Relationship between Social bonds and Customer value in commercial Banks in Kenya

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ABSTRACT: *This study sought to empirically examine the influence of social bonds on customer value in commercial banks in Kenya. The social bonds examined in this study are communication with customers (CC), creation of friendship (CF) and social support (SS). The study sample consists of 384 respondents with a response rate of 78.1 per cent. Data was analyzed by employing correlation and multiple regression analysis. The findings revealed that social bonds are positively associated with customer value in commercial banks in Kenya. The generalization of the findings is limited as the study focused only on a single industry in Kenya. Based on the findings, companies employing social bonds strategies should focus on improving the usefulness of the social bonds to customers by creating opportunities to strengthen social relationships. This study successfully extends the relationship marketing strategies in the context of customer value by incorporating communication with customers, creation of friendship and social support constructs. This extended relationship marketing model is developed to achieve the greater understanding of customer acceptance of social bonding strategy in Kenya's commercial banks. In conclusion, the model in this study presents a considerable improvement in explanatory power.*
Keywords: Banking, Customer value, Relational marketing, Social bonds

I. INTRODUCTION

The concept of customer value emerged as the defining business issue of the 1990s, and has continued to receive extensive research interest today. The Marketing Science Institute (2006–2008) has included the definition of 'customer value' in its list of research priorities for 2010–2015. These developments reflect the great interest that has been generated by the phenomenon of value creation among marketing researchers in both academia and industry. Despite this wide interest, the concept of value has often not been clearly defined in studies of the subject; indeed, according to Khalifa (2004), the concept has become one of the most overused and misused concepts in the social sciences in general and in the management literature in particular. Given the complexity and lack of consensus in this area, the purpose of this study is to provide new insight to the area of customer value, in terms of how social bonds influence it. The marketplace today is very dynamic, vibrant and competitive. The customers are smarter, more informed, and have an access to many channels and choices which they take little time to exercise (Bhardwaj, 2007). Matching the growing complexity of the business environment has led to an ever-more diversified and demanding customer base. (Barnes *et al.*, 2004). Increased customer value is frequently argued to be the single most important driver of organizations' long-term performance. Eisingerich & Bell (2007) find empirical support that customer value emerges as the dominant, significant, direct determinant of repurchase intention. The intensity with which a bank invests in social bonds directly affects its customer value and market share. Commercial banks in Kenya compete amongst themselves with amazing technology and investment in marketing to outdo each other (Kuria, 2007).

II. LITERATURE REVIEW

2.1 The concept of customer value

Organizations are increasingly recognizing that customer value is a key factor in strategic marketing (Coltman, 2007, Mylonakis, 2009). Buttle (2009) has observed that the creation of customer value must be the reason for the firm's existence and certainly for its success. As these words indicate, the creation of customer value has become a strategic orientation in building and sustaining a competitive advantage (Wang et al., 2004). A value proposition is an explicit promise made by a company to its customers that it will deliver a particular bundle of value creating benefits (Buttle, 2009). According to Anderson, Narus and Rossum (2006) a value proposition has measures that differ from the traditional measure of value (internally oriented view), seeing the business instead from a customer perspective (externally oriented view). When investigating the value proposition, there should be some visible signs on customers' perceived value terms (Bititci, Martinez, Albores and Parung, 2004). Customer perceived value is the trade-off between perceived benefits and perceived sacrifice (Kar, 2006). A successfully tested and proven value proposition is essential to a successfully differentiated business (Fifield, 2007). Kar (2006), states that 'the ability of a company to provide a superior value for its customers is regarded as one of the most successful competitive strategies'.

2.2 Customer value from the customer perspective

Customer value can be seen as a more personal and holistic view of quality. It is therefore an assessment of both the positive and negative consequences of using a product or a service (Fifield, 2007). While the reasons for firms wishing to form relationships with their customers are very convincing, it is sometimes less clear why customers may want to reciprocate in relationship development (Khalifa and Shen., 2008). Benefits customers may receive from a relationship: confidence benefits, social benefits and special treatment benefits, which include customers receiving social support and customized communication.

2.3 The Role of social bonds on creating customer value

Ndubuisi (2004) argued that, more and more firms are capitalizing on strong firm-customer relationship through bonding to gain invaluable information on how best to serve customers. Due to its importance, researchers have been attracted to the issue of bonding in relational marketing (Vierra and Ennew, 2004). Defining bonding Callanghan *et al*, (1995) said it is the dimension of a relationship that result in two parties (customer and supplier or buyer and seller) acting in a unified manner towards a desired goal. A bond has a number of dimensions which Hollebeek, (2011) based on some cardinal relations that includes social interaction, closeness and friendship.

Conceptual framework
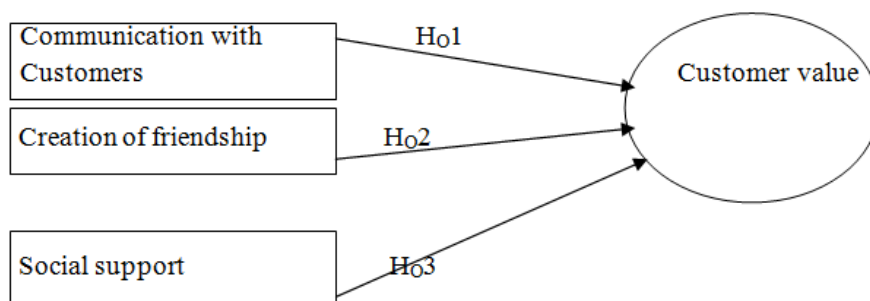
III. HYPOTHESES DEVELOPMENT

3.1 Relationship between communication with customers and customer value

Communication with customers refer to the provision of direct information to keep customers aware of new products and services, policy changes in exchange for customer loyalty, includes; bank communicate extensively to customers, provision of timely and trustworthy information, information on new services, accuracy of information, ease of understanding information, tailor made communication and bank fulfils promises (Bhardwaj, 2007). Researchers have argued that one motivation for customers to engage in relational exchanges is when they are provided with relevant and accurate information to help them make decision. Communication enhances customer relationships by creating a feeling of importance (Hsieh, Chiu, & Chiang, 2005). Therefore it is proposed that commercial banks with good communication tactics display a greater potential to create customer value relative to competitors; thus the following null hypothesis was postulated:

H_{01}: There is no significant relationship between communication with customers and customer value of commercial banks

3.2 Relationship between creation of friendship and customer value

Friendship is ties that bind customers to service provider. The customers willingly remain in the relationship if they deem the friendship to be beneficial (Hsieh *et al*., 2005). Hence, creation of friendship tactics such as; employees are courteous, employees show respect to customers, mutually beneficial relationship, bank is my first choice among others, recommend bank to friends, relationship goes beyond business and satisfaction with relationship (Chiu *et al*., 2005), show the willingness to create customer value. The study proposed that organizations with good and effective loan repayment terms have the potential to perform well and create customer value. Thus the relevant null hypothesis was stated as:

H_{02}: There is no significant relationship between creation of friendship and customer value

3.3 Relationship between social support and customer value

Hsieh *et al*. (2005) define social support as the value adding strategy that is designed to help loyal customers when in distress. Social support such as; strong bond with my bank, confidence in my bank, concern for bank success, bank offer social support when needed, social meetings for interaction, bank employees are socially responsible and I encourage people to do business with my bank can influence how customers perceive their bank, hence derive customer value. The study proposes that banks with good social support programs can

control the adverse effects of customer switching to other banks and create customer value. Thus the relevant null hypothesis is stated as:

H_{03}: There is no significant relationship between social support and customer value

IV. METHODOLOGY

The study employed explanatory survey research design as it sought to describe and establish the associations among the key study variables, namely; communication with customers, creation of friendship, social support and customer value. The study was cross-sectional (that is, snapshot or one-shot) as the research respondents were interviewed just once. Cross-sectional studies have been found to be robust for effects of relationships studies (Coltman, 2007).

4.1 Sampling and data collection

In this study, 31 survey items for four constructs in the questionnaire actually come from the prior empirical studies, and are modified to fit the context of social bonds and customer value (Luarn and Lin, 2005). The target population of this study was individual commercial bank customers. The survey instruments for this study were distributed at commercial banks outlets located in Nairobi city in Kenya. The survey instrument was given to every fifth customer who enters the bank. A total of 384 copies of the survey instrument were distributed in the commercial banks. Out of these 384 samples, 84 samples were rejected due to partial response and/or missing data, thus giving a total response rate of 78.1 per cent.

4.2 Data analysis

Multiple linear regressions were employed to test the hypotheses. This analysis is used to test the effects that arise due to a causal relationship. The analysis equation can be written as follows:

$$Y = a + b_1 (X_1) + b_2 (X_2) + b_3 (X_3) + e$$

Where:

Y = Customer Value
a = y-intercept (constant)
b_1, b_2 and b_3 = coefficient regression of each independent variables
X_1 = Communication with customers
X_2 = Creation of friendship
X_3 = Social support
e = Error Term

V. FINDINGS

5.1 Profile of respondents

The demographic profile of the surveyed respondents is presented in Table 1, which includes gender and period the respondent has been customer of the bank. The total sample for the survey comprised of 300 respondents. The gender distribution of the survey respondents is 64.7 per cent males and 35.3 per cent females. The results also indicated that most of the respondents have been customer of bank for between 6-10 years, which is 53.3 per cent.

Table 1: Demographic profile for respondents

Variables		Frequency	Percentage
Gender	Male	194	64.7
	Female	106	35.3
Period you have been customer	Less than one year	8	2.7
	1-5 years	88	29.3
	6-10 years	160	53.3
	11-15 years	20	6.7
	16-20 years	24	8.0

Source: Research Data (2016)

5.2 Scale reliability and factor analysis

The reliability of the questionnaire was tested using Cronbach alpha measurements. The reliability coefficients of each variable are as follows: CC (0.787); CF (0.952); SS (0.935) and Customer value (CV) (0.954). The reliability coefficients of all the variables are above 0.70, which concurs with the suggestion made by Nunnally (1978). Table 2 show the reliability coefficients of the items

Construct validity measures the degree to which a scale measures what it intends to measure (Garver and Mentzer, 1999) and it is assessed by factor analysis in this study. In order to assess the construct validity, 21 items for independent variables are examined by principal components extraction with varimax rotation. The Kaiser-Meyer-Olkin (KMO) has a measure of 0.748, which is above the threshold of 0.5 (Field, 2005). The Bartlett's test is significant in this study with Chi square 6078.408 and (p-value < 0.05). Therefore, the KMO value of 0.748 and significance of Bartlett's statistic confirm the appropriateness of the factor analysis for the data set. Tables 3 show the factor loading for each item. The eigen value for each factor is greater than 1.0 (5.243, 5.608, 5.905), which implies that each factor can explain more variance than a single variable. The cumulative percentage of variance explained by the three factors is 82.586 per cent. Based on above results, the construct validity is established. Results also show that 10 items for the dependent variable i.e. customer value are sorted and clustered into one component. The results of principal component analysis indicate that, there is one factor whose Eigen values exceed 1.0. For customer value, the factor has Eigen value of 1.429. The factor identified for the dependent variable; customer value explains 86.021% of the total variance. The Kaiser-Meyer-Olkin (KMO) has a measure of 0.770, which is above the threshold of 0.5 (Field, 2005). The Bartlett's test is significant for customer value with Chi-Square= 5845.198 (p-value< 0.05). Therefore, the KMO value of 0.770 and significance of Bartlett's statistic confirm the appropriateness of the factor analysis for customer value. Any item that failed to meet the criteria of having a factor loading value of greater than 0.5 and loads on one and only one factor was dropped from the study (Liao et al., 2007).

Table 2: Results of reliability tests of the variable measures

Variable	Measure	Cronbach alpha coefficient
Communication with customers	Bank communicate extensively to customers	
	Provision of timely and trustworthy information	
	Information on new services	
	Accuracy of information	
	Ease of understanding information	
	Tailor made communication	
	Bank fulfils promises	0.940
Creation of friendship	Employees are courteous	
	Employees show respect to customers	
	Mutually beneficial relationship	
	Bank is my first choice among others	
	Recommend bank to friends	
	Relationship goes beyond business	
	Satisfaction with relationship	0.953
Social support	Strong bond with my bank	
	Confidence in my bank	
	Concern for bank success	
	Bank offer social support when needed	
	Social meetings for interaction	
	Bank employees are socially responsible	
	I encourage people to do business with my bank	0.968
Customer value	Proximity to branch and ATM network	
	Speed and efficiency of response to complaints	
	Speed and efficiency in dealing with customer	
	Friendly and courteous staff and short queues	
	Provision of a range of quality products	
	Employees are truthful and honest	
	Bank fulfill its obligations	
	Provision of personalized telephone banking	
	Concerns to managing my savings	
	Personalized services	0.954

Source: Research Data (2016)

Table 3: Factor analysis results of the study variables

Variable	Scale item	Factor loading	Eigen values	Percentage of variance
Communication	Bank communicate extensively	.909	5.243	74.905
	Information is timely and trustworthy	.891		
	Information on new services	902		
	Accuracy of information	.929		
	Information is easy to understand	.805		
	Tailor made communication	.708		
	Bank fulfils promises	.892		
Friendship	Bank employees are courteous	.965	5.608	80.118
	Bank employees show respect	.875		
	Mutually beneficial relationship	.942		
	Bank is my first choice	.916		
	Recommend bank to friends	.798		
	Relationship goes beyond business	.897		
	Satisfaction with relationship with bank	.862		
Social support	Strong bond with my bank	.901	5.905	84.362
	Confidence in my bank	.935		
	Concern for bank success	.930		
	Bank offer social support when needed	.954		
	Social meetings for interaction	.924		
	Bank employees are socially responsible	.980		
	I encourage people to do business with bank	.794		
Customer Value	Close proximity to branch and ATM networks	.568	1.429	
	Speed and efficiency of response to customer complaints	.879		
	Speed and efficiency in dealing with customer requests	.925		
	Friendly, courteous branch staff and short queues	.886		
	Provision of a range of quality products	.696		
	Bank employees are truthful and honest	.931		
	Bank fulfills its obligations	.853		
	Provision of personalized telephone banking	.874		
	Bank show concern to savings management	.897		
	Bank is willing to offer personalized services	.819		

Source: Research Data (2016)

5.3 Correlation Analysis

Since a single construct in the questionnaire was measured by multiple items, the average score of the multi-items for a construct was computed and used in further analysis such as correlation analysis and multiple regression analysis (Wang and Benbasat, 2007). Pearson correlation analysis was conducted to examine the relationship between the variables (Wong and Hiew, 2005; Jahangir and Begum, 2008). As cited in Wong and Hiew (2005) the correlation coefficient value (r) range from 0.10 to 0.29 is considered weak, from 0.30 to 0.49 is considered medium and from 0.50 to 1.0 is considered strong. However, according to Field (2005), correlation coefficient should not go beyond 0.8 to avoid multicollinearity. Since the highest correlation coefficient is 0.779 which is less than 0.8, there is no multicollinearity problem in this study. All the associated pairs of variables were significant at level 0.05. All the hypothesized relationships developed were found to be statistically significant at level $p < 0.05$. Based on Table 4, the correlation between CC and CF was the strongest (r-value = 0.779, $p < 0.05$). This is followed by the relationship between CC and SS (r-value = 0.775, $p < 0.05$). The weakest relationship was between CC and CV (r-value = 0.635, $p < 0.05$).

Table 4: Pearson Correlation Coefficients of Study variables

	CC	CF	SS	CV	Sig (2-tailed)
CC	1				.000
CF	.779**	1			.000
SS	.775**	.653**	1		.000
CV	.635**	.669**	.687**	1	.000

Note: **. Correlation is significant at the 0.01 level (2-tailed), N= 300

CC= Communication with customers, CF= Creation of friendship, SS= Social support, and CV= Customer value

Source: Research Data (2016)

5.4 Multiple regression analysis

Multiple regression analysis is applied to analyze the relationship between a single dependent variable and several independent variables (Hair et al., 2005). Multiple regression analysis was therefore selected as it is viewed as an appropriate method for this study. The summary of results analysis is shown in Table 5. In order to test for multicollinearity among the predictor variables, variance-inflation factor (VIF) and tolerance were applied. The multicollinearity statistics showed that the tolerance indicator for Communication with customers (CC), Creation of friendship (CF) and Social support (SS) are all greater than 0.1 and their VIF values are less than 10. The result indicates that no multicollinearity problem has occurred (Ott and Longnecker, 2001). The F-statistics produced (F = 169.070) was significant at 5 per cent level (Sig. F < 0.05), thus confirming the fitness for the model. Therefore, there is a statistically significant relationship between the social bonds and customer value. The coefficient of determination R^2 was 72.9 per cent. Thus, social bonds can significantly account for 72.9 per cent in customer value. The results also shows that CF ($p < 0.05$), and SS ($p < 0.05$) significantly affect customer value, while CC ($p > 0.05$) was found to be insignificant. Based on Table 5, it indicated that the most important social bonds that affect customer value is SS ($\beta= 0.403$, p-value< 0.05), followed by CF ($\beta= 0.225$, p-value< 0.05). Communication however, were found not to be significantly associated with customer value CC ($\beta= 0.135$, p-value> 0.05). Hence, Ho2 and Ho3 are rejected since none of the βi's $\neq 0$ and their p-values is less than α. On the other hand the study fail to reject Ho1 since the p-value of communication is greater than 0.05.

Table 5: Multiple regression results on relationship between social bonds and customer value

Predictor variables	β	t-value	Std Error	Sig.	Tolerance	VIF
Constant	1.115	9.625	.116	.000		
Communication	.135	1.595	.084	.112	.195	5.135
Friendship	.225	2.016	.112	.045	.181	6.273
Social support	.403	3.598	.112	.000	.185	5.829

Notes: Overall model F= 169.070; p < 0.05; R= 0.795; R²= 0.631; Adjusted R²= 0.628

Source: Research Data (2016)

VI. DISCUSSIONS

The relationship between creation of friendship with customers and customer value was found to be positive and significant ($\beta= 0.225$, $p< 0.05$). The hypothesis was therefore rejected. The coefficient 0.225 implies that creation of friendship significantly explain the variability in customer value. This result supports prior researches that looked at relational marketing strategies in the context of customer value (Lin and Wang, 2005; Khalifa and Shen, 2008; Ahmad and Buttle, 2001).

Likewise the relationship between social support and customer value was found to be positive and significant ($\beta= 0.403$, $p< 0.05$). The hypothesis was therefore rejected. The coefficient 0.403 implies that extension of loan repayment terms explain the variability in customer value. This result supports prior studies (Hsieh *et al.*, 2005; Chiu *et al.*, 2005).

The study however found positive and insignificant relationship between communication and customer value ($\beta= 0.135$, $p> 0.05$). The study therefore failed to reject the hypothesis. Communication was found to have an insignificant effect on customer value. This result contradicted the prior studies (Ndubisi, 2006). It is surprising that communication was found to be not significant in influencing customer value in the study, even though communication has been validated as major behavioral belief to influence customer value. It can be inferred that since majority of the bank customers in the study are retail customers, it is possible that communication with the bank is less important to them and thus has no impact on value to them.

VII. IMPLICATIONS

Besides, the implications for practices, this study provides several implications for scholars too. This study successfully extends the social bonding strategies in the context of customer value by incorporating communication, creation of friendship and social support constructs. This extended marketing model is

developed to achieve the greater understanding of customer acceptance of social bonding strategies in Kenya's commercial banks. In conclusion, the model in this study presents a considerable improvement in explanatory power. According to Kuria (2007), it costs tens of billions to build and develop customer value and relationships in Kenya's commercial banks. Since lots of efforts and money have been invested in social bonding strategies, it is essential to ensure that customers positively perceive such strategies. By using the derived results in the analysis, commercial banks may focus on the improvement of constructs or attributes that have positive impact on customer value (Wong and Hiew, 2005). Since social support is the most critical factor among all independent variables, commercial banks should initiate critical social support systems which customers will find valuable.

7.1 Limitations of the Study and Suggestions for further research
      Despite the fact that this study produced important results, it also faced certain limitations which in turn offer opportunities for further research. This research was conducted in Kenya and whether the results from this research would be consistent with other countries' commercial bank customers would need to be verified through further research. Future studies can focus on conducting a multi-country comparison to test the influence of social bonds on customer value. Future research should also follow the longitudinal approach to predict customer value over time since the model in this study is cross-sectional, which measures customer value only at a single point in time (snapshot approach) (Luarn and Lin, 2005).
      Finally, the fact that the study was based on a single industry setting that is the banking sector in Kenya, limits the generalization of the results. Although the industry specificity of a study enhances its internal validity, care should be taken when generalizing these findings to other industries. It should be kept in mind that the results in a services context may not necessarily translate into a product oriented context. This industry-level difference needs to be considered when evaluating the results and further research is required. Samples from different industries could explain more clearly the relationship between social bonds and customer value.

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