

Factors that Influences the Performance of Islamic Banking in Aceh

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Abstract

The objectives of this paper are to find out: (1) the influence of client relationship and marketing mix to marketing performance (2) the influence of client relationship and marketing mix to the performance of Islamic banking in Aceh (3) the influence of marketing performance to the performance of Islamic banking in Aceh (4) how much is the influence of client relationship and marketing mix to the performance of Islamic banking in Aceh mediated by marketing performance. This research was conducted in a number of Islamic banking offices in Aceh, with respondents of 600 clients. The sampling technique used is probability sampling with random sampling method. The results show that the client relationship and marketing mix are simultaneously and partially effect on the marketing performance of Islamic banking in Aceh, client relationship and marketing mix are simultaneously and partially effect on the performance of Islamic banking in Aceh, the marketing performance is effect on the performance of Islamic banking in Aceh, these prove that marketing performances will directly affect the increasing of the performance of Islamic banking in Aceh where client relationship and marketing mix also effect on that performance which is mediated by marketing performance.

Keywords: Marketing, performance, Islamic banking, banking performance

I. INTRODUCTION

An improvement to customer services and client relationships can be realized if all parties involved are ready to accept the change and support both the top management level as well as the employee level. Those supports could have been a mindset change of employees toward a more professional service by instilling an insight that a bank will have no meaning without its costumer. The purpose is to maintain costumers' loyalty to the bank so that they will not turn to its competitor. This needs only one requirement that the Islamic banking in Aceh have to immediately make changes and implement a quality service standard with supports from a competitive resource. This is an implementation of marketing strategy reviewed from a non-financial aspect.

A competitive resource and quality service standard are not enough to improve the costumer's satisfaction. Creating a product based on varied market segmentation is a good marketing strategy because it is able to represent the need of any market segments so that a good marketing performance will be achieved. Customer Relationship Management (CRM) is a business approach based on the management of relationship with costumer. CRM focuses on what is assessed by costumer not on what product that will sell by a company. Through CRM implementation, companies are expected to build a good communication and relationship with their consumers so that they will not only sell and market their products with good quality and/or competitive price but also able to meet the consumer needs and desires.

II. Problem Formulation

1. How is the influence of client relationship and marketing mix to the marketing performance?
2. How is the influence of client relationship and marketing mix to the performance of Islamic banking in Aceh?
3. How is the influence of marketing performance to the performance of Islamic banking in Aceh?
4. How much is the influence of client relationship and marketing mix to the performance of Islamic banking in Aceh mediated by its marketing performance?

Based on the basis theoretical concepts and the results of previous studies prepared framework empirical in this research as in Figure 1.

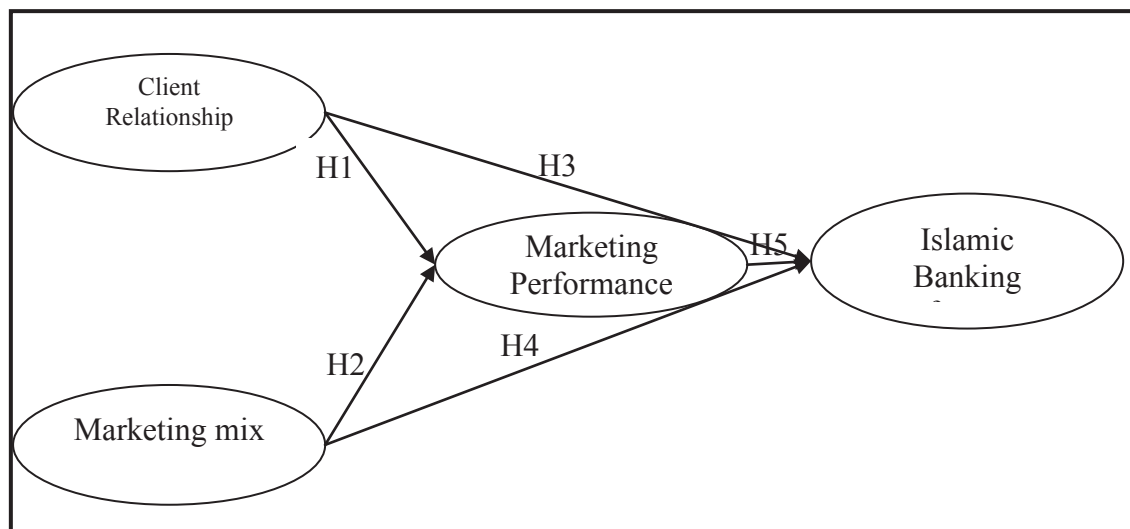


Figure 1. Research Model

The formulations of the hypothesis in this research are as follows:

H1: client relationship effect marketing performance positively

H2: marketing mix effect marketing performance positively

H3: client relationship effect Islamic banking performance positively

H4: marketing mix effect Islamic banking performance positively

H5: client relationship and marketing mix effect Islamic banking performance mediated by marketing performance positively

III. LITERATUR AND GAP REVIEW

Organizational Performance

An organization can live and thrive because of the existence of people who moves it on, that is why people are the main actor in an organization. They run an organization because they have a goal and want to achieve it. Thus, to realize it the organization has to be able to create a superior quality resource in all aspects. A performance in an organization is the answer of the success or the failure of the achievement of an ultimate goal that has been set by the organization. A factor that plays important role in improving organization performance is marketing performance. Performance assessment is a determination that is performed periodically on operational effectiveness in an organization, parts of organization and its personnel based on its objective, standard and criteria that has been previously set. Thus, it can be said that a bank performance is the final achievement of a services company which consist of several matters, i.e. the having specific targets that should have to be achieved, having a period of time in achieving the targets, and achieve efficiency and effectiveness. This indicates that a bank performance is the combination of its employee ability in achieving its purposes.

Market Performance

Marketing performance is a factor that may be appropriate to represent the organizational performance as a whole. Marketing performance is also a concept to measure the achievement of an organizational performance. For the Islamic banking in Aceh, its marketing performance indicators are based on: sales value, profitability, and market portion. While according to Ferdinand (2000) marketing performance are consists of sales value, sales growth, and market portion. Where those three indicators will ultimately boils down to the company profit. Marketing performance is a concept to measure the market achievement of a product. Hitt explain that "performance assessment is part of company's effort in observing the suitability strategy which is implemented in facing any environmental changes. A good introduction to the environment will give impact on the quality of resulted strategy which will in turn impact on the marketing performance. The implementation of a good marketing performance in an organization is one of the efforts of achieving the marketing objectives. The achievement of the objectives will require a long process for the products offered to reach the costumers and for customer to decide to choose the products offered.

A broad range of marketing aspects bring various stages that have to be passed by the goods and services before finally handed by costumers. Therefore that broad scope of activities has to be simplified through marketing program or often known as marketing mix. Marketing program consists of a number of decisions regarding the mixture of various used marketing tools. 4P marketing service is still considered to be less available, therefore the experts added three more aspects, i.e.: people, processes, and customer services (Lupiyoadi, 2006). Those three added elements have a strong relationship with services where each activity up to the product selection is

an integrated series, resulting a direct interaction between them. Therefore that marketing mix of service will be divided into seven parts or usually known as 7P, i.e.: product, price, distribution, promotion, people, process, physical evidence.

Customer Relationship Management (CRM)

Human are created differently from one to another as well as their behaviors and needs. This difference is a challenge for a services company to find out a solution which is considered to be able to respond the costumer’s needs. Some experts consider that CRM is a solution that is able to understand, study and answer today’s business challenges. According to Gordon (2002: 2) CRM is a series of strategies and processes that supports and performs a relationship vision for a company. In their view, CRM is a series of strategies and processes that creates new value and gives mutual beneficial for individual costumers, develops preferences for their organization and improves business results for their lifetime relationship with their costumer. According to Kotler and Keller (2009) CRM is a process of managing detailed information about each costumers and managing all costumers’ “touch points” to maximize their loyalty. The implementation of CRM or known as a good and qualified customer relationship management will give benefits for a superior company performance based on the creation of a relationship between company and their costumer; however there is still a long debate on it (Gordon, 2002).

IV. RESEARCH METHOD

This research conducted in some Islamic banking in Aceh to obtain data and information regarding this research. This research is using descriptive analysis which aims to test the five (5) research hypothesis that has been determined. The object of this research is related to customer relationship and marketing mix to the marketing performance as well as its impact to the Islamic banking in Aceh with respondents of 600 costumers. The sampling technique used in this study is non probability sampling and the random purposive sampling method.(Ferdinand, 2006, p. 195-196). Data obtained from the questionnaire were analyzed using tables, simple percentages, cross tabulations, charts, Pearson’s Product Moment Correlation (PPMC). Data which contain variables were measured using a 5-point Likert scale (Malhotra, 2010) In order to effectively carryout inferential analysis, the items coded for descriptive analysis were transformed into dummy variables Statistical computation was done with the aid of SPSS 17.0 for Windows and SEM by using Lisrel 8.0.

V. RESULTS

Effect of costumer relation and marketing mix to the marketing performance of Islamic banking in Aceh

The structure of hypothesis testing in this research is as shown in this figure:

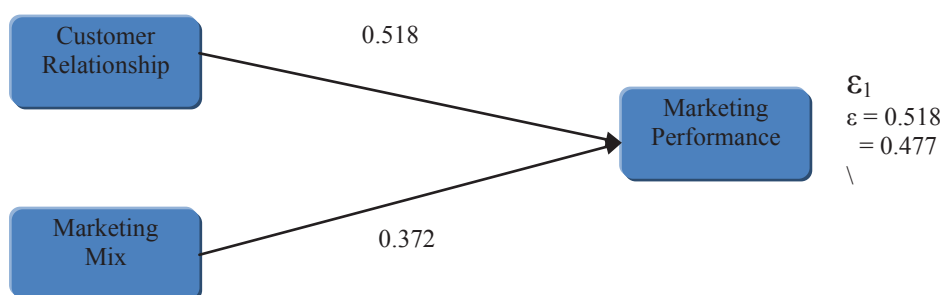


Fig 4.1
 Costumer Relationship and Marketing Mix to the Marketing Performance

Sub-structure for equation 1, i.e. the influence of costumer relationship and marketing mix to the marketing performance of Islamic banking in Aceh, is as follow:

$$Y = 0,518X_1 + 0,372X_2 + \epsilon_1$$

While based on value path coefficient it can be described that the influence of costumer relationship to the marketing performance will result beta coefficient value of 0,518 and the influence of marketing mix to the marketing performance will result beta coefficient value of 0,372. The research result shows that all variables in this research have a positive and significant influence to the marketing performance because it obtains significance value α less than 5%.

Effect of costumer relationship and marketing mix to the performance of Islamic Banking in Aceh mediated by marketing performance

The research result on the Table 4.9 shows that the coefficient value of the influence of costumer relationship and marketing mix to the performance of Islamic banking in Aceh mediated by marketing performance is 0,95

which means that each changing performance of Islamic banking variable of 100% will increase the marketing performance of 92%. This research proved that costumer relationship and marketing mix have a significant influence to the performance of Islamic banking in Aceh mediated by marketing performance.

Simultaneously, the research result (together with) costumer relationship variable and marketing mix contribute significantly to the marketing performance of Islamic banking in Aceh. This characterized by $F_{\text{calculated}} > F_{\text{table}}$ (215,642 > 3,018) value at significance level of 0,000. The research results also explain about the influence of costumer relationship and marketing mix that collectively influence the marketing performance of Islamic banking in Aceh. The great simultaneous influence of both variables can be seen from its determination coefficient value. The influence of both variables, costumer relationship and marketing mix, to the marketing performance is 0,523 which means that 52,3% of changes in marketing performance can be explained by the changing variable of costumer relationship and marketing performance while the remaining 47,7% explained by other factors out of both variables.

The structure of hypothesis testing in this research can be figured as follow:

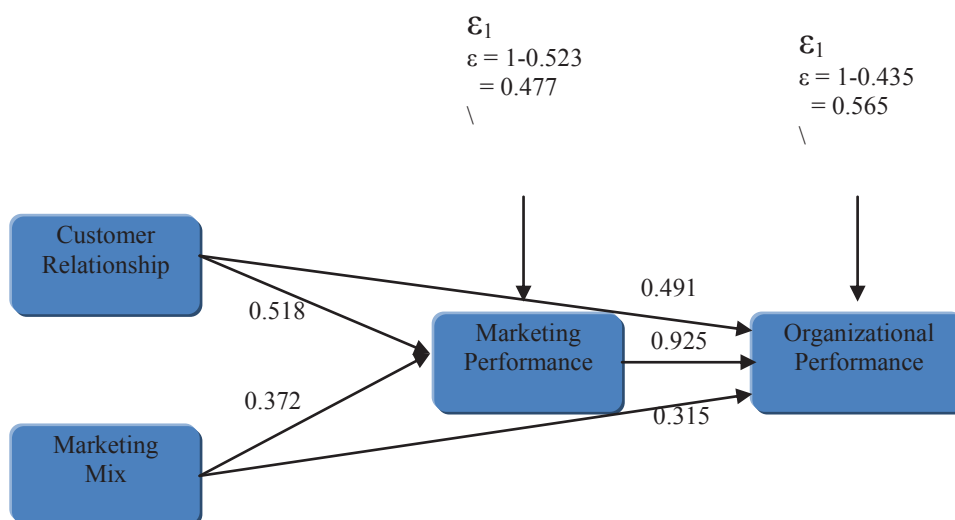


Figure 4.2

Customer Relationship and Marketing Mix to the Marketing Performance as well as its Impact to the Performance of Islamic banking in Aceh

From the figure above and after testing hypotheses, some summarized can be derived from the results of this study was:

- 1) Client relationship is one of factor in influencing marketing performance in this study. Effect of Client relationship to marketing performance and Islamic banking performance are 0,518 and 0,491. The increase Client relationship can be done by means always develops Human research's behavior which is support relation with client. This result is also proved previous research which is stated that Client relationship effect marketing performance and Islamic banking performance positively.
- 2) Marketing mix is the second factor affecting the marketing performance in this study. Marketing mix can be achieved through indicators which support marketing meaningful, this result is also proved previous research which is stated that Marketing mix effect marketing performance and Islamic banking performance positively.
- 3) Marketing performance has a positive influence on Islamic banking performance, in this study marketing performance influence the higher than other variables. This result is also proved previous research which is stated that Marketing performance effect Islamic banking performance positively.

In order to improve the Islamic banking performance then Islamic banking should try to improve the marketing performance in a way to do training activities and skill development to improve not only the behavior and skill but also another to support client relationship. Improve marketing mix especially through the indicators that supported implementation of marketing mix.

VI. CONCLUSION AND SUGGESTION

Conclusion

1. The costumer relationship and marketing mix simultaneously and partially effect on marketing performance. This indicates that costumer relationship and marketing mix have a positive influence to the marketing performance of Islamic banking in Aceh.

2. The customer relationship and marketing mix simultaneously and partially effect on the performance of Islamic banking in Aceh. This indicates that customer relationship and marketing mix have a positive influence in increasing the performance of PT. Bank Aceh.
3. Marketing performance effect on the performance of Islamic banking in Aceh. This proved that marketing performance has a direct impact to the improvement of Islamic banking in Aceh.
4. Customer relationship and marketing mix effect on the performance of Islamic banking in Aceh mediated by marketing performance. This indicates that, indirectly, both variables can also impact on the improvement of the performance of Islamic banking in Aceh mediated by marketing performance.

Suggestions

1. To improve the marketing performance based on the customer relationship and marketing performance, the management of Islamic banking in Aceh has to improve their employees' skills, ability and attitudes in developing a better relationship with customers (CRM) and increase its promotion to customers and prospective customer.
2. To improve the performance of PT. Bank Aceh based on the customer relationship and marketing mix, the management of Islamic banking in Aceh has to continuously improve their excellent and synergize services so that they can create and develop an added value for each banking products with a distinctive characteristic.
3. To improve the performance of Islamic banking in Aceh based on marketing performance of Islamic banking in Aceh, the management of Islamic banking in Aceh has to be able to increase the sales volume where the indication is the increase in number of customers, so that the Islamic banking in Aceh have a sufficient customers in facing various challenge in the competitive world of banking.
4. Based on the result of this research, the customer relationship and marketing mix have a significant influence to the performance of Islamic banking in Aceh mediate by its marketing performance both simultaneously and partially. It is expected that Islamic banking in Aceh are able to maintain and increase their qualified service to the customer because if one variable decreases then it will affect on the decline of other variable achievement. Therefore, the standardized services are expected to be improved so that it can approach the national standard of bank services.

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