dan diturunkan dengan model regresi linier berganda serta memiliki ukuran sampel penelitian 100 responden Milenial Manado yang menggunakan iphone. Hasil penelitian ini menunjukkan bahwa Financial Bonds dan Emotional Bonds berpengaruh signifikan terhadap pengaruh konsumen iphone dalam pembelian iphone yang mengarah pada loyalitas konsumen. Konsumen merasa terikat dan berkeinginan untuk mempertahankan penggunaan merek tertentu ini untuk mempertahankan reward finansial yang terus mereka terima yang membantu mereka secara finansial.

Kata Kunci: Financial Bonds, Emotional Bonds, Customer Bonding, Customer Loyalty.

INTRODUCTION

Research Background

In the process of globalization, it is inseparable from change, these changes also impact business competition, which requires companies to behave and act quickly, in order to face competition in a business environment that moves very dynamic and full of uncertainty. Therefore, every company is required to compete competitively to create and maintain customer commitment. The number of smartphone users in Indonesia from 2013-2018 continued to increase. In 2013 the number of smartphone users in Indonesia only reached 27.4 million people. However, there was a sharp increase of 10.9 million in 2014 which was 39.78% when compared to 2013. Even so, in the following years, the percentage increase in the number of smartphone users in Indonesia gradually declined, with 32.95% in 2016, 24.78% in 2017 and 18.93% in 2018. There are some brands of smartphone that popular in Indonesia like iPhone, Samsung Galaxy, Nokia Lumia, Google Nexus, HTC, LG, and Sony Xperia. Each of them has their best features so the companies which produce smartphone always try to make some innovation to their product. Like Sony Xperia they have waterproof and dust-proof smartphone, Samsung Galaxy they have good quality in their camera which is their camera reach of features, and for iPhone, it has good performance in their application. Not only in applications, iPhone also have a good designed for the case and it makes iPhone look luxury. There are some factors actually that have impact to customer buying decision in this case buying smartphone those are Social Influence, Price, Brand, Product Quality Attributes and so on. Better for the company to know what factor that have the most impact from those factors to make the strategy that they will use in marketing their Product All brand of smartphone which in Indonesia also popular in Manado. This research is only focused on iPhone (iPhone user) because Apple has many differentiations with other smartphone which are there is no Bluetooth in iPhone, and to transfer data from or to PC not as simple as other brand like Samsung or Sony Xperia in this case iPhone users need to download a software so that we can do transferring data because of this situation some people said that using iPhone is difficult. But in other side even though there is an opinion that using iPhone is difficult but iPhone users in Manado is increasing. The increasing of selling happens because the technology that Apple offers. Customers still choosing Apple iPhone as their smartphone to use daily, even competitors introduce their new products with high quality or inexpensive price, based on Apple report. Customers have their own objectives that choosing Apple iPhone. Generally, Apple sells their premium product with price premium and makes the customers to identify the brand equity of Apple brand.

Research Objective

Regarding the problem which have been formulated and identified that are mentioned in previous section, the research objective is:
1. To find out the influence of financial bonds on customer loyalty of Iphone.
2. To find out the influence of social bonds on customer loyalty of Iphone.
3. To find out the influence of confidence bonds on customer loyalty of Iphone.
4. To find out the influence of emotional bonds on customer loyalty of Iphone.
5. To find out the influence of financial bonds, social bonds, confidence bonds and emotional bonds on customer loyalty of Iphone.

THEORETICAL REVIEW

Marketing

According to Kotler (2009), marketing is a nodal and managerial process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others. Marketing means managing markets to bring about exchanges for the purpose of satisfying human needs and wants.

Customer Bonding

Developing relationships with businesses may lead consumers to receive economic or other advantages. Customers who have an enduring relationship with an organization may be rewarded with financial benefits, such as special pricing considerations as a practical example. For this reason, the establishment and maintenance of relationship bonding have become the core competition (Bente et al. 2012).

Financial Bonds
         Revathi and Saranya, 2017 asserted that the importance of public, private and foreign banks in discriminating on constructs of financial bonds, social bonds, and structural bonds in the context of their research.

Social Bonds
         Social bonds refer to personal ties which include perceived feelings of "familiarity, personal recognition, friendship, rapport and social support". Customer's social bonds evolve from long-term relationships with service firms. Considerable indirect influence of social benefits on word-of-mouth communication through commitment can also be pointed out, this bond can be established, in addition to the benefits received in the delivery of the core service, as a kind of fraternization that can occur between customers and employees.

Confidence Bonds
         Confidence bonds are defined as "perceptions of reduced anxiety and comfort in knowing what to expect in the service encounter". Reducing the risk in services, thus building trust, is key to provide feelings of assurance to customers and also improving satisfaction. Trust creates benefits for the customer (e.g., relationship efficiency through decreased transaction costs) that in turn fosters his or her commitment and loyalty to the relationship.

Emotional Bonds
         Customers develop deep emotional bonds with brands, as elaborated in the emotional attachment to brands construct. Developing a relationship with a provider can indicate that there is often a comfort or feeling of security in having that bond. They feel like it's going to be good in advance or if something is wrong it will be taken care of. Consumers who are emotionally attached to a brand are also likely to have a favorable attitude towards it so it's quite that the consequences of this attachment include loyalty and (possibly) a willingness to pay a price premium for the brand. This feeling towards the provider appears to develop over time and only after a relationship has been established between the customer and the organization.

Customer Loyalty
         Customer loyalty is something that consumers may exhibit to brands, services, stores, product categories (e.g., cigarettes), and activities (e.g., swimming). Here we use the term customer loyalty as opposed to brand loyalty; this is to emphasize that loyalty is a feature of people, rather than something inherent in brands. Customer loyalty in the business context, loyalty is the customer's commitment to do business with a particular organization which effects in repeat purchases of goods and services of that organization.

Conceptual Framework

Figure 1
Conceptual Framework
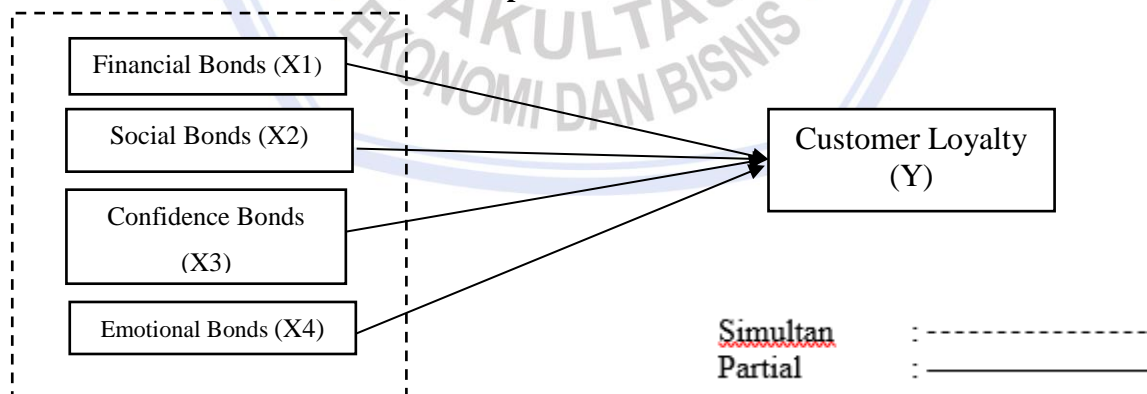
RESEARCH METHOD

Research Approach

This research is using a quantitative approach with causal analysis. The purpose of this research is to analysis the role of customer bonding on iphone customer loyalty. According to Sugiyono (2011) the purpose of quantitative research is to show relationships between variables, test theories and look for generalizations that have predictive value.

Population

Population is generalization region consisting of objects and subjects that have certain qualities and characteristics defined by functional is to be studied and then drawn conclusion (Sugiyono, 2011). The population of this study is millennial generation in Manado.

Sample

According to Lind et al. (2014) the majority of statisticians consider samples of 30 or more is large enough to set the central limit theorem. According to Purba (2006) the formula to choose the sample within the population that cannot be determined is as follows:

$$N = Z^2 / 4(Moe)^2$$

N   =   Number of sample
Z   =   Level of significant with score 1,96 (degree of confidence 95%)
Moe   =   Margin of error (Maximum 10%)
With the formula that already explained; the calculation regarding the sample is as follows:
N = (1,96)² / 4(10%)
N = 96,04 ≈ 97. Round up to 100

The sum of sample will be 100 respondents of millennials in Manado. This research will be targeted at respondents aged 19-39 Years old which is the age of millennial generation whose births from 1980 to 2000.

Data Collection Method

Data collection method used in this study is based on questionnaire. The questionnaire intended to obtain primary data regarding the variables to be measured from millennials respondents in Manado. The questionnaires distributed equally to several areas in Manado.

Measurement of Research Variable

This research use Likert Scale, as suggested by Sekaran and Bougie (2010) who define that the Likert Scale is designed to examine how strongly subjects agree or disagree with particular statements on a five (or seven) point scale.

RESULT AND DISCUSSION

Validity Test
Table 1

		Financial Bonds	Social Bonds	Confidence Bonds	Emotional Bonds	Customer Loyalty
Financial Bonds	Pearson Correlation	1	.388**	.419**	.467**	.600**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	450	450	450	450	450
Social Bonds	Pearson Correlation	.388**	1	.539**	.241**	.323**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	450	450	450	450	450
Confidence Bonds	Pearson Correlation	.419**	.539**	1	.360**	.362**
	Sig. (2-tailed)	.000	.000		.000	.000

N		450	450	450	450	450
Emotional Bonds	Pearson Correlation	.467**	.241**	.360**	1	.577**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	450	450	450	450	450
Customer Loyalty	Pearson Correlation	.600**	.323**	.362**	.577**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	450	450	450	450	450

**. Correlation is significant at the 0.01 level (2-tailed).
Source: SPSS Output (2019)

From the result in table 1 it can be seen that value of correlation index for relationship among variable independents (Financial Bonds, Social Bonds, Confidence Bonds, Emotional Bonds) with variable dependent (Customer Loyalty) are greater than 0.3 and below the significant level of 10% (0.01). Therefore, the data is valid.

Reliability Test
Table 2. Realibility Statistics

Cronbach's Alpha	N of Items
.757	5

Source: SPSS Output (2019)

The output of SPSS shows that the value of Cronbach's Alpha of 5 items used in this research is 0.757. The data is considered as reliable since the value of Cronbach's Alpha is above the minimum value which is 0.6.

Multiple Regression Analysis
Table 3. Multiple Linear Regression Result

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.594	.162		16.038	.000
	Financial Bonds	.275	.036	.351	7.587	.000
	Social Bonds	.040	.028	.066	1.413	.158
	Confidence Bonds	.007	.028	.012	.252	.802
	Emotional Bonds	.212	.031	.302	6.850	.000

a.   Dependent Variable: Customer Loyalty
Source: SPSS Output (2019)

From the result in the table above, the model define as:
$$Y = 2,594 + 0.275 x1 + 0.040 x2 + 0.007 x3 + 0.212 x4 + e$$
Y   =   Dependent Variable (Customer Loyalty)
X_1 =   Financial Bonds
X_2 =   Social Bonds
X_3 =   Confidence Bonds
X_4 =   Emotional Bonds
ε =   Error

The multiple linear regression equation cab be interpreted as follows:
1.   Constant value of 2.594 means that in a condition of ceteris paribus, if all independent variables equal to zero, then Customer Loyalty (Y) as dependent variable will be 2.594.
2. X_1' s coefficient value of 0.275 means that if there is one unit increase in Financial Bonds (X_1) then the Customer Loyalty (Y) will improve and increase by 0.275.

3. X_2's coefficient value of 0.040 means that if there is one unit increase in Social Bonds (X_2) then the Customer Loyalty (Y) will imrpove and increase by 0.040.
4. X_3's coefficient value of 0.007 means that if there is one unit increase in Confidence Bonds (X_3) then the Customer Loyalty (Y) will improve and increase by 0.007.
5. X_4's coefficient value of 0.212 means that if there is one unit increase in Emotional Bonds (X_4) then the Customer Loyalty (Y) will improve and increase by 0.212.

Interprate the goodness of fit: Coefficient of Correlation (R) and Coefficient of Determination (R^2)
**Table 4**
Table of R and R Square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.594	.352	.347	.716

a.   Predictors: (Constant), Research and Development, Vocational Skills, Human Capital, Entrepreneurial Skills

Source: SPSS Output (2019)

The coefficient of determination (R^2) according to the table above is 0.352 which shows that the variation of all independent variable explains 35.2% of variation in the Customer loyalty (Y), while the remaining 64.8% is explained by other factors outside the model or not discussed in this research.
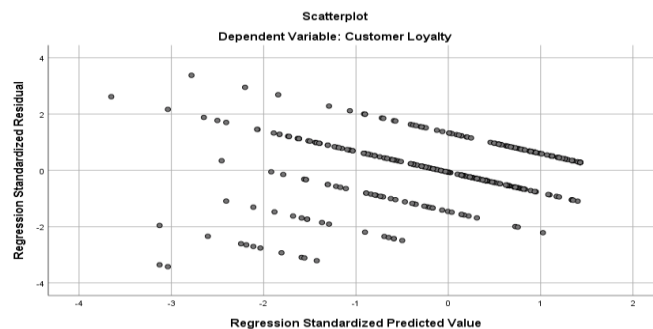
Normality
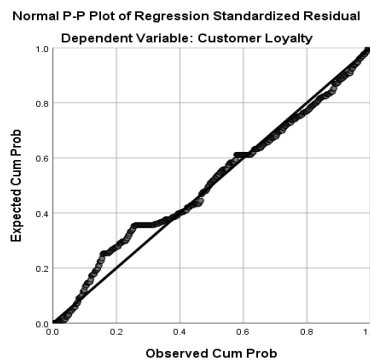
Figure 2. Normality Test
Source: SPSS Output (2019)

Figure 2 shows that the dots are spreading near to the diagonal line and follow the direction of the diagonal line. Therefore, the normality test is accepted which means the data of this research is normally distributed.

Heteroscedasticity

Figure 3. Heteroscedasticity Test
Source: SPSS Output (2019)

Figure 3 shows that the dots are spreading above and below the number zero (0) in the Y axis. This proves that there is no heteroscedasticity in this regression.

Multicollinearity
Table 5. Multicollinearity Test Result

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	2.594	.162		16.038	.000		
	Financial Bonds	.275	.036	.351	7.587	.000	.680	1.472
	Social Bonds	.040	.028	.066	1.413	.158	.677	1.478
	Confidence Bonds	.007	.028	.012	.252	.802	.633	1.580
	Emotional Bonds	.212	.031	.302	6.850	.000	.748	1.336

a. Dependent Variable: Customer Loyalty
Source: SPSS Output (2019)

Table 5 shows that the tolerance value of Financial Bonds is 0.680, Social Bonds is 0.677, Confidence Bods is 0.633 and Emotional Bonds is 0.748 meaning that the tolerance value of each variable is more than 0.1. The VIF value of Financial Bonds is 1.472, Social Bonds is 1.478, Confidence Bonds is 1.580 and Emotional Bonds is 1.336 meaning that the VIF value of each variable is less than 10. Since all the tolerance values are more than 0.1 and VIF value of each independent variable is less than 10, this research is free from multicollinearity.

F-test
Table 6. Simultaneuos Test (F-test Output)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	124.071	4	31.018	60.553	.000
	Residual	227.949	445	.512		
	Total	352.020	449			

a. Dependent Variable: Customer Loyalty
b. Predictors: (Constant), Research and Development, Vocational Skills, Human Capital, Entrepreneurial Skills
Source: SPSS Output (2019)

Table 6 shows the value of F_{count} is 60.553. The value of F_{table} is found on the F Distribution Table by determining the degree of freedom 1 (numerator) is 4 and degree of freedom 2 (denumerator) is 445 with level of significance is 0.05 ($\alpha = 0.05$) and the level of confidence is 95% then F_{table} is 2.37.

The result is F_{count} (60.553) > F_{table} (2.37). Therefore, since F_{count} is greater than F_{table}, Hypothesis 1 is accepted which means the independent variables simultaneously influence the dependent variable significantly.

t-test
Table 7
Partial Test (t-test result)

Variable	t_{count}	t_{table}	Description
Financial Bonds (x1)	7.587	1.669	Accepted
Social Bonds (x2)	1.413	1.669	Rejected
Confidence Bonds (x3)	.252	1.669	Rejected
Emotional Bonds (x4)	6.850	1.669	Accepted

Source: Data Processed (2019)

1. The value of t-count of X_1 is 7.587 with the level significant of 0.000. Since the value of $t_{count} = 7.587 > t_{table} = 1.669$ meaning that H_2 is Accepted. The result of this declares that X_1 (Financial Bonds) partially does have a significant effect.

2. The value of t-count of X_2 is 1.413 with the level significant of 0.158. Since the value of $t_{count} = 1.413 < t_{table} = 1.669$ meaning that H_3 is rejected. The result of this declares that X_2 (Social Bonds) partially doesn't have significant effect.

3. The value of t-count of X_3 is 0.252 with the level significant of 0.802. Since the value of $t_{count} = 0.252 < t_{table} = 1.669$ meaning that H_4 is rejected. The result of this declares that X_3 (Confidence Bonds) partially doesn't have significant effect.

4. The value of t-count of X_4 is 6.850 with the level significant of 0.000. Since the value of $t_{count} = 6.850 < t_{table} = 1.669$ meaning that H_5 is accepted. The result of this declares that that X_4 (Emotional Bond) partially does have a significant effect.

Discussion
Financial Bonds and Customer Loyalty
      The research found that Financial Bonds indeed affecting the Costumer loyalty in the current context. These findings put this research with the same stance as the previous research by Dizitha and Octavia (2013) that also points out that strategies that involve giving away certain financial benefits to the customers, do encourage the costumers to maintain their affiliation to a certain brand or product. The costumer felt attached and willing to keep using this certain brand in order to maintain the discounts or tangible reward that helped them financially regardless of the type of it, thus it can be categorized as Customer Loyalty.

Social Bonds and Customer Loyalty
      Customer bonding indirectly influencing social benefits on word-of-mouth communication through commitment this bond can be established, in addition to the benefits received in the delivery of the core service, as a kind of fraternization that can occur between customers and employees. The higher social bonds expected as the better the interpersonal relations will be between the customer and the provider which can result to higher levels of loyalty. Nonetheless, the result shows that the social bond does not significantly affect the customer loyalty in the current context.

Confidence Bonds and Customer Loyalty
      Confidence bonds means perceptions of reduced anxiety and comfort in knowing what to expect in the service encounter". Reducing the risk in services, thus building trust, is key to provide feelings of assurance to customers and also improving satisfaction. This bonds are perceived to be highly important in retaining relationships, and are expected to influence positively customer loyalty. However, based on the result shown above, confidence bonds insignificantly affecting customer loyalty. The comfort given to the customer and confidence of quality providers does not really affecting the loyalty of the customer.

Emotional Bonds and Customer Loyalty
      The finding also shows that the emotional bond significantly affecting the customer loyalty. This also stated by Yu-Nan TAI (2015) summarized that emotional bonding present significantly positive correlations with brand attitudes, brand attitudes reveal remarkably positive correlations with customer loyalty, emotional bonding shows notably positive correlations with customer loyalty, brand attitudes have partial mediating effects on the correlations between emotional bonding and customer loyalty. So when the customers attached emotionally with the brands, the customer will significantly be more loyal.

CONCLUSION AND RECOMMENDATION

Conclusions
1. Financial Bonds does have a relationship towards customer loyalty, meaning that financial bond is one of that factor influencing customer to purchase iphone leading to a customer loyalty. The costumer felt attached and willing to maintain the usage of this certain brand in order to preserve the financial reward that they keep receiving that helped them financially.
2. Social Bonds does not have any relationship and significant effect on customer loyalty. Meaning that social bond is not the reason customer will be loyal to purchase an iphone in the current context. Suggestions from relatives or inner circles proved to be significant in confining the customers to maintain loyalty

3. Confidence Bonds does not have any relationship and significant effect on customer loyalty. Meaning that confidence bond is not the factor influencing customer to purchase iphone. The prestigious brand image or the quality of products in general does not maintain Customer Loyalty.
4. Emotional Bonds does have a relationship on customer loyalty. The result indicates that the security, safety features and other features within the iphone's products does affecting the customer's emotional tendency to maintain their loyalty to the brand and preventing the customer for trying other alternative.
5. All independent variables simultaneously affect customer loyalty. Meaning that all independent variables simultaneously affect the dependent variables.

Recommendation
1. As discussed previously, financial bonds are seen as the customers' perception over the financial benefit such as discounts for some of their products and services or reward from the company and used as the measurement tools in identifying the customers' approval towards these benefits. It's an important variable in formulating certain strategies in order to maintaining the effectivity of these benefits without risking the operational costs of the company which is sometimes dilemmatic.
2. Secondly, despite of the probability of increasing the user's prestige, it doesn't really maintain the customer's loyalty towards the brand. Therefore, future marketing strategy that promotes prestige when using apple's product, should be avoided
3. Confidence bonds means perceptions of reduced anxiety and comfort in knowing what to expect in the service encounter". Reducing the risk in services, thus building trust, is key to provide feelings of assurance to customers and also improving satisfaction. However, this particular variable does not affect customer loyalty; therefore, further marketing strategy involving confidence bonds should be avoided.
4. The finding also shows that the emotional bond significantly affecting the customer loyalty. So when the customers attached emotionally with the brands, the customer will significantly be more loyal. Therefore, marketing strategies.

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