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PROCEEDING

1ST PIKSI INTERNATIONAL CONFERENCE ON KNOWLEDGE AND SCIENCES 2014 (1ST PICKS 2014)

SABUGA ITB, 18-19 NOVEMBER 2014

*"Enforcing Sustainable Development Towards a Characterized
and Global Competitiveness Nation through Various Aspects
of Knowledge and Sciences"*

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The Role of Social Capital and Customer Loyalty of Islamic Banking in Central Java

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ABSTRACT

Social capital is a strategic asset that could play a role in meeting the needs of the organization and contribute to the reputation of Islamic banking, improve "trust" of Islamic banking community, decline the number of non-performing financing and fund raising for the party which increase in use of variations of Islamic banking products. This study aims to examine the role of social capital, which consists of the dimensions of cognitive, relational and structural toward the loyalty of Islamic banking customers in Central Java. The samples in this study are 80 customers of Islamic banks in Central Java by using purposive sampling technique. Method of data collection is through interviews and questionnaires. Data analysis technique is administered by using partial least square (PLS). Based on the results of data analysis, the cognitive dimension hasno significant influence on loyalty. Yet, the relational and the structural dimensions of social capital significantly and positively influence loyalty.

Keywords: *social capital, cognitive, relational, structural, loyalty*

INTRODUCTION

The importance of social capital in improving organizational *outcomes* has been conducted by several researchers, including the performance of small firms (Stam, Arzlanian, & Elfring, 2014); organizational innovation (Sanchez-famoso, Maseda, and Iturralde, 2014); commitment and performance (Ellinger, 2013; Leana, 2006). (Ellinger et al., 2013) Some applications of social capital theory have also been implemented at various level of analysis, including nation (Cote and Healy, 2001; Lin et.al., 2001), community (Putnam, 1995), organization (Nahapiet and Ghoshal, 1998; Watson and Papamarcos, 2008), individuals (Taylor, 2012). Moreover, various definitions of social capital have been defined by many researchers. Baker (1990); Bourdieu and Wacquant (1992); Burt, (1992), define social capital as resources, functions (Coleman,

1988), and results (Fukuyama, 1995; Putnam,1995; Woolcock, 1998). Social capital as a resource is put on social structureconsisting of network or assets covering several social aspects (Lin, 1999; Nahapiet&Ghoshal, 1998; Tsai & Ghoshal, 1998). Several researchers regard social capital as a social resource denoted in relationship such as fellowship and colleague. Social capital is also defined as a result (Fukuyama, 1995; Putnam, 1995; Woolcock,1998). Putnam (1955) defines social capital as relationships between individuals, social networksand feedback-norms and belief arise from them. Fukuyama (1995) sees social capital as a set of value or norm , such as compassion, altruism,and tolerance among groups that allow relationship among them (Fukuyama, 1995, 1997).

Social capital that has been investigated until today is more focus on the individual within the organization. The dimensionof social capital in the form of *Structural, relational* and *cognitive*may improve organizational *outcomes* such as commitment, satisfaction, innovation and performance. In a marketing perspective, social capital can be used by organizations to improve customer loyalty. The dimension of social capital in the form of *Structural, relational* and *cognitive* significantly influences *behavioral* and *attitudinal loyalty* (Jones & Taylor, 2012). Therefore, this study aims to examine the influence of social capital in the form of relational, structural and cognitive toward customer loyalty.

LITERATURE REVIEW

Customer Loyalty

Loyalty is a strongly held commitment to buy or subscribe to a particular product or service in the future although there is an influence of the situation and potential marketing efforts which cause behavior change (Kotler and Keller, 2007). Loyalty is a condition in which a customer has a positive attitude towards a brand, commits to the brand and intends to continue purchasing in the future. A loyal customer has specific prejudices about what to buy and from whom. A loyalty shows the condition of the duration of time and requires that actions taken are less than two times (Griffin, 2003). A loyalty will result the same purchasing repeatedly form the same product and service. The consistent and repeated purchasing is indicator of loyalty. The consistent and repeated purchasingof the same product overtime is the example of

attitudinal loyalty. In attitude approach, loyalty is a personal trait. The different emotions form general customers' loyalty over the product, service or retailer. This emotion figures out personal loyalty. Affective loyalty is a level of agreement or satisfaction toward product, brand or company. In Conative – behavior loyalty, a customer repurchase the same product as a result of positive emotion over product, brand or company. In action loyalty, customers are ready to purchase in any terms and conditions by ignoring present situation of market and competition. Therefore, customer loyalty is an attitude that motivates behavior to purchases of products/services of a company that includes aspects of feeling in it, especially the regular and repeated purchase with high consistency, by not just buy remanufactured goods and services, but also have a commitment and a positive attitude toward the company that offers those products and services. Some of the factors influencing customer loyalty are *store image* (Chang & Corporation, 2005), *trust*, and *service quality* (Boohene, 2011).

Social Capital

Several studies have explained social capital such as Nahapiet and Ghoshal (1998); Pastoriza (2009); Coleman (1988); Leana and Van Buren (1999), Bolino (2002), Timberlake (2005), and Abili and Abili (2011). Many empirical studies have been conducted by several researchers associated with such social capital, i.e. Abili and Abili (2012) on social capital management in Iran, Noor et.al (2011) on the impact of social capital on job satisfaction of hospital administrative staff in Tehran.

Moreover, the study conducted by Talavera et al.(2012) on social capital and access to bank of financing Chinese businessmen concludes that social capital plays an important role for Chinese entrepreneurs in accessing bank financing. A number of studies have also shown how an organization contributes to the formation of social capital among its employees. One of them is by Leana and Van Buren (1999) who finds that a stable employment relationships and the norms of *reciprocity* are able to facilitate the formation of social capital among employees. Then, Gittel (2000) argues that human resource practices can be redesigned to form relational coordination among employees involved in the work process. When running consistently on a variety of employment practices, those redesigning shapes lead to produce high-performance work systems. Gittel (2000) shows that the re-designed work practices involving selection,

conflict resolution, performance appraisal, job design, and supervision are predicted to be able to increase relational coordination among employees. The statement reiterated by Gittell, Seidner, and Wimbush (2007), which proposes that the work practices that make up social capital among employees including selection, training, performance appraisal, and compensation based on contribution to the achievement of goals, conflict resolution, as well as mechanisms for coordination and information form a relationship. Furthermore, Gant, Ichniowski and Shaw (2002) reveal that social capital can mediate the relationship between high-performance work practices and outcomes. This form of social capital which has been empirically tested is varied, such as relational coordination (Gittel, 2000), communication networks (Collins & Clark 2003), and collective learning (Lopez et al, 2005).

Social capital is a concept that has been accepted as a valuable asset to protection and public safety, empowerment and civil society organizations (Timberlake, 2005). Social capital plays important roles to determine needs of the organization and contribute to the success and survival in today's competition. Social capital facilitate the *sharing* of knowledge, the creation of value, competitive advantage, better performance and organizational development (abili and Faraji, 2009). Abili and abili (2011) divides social capital into three levels. The first is at the micro level in which the formation of human relationships exists anywhere. The second is at the secondary level in which the formation of relationship among members in a group is formed. The third is at the macro level whereby social capital exists in the larger social environment and includes formal relationships and structures such as regulation and legal framework.

Various views on different social capital has been raised by many researchers based on theoretical and empirical studies. Social capital is regarded as a possession of a durable network of institutional relationships based on mutual experience (Bourdieu, 1985). Companies can develop relationships and networking through available resources in improving the performance of organization. Social capital is also viewed as a network, norms and social trust that facilitate coordination and cooperation for the benefit of each part of the organization (ValeriaSodano et al. 2008). Social capital is the capital of which it is owned by an organization in the form of social relationships that can be developed into the form of formal and informal relationships as a result of interaction with other to obtain the expected rewards. A view in social capital is also

expressed by Fukuyama (1999); it is a set of values and norms possessed together by members that lead to form relationships and cooperation. While, Putnam (2000) defines social capital as a set of social networking features which are created as a result of community and virtual activities that lead to the development of norms and social streams to help cooperation. Therefore, it can be concluded that social capital is actual and potential resources which are able to produce networks of mutual respect and interpretation, confidence and trust, adherence to social norms, the spirit to grow together by establishing and utilizing information. Thus, social capital is an organizational network that builds on shared norms with the system of values and a shared understanding that can strengthen cooperation and cohesion in the long term (Ferdinand, 2005).

Nahapiet and Ghosal (1998) divide social capital into three-dimensional organization, namely: **the structural, relational and cognitive dimension**. Structural dimension is a non-personal relationship between individuals or units within the organization, which shows the pattern of relationships and interactions among people within the organization to learn, give and share information, ideas and knowledge. Relational dimension is the interpersonal relationship among individuals within organization that focuses on specific relationships such as respect and fellowship influencing attitudes and trust among employees, helping each other when needed, being honest and respect each other. Cognitive dimensions determine sources to provide interpretation and concepts shared among individuals within the same social network. Briefly, this shows how much the employees have a clear understanding and perception of the value and purpose of the organization and how much they receive and commit to organization goals.

According to Putnam (2000), social capital has two types, namely internal and external social capital. Internal social capital is a process of internalization of activities within organization that is built internally through a variety of resources owned by the company in the form of human resources, organizational complexity and social capacity growing in a social enterprise. In addition, external social capital is built through the company's ability to develop a variety of social networks and their environments, outside organizational networks, trust building, adherence to norms and social cohesion with the community.

A number of studies has emphasized the importance of social capital on the formation of customer loyalty. Social capital is an organizational network that builds on shared norms with the system of values and a shared understanding that can strengthen cooperation and cohesion in the long term (Ferdinand, 2005). A structural social capital is more emphasis on non-personal relationships among individuals or units within the organization, which shows the pattern of relationships and interactions among people in the organization to learn, share and give information, ideas and knowledge. In the form of external social capital, the interaction between service providers and customers as well as the sharing and exchange of information and knowledge about the product will encourage customers' commitment to re-purchase in the long run. The latest research has revealed positive correlation of interaction frequency and loyalty (Palmatier et al., 2006). A double relationship is several links between service provider and customer covering service exchange. Interaction is used to activate the structure of customers' knowledge toward service provider. The high frequent interaction between the customer and the provider will only lead to higher loyalty.

H1: Structural social capital influences customer loyalty

Thus, the relational dimension will form net working between providers and customers so as to strengthen the closeness and commitment among network members (customers) that will lead to a high loyalty to the service providers. Some researchers have found that close relationships like friendships tend to affect the intention to repurchase to customers service (De Wulf et. al., 2001). In addition, there have been numerous studies that have examined the role of commitment to the service provider in determining the intention to repurchase (Bove and Johnson, 2001). Proximity is also found to strengthen the attitude (Gwinner et al., 1998). Furthermore, the presence of customer service lead to the willing to pay more for a reply for a close relationship (Cialdini, 1993), and dedicate all purchases to service providers (Price and Arnould, 1999). Therefore, relational social capital formation will strengthen customer loyalty.

H2: relational social capital influences customer loyalty

Cognitive dimension determine sources providing interpretation and concepts shared among individuals within the same social network. Cialdini (1993) concludes that the similarity in norms and values tend to increase the development of relationships. This similarity could pursue customers to support the exchange

relationship with the service provider (DiMaggio and Louch, 1998). The evidence from the marketing literature to the effect of cognitive social capital on loyalty can be drawn from the results of literature relating to the brand community (Taylor, 2012). Schouten and Alexander (1995) in their study conclude that loyalty is partly happening because of customers communal relationship with other customers. Moreover, Goodwin (1996) also finds that when the service provider is affiliated with similar groups such as customer, the customer may feel obliged to pay a premium price.

H3: cognitive social capital influences customer loyalty.

RESEARCH METHODS

Sample

The samples in this study are all customers of Islamic banks in Central Java (sharia bank, Bank BNI Syariah, BRI Syariah Muamalat and Bank Mega Syariah) as many as 90 people. Yet, the back and a decent analyzed is about 80 (88.89% response rate). Sampling technique uses *purposive sampling* method, with the following criteria: once a customer Islamic banks or Islamic business unit of at least 2 years.

Data Collection Techniques

The data is collected by using questionnaires and interviews. Questionnaires are distributed to respondents in the form of close and open questions. The distribution and answering questionnaires are carried out in Islamic banks in research involving surveyors and collected on the spot. Respondents in addition to filling out questionnaires are also interviewed about their loyalty to the Islamic banks.

Measurement of Variables

The Dimensions of social capital consists of cognitive, relational and structural social capital. The indicators of social capital dimension are developed from Nahapiet and Ghosal (1998) and (abili & abili, 2012). Cognitive social capital consists of five indicators: accomplishing mission and goals wholeheartedly, socialization of goals, objectives and values, personal values conformity, approving all important matters of the organization. Relational social capital consists of six indicators: feeling part of the organization's members, the spirit of teamwork, mutual respect for the feelings of each other, trust each other, solving problems, having good intention and purpose. Moreover, the structural social capital is composed of: considering the

information and ideas in performing job duties, critiquing each other in a healthy and constructive way, exchanging, sharing and giving information. Loyalty variable is measured by using five indicators consisting of: trust, keep doing transaction, increasing the use of variety of products, providing recommendations and advise. All mentioned above is measured by using a Likert scale of 1 to 5 (1=strongly disagree and 5=strongly agree).

FINDINGS AND DISCUSSION

Findings

The results of descriptive analysis on Table 1 show that cognitive, relational and structural social capital have high average with a relatively low deviation. High cognitive social capital indicates that the external party service user strongly believes in the mission and goals of the organization to be able to understand the socialization goals and objectives of service providers, have compatibility with the personal values of the organization and supports all things by the organization. Thus, the similarity in norms and values tend to increase the development of the relationship between users and service providers. The average value of the high relational social capital indicates that service users feel as part of the organization's members, believe in mutual respect, have confidence, good intentions and objectives to the service provider.

Table 1. Mean, Standard Deviation

Variables	Mean	Standard Deviation
Cognitive social capital	4.13	0.43
Relational social capital	4.11	0.41
Structural social capital	3.80	0.49
Loyalty	4.01	0.38

Source: Data processed in 2014

High structural social capital indicates that there is a non-personal relationship between users and service providers to share and give information, ideas and knowledge. High loyalty level indicates that service users have high confidence in the service provider and willing to use the product, giving recommendations and suggestions to the other party.

Outer Model

Based on the *convergent validity* test, five indicators of structural, six indicators of relational, and five indicators of loyalty are all valid. Each of them has a value of statistical $T > T$ Table (1.67). However, the indicators of cognitive social capital are invalid.

Table 2. Result for the outer loading

	original sample estimate	the mean of subsamples	Standard Deviation	T-Statistic
Cognitive				
CD1	0.719	0.578	0.327	2.196
CD2	0.738	0.681	0.261	2.834
CD3	0.790	0.727	0.273	2.888
CD4	0.669	0.528	0.335	1.996
relational				
RD1	0.782	0.783	0.076	10.227
RD2	0.844	0.841	0.051	16.662
RD3	0.707	0.699	0.095	7.439
RD4	0.826	0.815	0.062	13.261
RD5	0.646	0.615	0.162	3.975
RD6	0.650	0.648	0.119	5.455
structural				
SD1	0.638	0.593	0.176	3.621
SD2	0.750	0.722	0.115	6.531
SD3	0.620	0.587	0.189	3.282
SD4	0.784	0.790	0.081	9.725
SD5	0.773	0.778	0.108	7.165
Loyalty				
LS1	0.713	0.711	0.135	5.267
LS2	0.757	0.760	0.085	8.881
LS3	0.577	0.515	0.162	3.567
LS4	0.652	0.576	0.249	2.621
LS5	0.548	0.588	0.163	3.358

Composite reliability value is 0.820 for cognitive social capital, 0.882 for relational social capital, 0.839 for structural social capital and 0.787 for loyalty above which are above 0.7, which means that all variables are reliable.

Results of Inner Model

The results of data processing by using *Smart PLS* software tools obtain output results of the model structure of the construct *loading factor* that explain the correlation among social capital constructs i.e cognitive, relational, structural and loyalty such as shown in Table 3 below.

Table 3. Result for inner models

	original sample estimate	the mean of subsamples	Standard Deviation	T-Statistic
Cognitive -> Loyalty	0.090	0.131	0.124	0.725
relational -> Loyalty	0.326	0.327	0.152	2.140
structural -> Loyalty	0.330	0.362	0.178	1.858

Results of data analysis by using PLS program indicates that cognitive social capital has no effect on customer loyalty, the value of T-statistic = 0.725 < T Table 1.67 (H1 is rejected). Relational social capital significantly and positively influences loyalty because the value of T-statistic is 2.140 > 1.67, it means that the higher the social relational capital is, the higher the loyalty will become (H2 is accepted). Structural social capital significantly and positively influences loyalty because the value of T-statistic is 1.858 > 1.67, it means that the higher the structural social capital is, the higher the loyalty will become (H3 is accepted). The value of *R-square* of loyalty is 0.384. The variation of loyalty can be explained by cognitive, relational and structural social capital is 38.4%.

Discussion

Social capital is essential in improving organizational *outcomes*, such as commitment and performance (Kaufmann and Carter 2006; Krause et al. 2007). In marketing activities, the ability of the organization to conduct internal and external social capital can increase the customer's trust and commitment which in turn followed by the re-purchase of long-term form of loyalty. In line with some previous studies

(Nahaphiet & Ghoshal, 1998; Wasko & Faraj, 2005), it is stated that customers who interact over time with others, share the same practices, learn the same skills and knowledge to design norms and practices will gain a common understanding. Therefore, society or customers who share an understanding and perceptions (ie, cognitive social capital) tend to care about others, obey the common understanding of society. A customer can acknowledge the level of rational capital, have a strong feeling of identification in the community, be liable to get involved in society, and admit and obey norms of cooperation (reciprocal) (Wasko & Faraj, 2005).

The results showed that the relational and structural social capital have a significant effect on customer loyalty. The findings of the study support the findings of Jones and Taylor (2012) stating that the relational and structural social capital significantly influence *behavioral loyalty*. Cialdini (1993) concludes that the similarity in norms and values tend to improve relations. This similarity could cause customers to support the exchange relationship (DiMaggio and Louch, 1998). Unfortunately, cognitive social capital does not influence loyalty and contradicts with the findings of Jones and Taylor (2012).

The importance of relational social capital in enhancing customer loyalty occurs when service users who feel they are treated as part of the service provider will feel valued, cared for and involved with the activities of the company. As a result, they will tend to have a high commitment to service providers that have an impact on loyalty. Customer confidence on the spirit of service providers to work with the service user will develop the confidence to make a purchase and would like to recommend to others. Treatment of service providers to customers in the form of respect, trust will encourage customers to be more respect for companies and, as a result, it will have an impact on fidelity to use the product of providers.

The willingness of service providers to consider the information and ideas on related customer products companies will encourage customers to be more confidence to re-purchase the product including variations in products and recommending to other parties. The willingness of service providers to share information about the company's products voluntarily and exchange of information will increase the commitment of the customer in the purchase of products over and over until the formation of loyalty.

Conclusion

Customer loyalty can be enhanced through a variety of factors, both in marketing and behavior of individuals, groups and organizations. This study emphasizes the importance of social capital factors in the perspective of the individual in increasing customer loyalty. Companies that are able to carry out the relational and structural social capital will encourage the creation of similarity values, closed relationship with customers which encourage customers to be loyal to the company's products.

Managerial Implications

The relational and structural social capital in improving customer loyalty are very important, so, companies must continually build relationships, interactions, information sharing, foster a relationship of mutual respect, pay attention to ideas and information from customers, be able to build trust, which in turn creates customer loyalty.

Limitations of Research

This research is conducted only in the perspective of individual behavior in increasing customer loyalty. Thus, it also requires a holistic study involving the factors of marketing. Moreover, the samples taken are only limited to Islamic banks while the ability to do a lot of social capital actually owned by BPR Syariah.

Future Research Agenda

The need for a holistic approach in improving customer loyalty, i.e., by incorporating marketing variables as well as the importance of demographic factors as moderating between social capital and marketing factors is necessary.

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