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Trust, commitment, and customer knowledge

Clarifying relational commitments and linking them to repurchasing intentions

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Trust,
commitment
and customer
knowledge

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Abstract

Purpose – The purpose of this paper is to determine the influence of customer trust, religious commitment, customer's knowledge on customer intimacy and its impact on relational commitment and repurchase intention, especially in Sharia banks in Indonesia.

Design/methodology/approach – This study was conducted in Sharia Banks in Jakarta Bogor, Tangerang Bekasi (Jabotabek) area. The population of this study covered all bank customers. Because of the large population, the researchers took samples of the population. The partial least square (PLS) analysis tool was also appropriate to be used to analyze data from smaller samples. In total, 100 respondents were selected using a snow bowling sampling technique in August–September 2017.

Findings – Higher customer trust enhances the customer intimacy. Stronger religious commitment also strengthens the customer intimacy. It has been confirmed that customer intimacy enhanced the relational commitment among clients in Sharia banks in Indonesia. The results show that high customer knowledge is able to encourage customer intimacy, and high customer intimacy is also able to encourage repurchase intention. On the other hand, it was found that customer knowledge was not directly able to increase the intention of repeat purchase. However, from the mediation test (indirect effect) is seen with high customer knowledge, supported by the high customer intimacy, it can indirectly increase the high repurchasing intention.

Originality/value – There are some research gaps that were considered as the theoretical foundation and research framework in this study. The focus of this study was on the role of customer intimacy in mediating the influence of trust and religious commitment on relational commitment. Based on the empirical review, this study attempted to develop customer intimacy antecedents by testing religious commitment, which becomes the originality of this study. This study was done based on some empirical results indicating that the antecedent of customer intimacy still varied while it needed to be immediately developed. Furthermore, the inconsistencies in the correlation between customer intimacy and relational commitment were later re-examined in the context of Islamic banks. It was assumed that the test would result in different findings as the test was done in a different countries and institutions.

Keywords Trust, Customer intimacy, Repurchase intention, Customer knowledge, Relational commitment, Religious commitment

Paper type Research paper

1. Introduction

In building relationships with customers, the banking industry has a high level of service, and perhaps even more personal relationships prevail between employees and customers. Seeing this, Sharia banks should be able to create value that is different from conventional banking. The fundamental difference between a Sharia bank and a conventional bank is that Sharia bank practices lawful investments, based on the principle of profit sharing, sale or lease, profit-oriented and *falah* (welfare), customer relationships in the form of partnership relationships, collection and distribution funds in accordance with the fatwa of the Sharia Supervisory Board, while a conventional bank practices unlawful and haram investmensts, using the tools of interest, profit orientation, the relationship with the customer in the form of debtors–creditor relationship, and there is no supervisory board (Antonio, 2001). Another distinguishing factor concerning the Sharia banks is how to deliver



a superior value to customers. Treacy and Wiersema (1996) introduced three approaches to delivering a high value to customers, one of which was customer intimacy (customer intimacy). According to Wiersema (1993), customer intimacy can deliver to customers exactly what they want in form of products and services. Buttle (2009) expressed customer familiarity as a crucial step in value chain processes in relational marketing.

The results of theoretical and empirical studies show that there are several factors that need to be built in order to create customer intimacy, that is, offering a unique coverage of excellent services (Treacy and Wiersema, 1996), establishing credible relationships and developing customer knowledge with strategic business partners (Brock and Zhou, 2012), building customer relationships with sincerity and truth (Lee and Kwon, 2011), establishing contacts and providing information about the company in the early stages of its relationship with a special welcome program (Bugel *et al.*, 2011).

Customer intimacy is achieved once the company creates a strong bond and trusting relationship. Once trust is created, customers are likely to repurchase. Trust is the foundation necessary for the success of long-term relationship (Dwyer *et al.*, 1987; Morgan and Hunt, 1994) and plays an important role in building customer commitment. Trust is essential in relational exchanges as the cornerstone of strategic partnerships between sellers and customers (Mukherjee and Nath, 2007). Relationships between partners evolve through the process over time. Trust is the antecedent of commitment (Morgan and Hunt, 1994). Trust and commitment must be linked because trust is essential to creating commitment in a relational exchange.

A number of both offensive and defensive strategies have been implemented by companies in facing business competition (Fornell, 1992). Offensive strategies focus on attracting new customers, while defensive strategies are preferred in retaining regular customers by enhancing customers' loyalty (Fornell and Wernerfelt, 1987). Strategies that are oriented to enhance customers' loyalty should focus on maintaining good relationship with the customers (relationship marketing) and strengthening the corporate branding (Temporal and Trood, 2003).

Customer loyalty is the target of the relationship marketing strategy. Customer loyalty refers to customers' commitment to consistently consume and buy certain products or service in the future regardless of any situations or marketing attempts that might shift customers' behavior (Oliver, 1999).

Kotler (2004) explained that relationship marketing is a process to create, maintain and enhance the strong and valuable relationship with customers and other related parties. This concept was constructed upon the assumption that cost efficiency can be obtained when relationship with regular customers is well maintained, instead of by attracting new customers or re-building the relationship with customers who had left. Palmatier (2008) stated that relationship marketing is a process to identify, develop, maintain and cut off relationship exchanges in order to improve the performance. In addition, Morgan and Hunt (1994) mentioned that strong trust and commitment from customers are required in order to obtain considerable profit that leads to better efficiency, productivity and effectiveness.

The theory of social exchange in relationship marketing usually applies in business-to-business context, yet the theory fails in justifying the triggers of emotional customer behavior (Sternberg, 1997). Relationship marketing can be better comprehended using the theory of intimacy under socio-psychology study as it provides more comprehensible insights related to the interaction between customers and producers. Using the theory of intimacy as the basis in explaining the relationship between customer and producers, the possible affective relationship can be achieved (Hoffman, 2001).

The relationship marketing makes a proper basis of theoretical review in analyzing the relationship among variables (Sheth and Parvatiyar, 1995) in consumer market. Given the relevance of intimacy constructs to build customer relationship through personal marketing

and relationship programs, Yim *et al.* (2008) introduced the study of the psychology of love in relational marketing within the context of consumer service by using the triangular theory of love that consists of intimacy, passion, and commitment developed by (Sternberg, 1997). Bugel *et al.* (2011) conducted a study using the theory, in which intimacy and passion were set as independent elements that can increase customers' commitment. The study showed that building customer intimacy in the early stages of relational leads to stronger customer commitment that increase the customer life value. Furthermore, Lee and Ullah (2011) added affective factors such as intimacy in creating a sustainable intention for using web-based services, the results of which found intimacy as the strongest predictor of customers' intention of sustainable use.

The word intimacy as defined by Echols and Shadily (2014) refers to closeness or friendship, harmony and communion. According to this definition, intimacy applies to certain types of business relationships. Intimacy explains certain types of business relationships. The implementation of closeness or friendship is good in personal relationship and, similarly, they can also be applied in business relationship. It is explained by Sternberg (1997) that intimacy is the feeling within a relationship that stimulates closeness, affection and bonding that create the element of warmth in a compassionate relationship. The feeling includes any emotions that basically create the element of warmth in a relationship.

The antecedent of customer relationship is the religious commitment. Religious commitment is an important factor that affects customer behavior. Religion affects the daily life of the believer (Mokhlis, 2009), and it constructs ones' moral system and society ethics, in the context of purchasing certain products based on the religious norms (Khraim, 2010). Religion affects ones' attitude, value, behavior and consumption style. Hence, the study in the role of religious commitment is beneficial for companies. It is stated in a study conducted by Muhammad and Mizerski (2010) that religious commitment is one of key factors affecting consumers' behavior.

Some companies have experienced the empirical facts of the role of customer intimacy such as the Airborne Express, Baxter International Hospital, Cott Corporation, Roadway Logistics and IBM. The unbeatable corporate value of IBM was not strongly affected by the products and product pricing, but it was rather determined by the quality service, assistance, expertise and outstanding companion provided for the clients.

A number of empirical studies signify the influence of customer intimacy on relational commitment such as the ones conducted by Brock and Zhou (2012) that investigated the relationship between suppliers and buyers, Hoffman (2001) investigated the same at lawyer's office, Yim *et al.* (2008) at restaurants and salons, and Bugel *et al.* (2011) found that the influence of intimacy was greater in the automotive sector, followed by the health insurance, supermarkets, telecommunications sectors, and the lowest effect was found in the banking sector. Customer intimacy has significant influence on re-purchase intentions (Brock and Zhou, 2012) and loyalty intention (Yim *et al.*, 2008). The results of a study done by Lee and Kwon (2011) showed similar results that intimacy significantly affects the continuity intention. Furthermore, Hoffman (2001) showed that commitment has a significant effect on the behavior of referrals. Ercis *et al.* (2012) also explained that affective commitment has a significant effect on re-purchase intentions, while continuity commitment has no significant effect on re-purchase intentions. A study done by Hur *et al.* (2011) indicated that the commitment of brand community positively and significantly influences customer loyalty, and the commitment has been confirmed to have a significant effect on the behavior (Keh and Xie 2008) and loyalty intention (Ruyter *et al.*, 2001). Those studies have successfully confirmed the presence of meaningful relationship among customer intimacy, commitment and repeated purchase intentions where commitment functions as a mediating variable.

Various results of empirical studies on the influence of customer intimacy on the commitment and intension of repurchase might be caused by different factors used in the

measurement, as customer intimacy had just set as a variable in a study done by Yim *et al.* (2008) and other researchers (Brock and Zhou, 2012; Hoffman, 2001). In their studies, they employed a mix method in exploring the indicators of customer intimacy. Another possible cause is different preferences in selecting research objects or theoretical basis. Therefore, this study was considered necessary to conduct as this was carried out to test the contradictory findings from previous studies on this issue. Brock and Zhou (2012) confirmed that trust has positive and significant effect on customer intimacy. Hoffman's (2001) study explained trust can be a result as well as a factor that significantly affects customer's intimacy.

The influence of trust on commitment is explained in the studies done by Hoffman (2001), Brock and Zhou (2012), and (Hoffman, 2001). Hur *et al.* (2011) found out that commitment of brand community is influential and it mediates the relationship between trust and brand loyalty. Keh and Xie (2008) also found that trust has a significant effect on purchasing intentions, and customer commitment appears as the mediating variable between trust and purchase intentions. Meanwhile, Ercis *et al.* (2012) found out that trust significantly affects the affective commitment and continuity. In addition, Ruyter *et al.* (2001) confirmed that trust influences the affective commitment and calculative commitment.

A significant relationship between trust and purchase intentions has also been proven by the results of studies conducted by Ruyter *et al.* (2001), Lim *et al.* (2009), Dennis *et al.* (2010), and Aren *et al.* (2013), which even found out that trust has a significant effect on loyalty (Amin *et al.*, 2013). Meanwhile, Ranganathan *et al.* (2013) informed that e-trust affectivity has a significant effect on affective commitment, and e-trust cognitive has a significant effect on consumer loyalty through affective commitment. Those research findings infer that there is a meaningful relationship among trust, customer intimacy, relational commitment and repurchase intentions, in which customer intimacy and relational commitment are the mediating variables.

The addition of religious commitment as an antecedent of customer intimacy is based on the review of a model proposed by Borzooei and Asgari (2014) involving religious commitment as the factor that affects customers' intention of repurchasing halal products, where consumer relationship was set as the mediating variable. Religious commitment plays a great role in the society as it forms their beliefs, knowledge and attitudes. People from different religions have different beliefs. Society's belief cannot be excluded while analyzing a society (Fam *et al.*, 2004). Religious commitment and beliefs influence ones' feelings and consumption attitudes (Jamal, 2003). Religion governs what is allowed and forbidden that will influence ones' preference in consuming certain products. As an example, Islam and Jews prohibit the believers from consuming porks, while Christianity allows pork consumption, and Islam forbids the practice of usury. Religion clearly affects consumers' beliefs and preference (Fam *et al.*, 2004). Referring to Ajzen's theory of planned behavior (2005), subjective attitudes and norms are the predictors of ones' intention. Attitude refers to individual beliefs that rise from their evaluation of the positive and negative feelings in performing certain behaviors. In line with the notion of religious commitment, Delener (1990) demonstrated individual adherence to religious beliefs and practices. This opinion is strengthened by the result of empirical study done by Mukhtar and Butt (2012), showing that Muslims' attitudes toward halal products, subjective norms and religiosity strongly influence their intention of consuming halal products.

The results of literature review that support this matter are presented by Muhamad and Mizerski (2010) whose study explains various factors that mediate the influence of religion on consumer behavior, including commitment, motivation, affiliation, knowledge about religion and awareness about the social consequences of being believers of certain religion. Borzooei and Asgari (2014) proposed a model that shows the influence of religious commitment on consumers' intention in purchasing halal products where consumer

relationship played as the mediating variable. Based on the model, religious commitment is the antecedent of customer intimacy associated with consumer relationship.

Using affiliation and religious commitment as mediating variables, Sun *et al.* (2012) successfully identified the differences in the intentions between obedient Muslims and the disobedient ones. Obedient Muslim consumers were rather socially oriented in consuming certain products, while disobedient Muslim consumers were rather product oriented. Sayani and Miniaoui's research (2013) showed that the religious factor is the most decisive factor that affects ones' decisions of choosing between Sharia Islamic bank and conventional ones. This view goes in line with the results of Echchabi and Olaniyi's research (2012) in which a mix method was employed in a quantitative analysis of factors that affect ones' preference of Islamic banks including the combination of quality service and pleasant relationship with Islamic bank, while the result of qualitative analysis showed that ones' motivation in choosing Islamic bank is strongly affected by religious commitment. In a separated study, Rehman and Shabbir (2010) highlighted that religiosity has a significant effect on the selection of new products among Muslim consumers.

Those theories and empirical findings can be used as the basis for employing religious commitment as the antecedent of customer intimacy. In line with what Solomon (2013) says, the religious dimension is an important aspect in research on consumer behavior as it gives sensible explanation about consumers' decision-making process that revolves around their cognitive and behavioral concepts. Based on the above explanation, religious commitment becomes an appropriate antecedent of customer intimacy.

Another element as a determinant of customer intimacy is to understand what the customer needs. Therefore, the most important basis is the development of customer knowledge (Joshi and Sharma, 2004). Customer preferences and requirements can be understood through repetitive learning, that is, the knowledge of why customer preferences exist and change over time. As the customer intimacy is a construct of perception, the perceived customer knowledge of the product or service must operate as an antecedent. Without appropriate knowledge, it is impossible for a customer to remember a product or service that indicates customer understanding.

Evidence of implicit research supporting the influence of customer knowledge on customer intimacy has been done by Brock and Zhou (2012) in a business-to-business context that shows customer knowledge positively and significantly affects customer intimacy. The research of Hoffman (2001) and Hansen (2003) shows that customer knowledge has a significant effect on customer intimacy.

According to the study of Tseng (2009) in terms of customer knowledge, the results summarized from the interview, the main approach to extracting customer knowledge is first, the company must have knowledge management capabilities of consumers, which create a sharing platform and a new knowledge process between the company and the customer; and second, by having through interaction with customers, the company can acquire knowledge related to new demands on products or services that can provide a reference for improvement of customer satisfaction, customer loyalty, customer productivity and employees. Then, the findings of Bell and Eisingerich (2007) describe a significant effect of customer education on loyalty.

Research on customer knowledge does not reveal much information on the construct associated with customer intimacy and repurchase intention. The existing studies show only conceptual models and explorations. Therefore, this research tries to examine the relationship between customer knowledge and customer intimacy and repurchase intention in the context of Sharia bank. The extent of this research is based on the opinion of Rowley (2002) that customer knowledge is an intangible asset for creating a value. Then, Ahn and Shin (2008) declared that customer knowledge is a key to strengthen competitiveness that ultimately creates loyalty.

This research is conducted on bank Muamalat, which is a Sharia bank, with the reason being that the majority of Indonesian society Muslims are their customers and it holds a potential market of Sharia bank. Bank Muamalat is the first Sharia bank in Indonesia, which practices the concept of sharia. From the perspective of growth, Sharia banks are experiencing growth with rates ranging from 40 to 45 percent per year (Directorate of Islamic Banking, 2013).

The growth rate of Sharia banking business is not as fast as expected. Although the majority of Indonesia's population of Indonesia is Muslim, the growth rates of Sharia products are slow and the products are undeveloped compared to conventional banks. This is reflected in the market share of Sharia banks, which recorded 4.9 percent in December 2014 with total banking assets of Rp 272.34 trillion (Muamalat, 2014). Several factors that hinder the development of Sharia banking industry are availability and standardization of Sharia banking products; the awareness regarding the products of Sharia banks is still lacking in the community; the Sharia banking industry has difficulties in finding competent and qualified Sharia banking human resources. In addition, the implementation of good corporate governance (GCG) or Sharia governance in Sharia banking has not been implemented. Implementation of GCG is proven in research in several Sharia financial institutions and in the Muslim world that can improve the reputation and trust of the community towards the Sharia banks. According to Ahmed and Chapra (2002), failure in the implementation of Sharia principles will make 85 percent of customers to move to other banks. It shows that the implementation of GCG and Sharia principles or Sharia governance is a necessity for Sharia banking in an effort to improve reputation and gain trust towards Sharia banks.

Bank Muamalat as a pioneer of Sharia banking in Indonesia seeks to be the best company by implementing *Sharia governance* that is adapted to the practices prevailing in national and international banking and values that exist in Bank Muamalat Indonesia. Six aspects of Sharia governance are implemented by Bank Muamalat, namely, transparency, accountability, responsibility, professionalism, fairness and social awareness.

Bank Muamalat as a pioneer in Sharia banking in Indonesia was established in 1991 based on the decree of the Minister of Finance of RI number 1223/MK.013/1991 dated 5 November 1991 and has been developing quite rapidly since then. The total assets of Bank Muamalat at the end of 2014 reached IDR 62.41 trillion, with a market share of 23 percent of the total Sharia banking assets, this is supported by the fact that the growth of Bank Muamalat's assets reached 16.17 percent. Bank Muamalat provides services to approximately 4.3m customers through 457 service offices spread across 34 provinces in Indonesia and supported by a service network in more than 3,700 online payment point (SOPP) system outlets in PT, POS Indonesia and 1.958 Automated Teller Machine. Then, the area of DKI Jakarta, which became the place of this study, has 19 service offices plus 1 head office. There are 6, 5, 3 and 5 service offices located in West Jakarta, South Jakarta, East Jakarta and North Jakarta, respectively, while its head office is located in Central Jakarta (Muamalat, 2014).

In order to increase the growth of Sharia banking, Bank Muamalat expanded the service coverage and increased the variety and quality of banking products and services that can be enjoyed by more customers in various circles. The segments served is consumer and commercial segments (small and micro-enterprises) with 47 percent or Rp 18,503bn in the same year, of which approximately 65 percent of this amount is financing to consumer segment.

The reason of conducting the research on customer familiarity and antecedents (customer knowledge) and its impact on repurchase intentions is based on research findings as follows: first, customer interaction antecedents vary and can still be developed. The customer's familiarity antecedents in the Brock and Zhou (2012) study consist of customer

knowledge, and Hoffman (2001) includes perceived expertise, customer knowledge, and shared values. The literature review Borzooei and Asgari (2014) proposed a relational model of consumers mediating the influence of customer confidence on the intention of purchasing halal products. Second, the relationship between customer intimacy and repurchase intention. Research of Bugel *et al.* (2011) shows different results relating to the influence of customer intimacy on the intention. The study of Ercis *et al.* (2012) suggests that affective commitment has a significant effect on repurchase intentions, while ongoing commitments have no significant effect on repurchase intentions.

Based on empirical reviews, this research tries to develop customer's intimacy antecedents by testing customer's knowledge of customer intimacy and the impact of customer intimacy on purchasing intentions. Thus, originality is seen by testing the mediation effect of customer intimacy on the influence of customer knowledge on purchase intentions. Furthermore, inconsistencies put the customer's familiarity with the intention of repeat purchase, are re-examined in the context of Sharia banks. It is assumed that the test results will be different in the case of different countries and institutions.

Researcher was interested in conducting research on trust and religious commitment and their impact on customer intimacy and relational commitment based on these previous findings: antecedent of customer intimacy and the relationship between customer intimacy and relationship commitment. The antecedent of customer intimacy still varies and can still be developed. The antecedents of customer intimacy as stated by Brock and Zhou (2012) consist of customer trust, and Hoffman (2001) includes perceived expertise, customer knowledge, and shared values, while Borzooei and Asgari (2014) proposed a model of consumer relationship in mediating the influence of religious commitment on the intention of purchasing halal products. The relationship between these two variables has been found to be significant (Brock and Zhou, 2012; Hoffman, 2001). However, Bugel *et al.* (2011) found a different result in which customer intimacy does not have any influence on commitment.

Based on the results of the empirical review above, there are some research gaps that were considered as the theoretical foundation and research framework in this study. The focus of this study was on the role of customer intimacy in mediating the influence of trust, religious commitment on relational commitment. Based on the empirical review, this study attempted to develop customer intimacy antecedents by testing religious commitment that becomes the originality of this study. This study was done based on some empirical results, indicating that the antecedent of customer intimacy still varied, while it needed to be immediately developed. Furthermore, the inconsistencies in the correlation between customer intimacy and customer intimacy and relational commitment were later re-examined in the context of Islamic banks. It was assumed that the test would result in a different finding as the test was done in different countries and institutions.

Based on empirical problems and research problems, there are some theoretical gaps as well as research results on the antecedents and consequences of customer intimacy. Therefore, this study examines the influence of customer trust, religious commitment, customer's knowledge on customer intimacy and its impact on relational commitment and repurchase intention, especially in Sharia banks in Indonesia.

2. Literature review

2.1 *The correlation between trust and customer intimacy*

Trust is considered one of the most important factors that mediates the commitment between buyers and sellers (Morgan and Hunt, 1994). Islam places the highest emphasis on trust as the personality traits that Muslims ought to possess (Iqbal and Mirakhor, 2011). Furthermore, Kayed and Hassan (2011) stated that ethics and adherence to Sharia principles are highly appreciated and supported as a pillar in conducting Islamic banking activities based on trust.

Brock and Zhou (2012) stated that trust is the foundation of long-term business to business success that needs to be sustainably developed (Dwyer *et al.*, 1987; Morgan and Hunt, 1994), through customer intimacy that relates to qualitative aspects of proximity, perceived value, and mutual understanding. This refines the proposition of the main belief-commitment theory (Morgan and Hunt, 1994) that explains that trust is the key determinant of commitment that is mediated by customer intimacy. The research conduct by Sirdeshmukh *et al.* (2002) found customer intimacy as a perception of value, mediating the relationship between trust and loyalty in the context of consumers. Hence, trust is a valid antecedent of customer intimacy.

Based on these explanations, the hypothesis was formulated as follows:

H1. Greater trust enhances customer intimacy.

2.2 The correlation between religious commitment and customer intimacy

Religious commitment in marketing studies is referred to as religiosity, an aspect that shows individual adherence to religious beliefs and practices (Delener, 1990). It is further explained that religious commitments and beliefs influence people's feelings and attitudes toward consumption (Jamal, 2003). According to a study done by Muhamad and Mizerski (2010), religious commitment is one of the important factors that affects consumers in the market. Moreover, religiosity determines the extent to which one embraces a stable and pragmatic values that do not change very often (Khraim, 2010).

A number of studies have been conducted related to the relationship between religious commitment and customer intimacy. Muhammad and Mizerski (2010) stated that religious commitment is one of the important factors affecting consumers in the market. While Mokhlis (2009) examined the level of religiosity that consists of intrapersonal and interpersonal dimensions showing differences in consumer shopping orientation, especially regarding price, product quality, and impulsive purchases, very religious individuals care most about prices (tend to look for offers), product quality, and do not make impulsive buying decisions. Differences in consumer behaviour, in general, are much brighter for religious commitment than for religious affiliation. The differences mean that religious commitment has a strong potential as a predictor in determining consumer behaviour. Morgan and Hunt (1994) explained that trust is the primary determinant of commitment by proving the customer's familiarity as a mediator. Brock and Zhou (2012) explained that customer familiarity is essential and is a different relational attribute and has a positive impact on commitment, loyalty/repurchase intention, word of mouth, information sharing, availability, and advisor status. Borzooei and Asgari (2014) highlighted that religious commitment is important as it influences consumer behavior in relation to the intention and loyalty toward particular brand in the market. The most important aspect of the proposed model is the application of the model to determine the relationship between religious commitment and purchase intentions mediated by Halal branding. It is assumed in this study that religious commitment is an antecedent of customer intimacy variables that are associated with relational consumers.

Regarding to these explanations, the hypothesis was formulated as follows:

H2. Stronger religious commitment improves customer intimacy.

2.3 The correlation between customer intimacy and relational commitment

An important factor to develop customer intimacy through personal communication is the ability of the company to truly understand customers' needs and preferences. When a company succeeds in doing so, the company will likely to improve its efficiency in

marketing, its products and services that match customers' preferences. Eventually, the company will have higher number of loyal customers in further future.

The results of Hoffman's (2001) study show that customer intimacy has a significant impact on customer commitment. Thus, it would be beneficial for companies to build customer intimacy for it significantly improves customers' referral behavior. Particularly, in the legal industry, it is important to understand the presence of trust and commitment. Two-way communication, maintaining friendly relationship, and willingness to compromise in various situations will enhance customer trust and commitment, motivating the customers to refer the products to others.

Brock and Zhou (2012) explained that customer intimacy is customers' perception about how close and valuable the relationship they have with a certain producer that is characterized by a high level of mutual understanding. Without a perceived value, close and understanding relationship, commitment would not be maintained. Therefore, it can be understood that commitment is the outcome of customer intimacy. Keh and Xie (2008) research findings show that the commitment of customers mediates the relationship between two relational constructs (trust and identification of customers) with purchase intentions.

Furthermore, Bugel *et al.* (2011) investigated customer passion, intimacy and commitment within customer relationship in five different sectors. Passion and intimacy are referred as intimacy. The relationship between intimacy and commitment differs substantially across sectors. However, intimacy has been known as a predictor of greater commitment in health insurance, automotive and supermarkets sectors, and its influence was found at the lowest level in the banking sector. It is necessary that a company builds stronger front-end and back-end customer intimacy. It can be concluded that strong customer intimacy is a viable strategy in the early phases to start a successful relationship, and it continues to become stronger during crisis.

Regarding to these explanations, the hypothesis was formulated as follows:

H3. Stronger customer intimacy enhances relational commitment.

2.4 The relation of customer knowledge to customer intimacy

There are previous research findings of the linkages of relationship knowledge to customer intimacy. The results of Brock and Zhou (2012) study suggest that through the process of repetitive learning about customer preferences needs can be understood, such as the knowledge of why customer preferences exist and evolve over time. Furthermore, it will reveal a need for a deeper understanding of what basic product customers want, why customers use certain products, why customers bid competitors, and why customers stop using bids. Without knowledge, customers are unlikely to be customers considering suppliers' products and services to demonstrate customer understanding and build customer camaraderie. Customer's familiarity as a construct of perception, perceived by the customer, then the knowledge of the product and service must function as an antecedent. In addition, Joshi and Sharma (2004) stated that the most fundamental importance understood to be developed is customer knowledge.

The result of Hansen (2003) research shows that customer knowledge can improve familiarity. As described, service companies are encouraged to educate customers by spending more time explaining the main service products offered at each meeting. By increasing the level of product-specific knowledge among customers, the company may get a number of customers becoming more involved in the service, and the results of this also reveal further information about themselves. Hoffman (2001) stated that perceived expertise, customer knowledge, and shared values have an impact on customer familiarity processes. These results indicate that to build customer familiarity, service providers must be

particularly competent in their field of expertise. In addition, service providers must be knowledgeable about the types of needs customers have.

Based on the description, it can be proposed the following hypothesis:

H4. Increased customer knowledge will be able to improve customer intimacy.

2.5 Customer knowledge relationship to repurchase intentions

The relationship between the customer's knowledge and the repurchase intention. The concept of Burton (2002) describes customer education as the extent to which employees provide customers with the skills and abilities to utilize information. Customer education will lead to increased loyalty because educating customers is considered a valuable addition to the process, investment in customer education will strengthen customer perceptions of the company's position as a high-quality service provider. Educating customers also tend to contribute to improving customer efficiency, which is associated with higher customer rates than repeat purchases (Xue and Harker, 2002).

The results of Bell and Eisingerich (2007) research explain that customer loyalty is related to customer service and education quality. The company should integrate customer education into a relational marketing philosophy, companies need to look at customer relationships dynamically. Customers will change the way they view and engage with the service from time to time. Improving customer education and expertise will cause customers to focus on the increasingly technical elements of service offerings.

The research Tseng (2009) through a qualitative approach found the company must have customer knowledge management capability and, then, create a platform of various types of new knowledge and processes between companies and customers; and through interaction with customers, companies can acquire knowledge related to new demands on products and services that can provide a reference for improvement of customer satisfaction, loyalty, customer and productivity and employees.

From the description, the following hypothesis can be proposed:

H5. Increased customer knowledge will be able to increase the intention of repeat purchase.

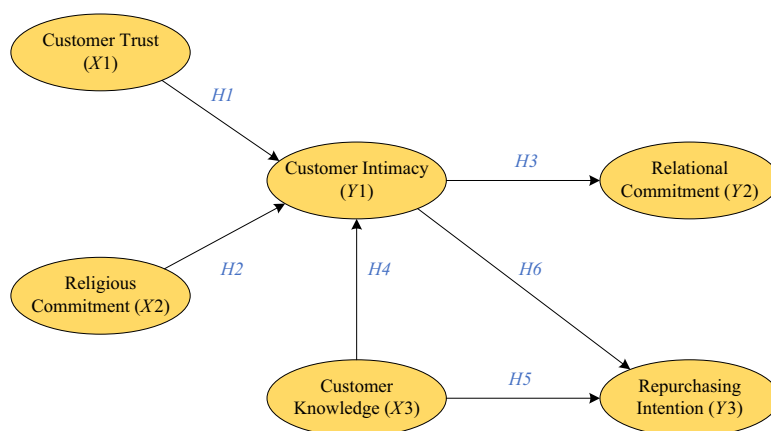
2.6 Customer intimacy to repurchase intentions

Previous research related to customer's intimacy and repurchase intention. The concept of Yim *et al.* (2008) expresses the importance of familiarity that requires companies to redesign interactions between staff and customers. Further explained, how affection bond affects loyalty. Using two service contexts to examine the role of affectionate bonding between service firms and customers to build loyalty. The findings suggest building loyalty requires the fertilization of bonds of compassion that comprise intimacy and passion.

The results of Lee and Kwon (2011) research explain the affective concept of familiarity and intimacy. The results show that the intention of using the continuation is influenced jointly by cognitive factors, such as perceived usefulness, and affective factors, such as familiarity and intimacy. Furthermore, affective effects such as intimacy are greater than cognitive factors such as perceived usefulness. In addition, the results indicate intimacy affects the user's continuing intention greater than familiarity, while the findings of Brock and Zhou (2012) show customer intimacy has a positive impact on repurchase intention. Furthermore, Lee and Ullah (2011) conducted a study by adding affective factors such as intimacy in creating sustainable intentions for using web-based services. The results of the study show that intimacy is the strongest predictor of the intention of sustainable use.

Based on the description, the following hypothesis can be proposed:

H6. The intimacy of the customer will increase the intention of repeat purchase (Figure 1).



Trust,
commitment
and customer
knowledge

Figure 1.
Conceptual framework

2.7 The definition of operational variables

Regarding the identification of research variables as presented in the background, the operational research variables were defined as follows:

- (1) Trust, in the context of Islamic banking, is as a moral obligation of *muamalah* bank related to its performance in providing services for customers. Indicators of trust include compliance to Sharia principles, the use of Muslim-friendly products and services, accuracy of fund disbursement, respect for personal information and transactions (Flavian *et al.*, 2005; Othman and Owen, 2002).
- (2) Religious commitment in Islam reflects the behavior of Muslims in carrying out religious rituals according to Islamic teachings. The indicators of religious commitment are doing regular five-time prayers, fast in Ramadan, paying zakat every year, reading the holy Qur'an regularly, regularly attend Islamic studies, read books about Islam, avoid consuming forbidden products, trying to apply the values taught in Islam in all aspects of life, and avoid conducting both minor and major sins (Rehman and Shabbir, 2010; Khraim, 2010; Alam *et al.*, 2011).
- (3) Customer knowledge is understanding what customers know (their experience with the bank), customers' needs and how the bank treats customers. Customer knowledge indicators are having good information about services and products, knowing the concepts of products and services offered, getting information as needed, knowing the advantages of recommended products and services, having a good knowledge of services and products, knowing a lot about the services and products used, and understanding the services that the product has to offer (Sharma and Patterson, 1999; Burton 2002).
- (4) Relational commitment is a belief that exists between customers and banks to maintain better relationship and to make the best effort to maintain the relationship based on needs, pride and loyalty. Indicators of commitment include pride to be a customer, the sense of belonging, loyalty and intention to maintain a boundless relationship (Garbarino and Johnson, 1999).
- (5) The repetitive intention is the customer's decision to re-transact with the bank, taking into account the current situation and the circumstances that permit.

As for indicators of recurring purchase, intentions are transact more frequently, stay loyal with the bank and say positive things about the bank, and encourage friends and family to transact with the bank (Joseph Cronin *et al.*, 2000; Zeithaml *et al.*, 1996).

3. Methods

This research was conducted at Sharia bank with Bank Muamalat as research subject; reasons behind choosing Bank Muamalat as a representative of other Sharia banks was that it is the first Sharia bank in Indonesia and more experienced in implementing Sharia practices. Seven branch offices (Panglima Polim, Slipi, Tanah Abang, Kemayoran, Mangga Dua, Buaran and Kalimalang) were approved as research sites in five areas of DKI Jakarta (Central Jakarta, West Jakarta, South Jakarta, East Jakarta, and North Jakarta). Respondents at the seven branch offices were considered to represent customers of Bank Muamalat in the area of Jakarta. The time of data collection was from August to December 2017.

The unit of analysis and sample unit in this study were customers of shariah bank Muamalat. The research population consisted of customers of Bank Muamalat at 7 (six) branches spread across five areas of DKI Jakarta, namely in central Jakarta, North Jakarta, South Jakarta, West Jakarta and East Jakarta who have done several transactions and were Muslims. The consideration of selecting respondents who have made several transactions on the grounds that within the period of time the customer is considered to have felt the presence or absence of relational benefits and able to determine its commitment and repurchase intention, while for the criteria of Islam because the majority of Indonesia's population is Muslim and very potential to use Sharia banks in financial transactions. The total number of population (infinite population) was unknown because the number of customers was kept secret by company and not published.

The sampling method used in this study was the nonprobability sampling approach, with the sampling technique used is purposive sampling. The purposive sampling technique aims to select respondents in accordance with predefined criteria. To meet respondents, by coming to customers who will conduct transactions in the banking hall. Respondents were asked to respond in accordance with their perceptions of item statements relating to trust, religious commitment, customer knowledge, customer intimacy, relational commitment and repurchase intention. Since this research using SEM analysis with software WarpPLS 4.0 program, the criteria for determining sample according to Solimun *et al.* (2017) are if parameter estimation using maximum likelihood method then the suggested number sample is between 100 to 200 samples, 5 to 10 times the number of parameters in the model, and the sample is equal to 5 to 10 times the number of manifest variables (indicators) of the entire variable.

This study has 34 indicators in total, thus that if the analysis refers to a sample rule equal to 5 to 10 times the number of the indicator, then the sample of this study should be in the range of 170 to 340 respondents. The total samples of 195 respondents were taken in six branches of Bank Muamalat (Panglima Polim, Slipi, Tanah Abang, Mangga Dua, Kemayoran, Buaran, Kalimalang) in five areas of DKI Jakarta. Of the total questionnaires, 175 questionnaires were considered feasible to be used as a sample, as they were filled completely.

4. Findings and discussions

The finding of this research shows that the values of all quality indicators in the model were found ideal or acceptable. Hence, the model proposed in this study has been considered appropriate as it matches the data of the study. The results of the fit model are shown Table I.

No.	Quality indicators	Research results	Accepted value	Ideal value	Conclusion
1.	Average path coefficient (APC)	0.226, $P < 0.001$	$p \leq 0.05$	–	APC significant
2.	Average R^2 (ARS)	0.537, $p < 0.001$	$p \leq 0.05$	–	ARS significant
3.	Average adjusted R^2 (AARS)	0.527, $p < 0.001$	$p \leq 0.05$	–	AARS significant
4.	Average block VIF (AVIF)	1.519	≤ 5	≤ 3.3	AVIF value is ideal
5.	Average full collinearity VIF (AFVIF)	1.987	≤ 5	≤ 3.3	AVIF value is ideal
6.	Tenenhaus GoF (GoF)	0.568	≥ 0.1	≥ 0.36	GoF Value is big
7.	Sympson's paradox ratio (SPR)	1.000	≥ 0.7	1	SPR value is ideal
8.	R^2 contribution ratio (RSCR)	1.000	≥ 0.9	1	RSCR value is ideal
9.	Statistical suppression ratio (SSR)	1.000	≥ 0.7	–	SSR value is accepted
10.	Nonlinear bivariate causality direction ratio (NLBCDR)	1.000	≥ 0.7	–	NLBCDR value is accepted

Table I.
The fit model and the quality indicators of the research finding

Partial least square (PLS) which is often referred as variance or component-based structural equation modeling was administered to test the hypotheses of this study. The complete presentation of the test results is presented in this following figure (hypothesis is accepted if $p < 0.05$).

The result of the data analysis shows that higher customer trust enhances the customer intimacy. Stronger religious commitment also strengthens the customer intimacy. It has been confirmed that customer intimacy enhanced the relational commitment among clients in Sharia banks in Indonesia. Discussions on each correlation are presented in the following sections. The results of the analysis appear in Figure 2 above, which shows that high customer knowledge is able to encourage customer intimacy, and high customer intimacy is also able to encourage repurchase intention. On the other hand, it was found that customer knowledge is not directly able to increase the intention of repeat purchase. However, from the mediation test (indirect effect), it is seen that high customer knowledge, supported by the high customer intimacy, can indirectly increase the high repurchasing intention.

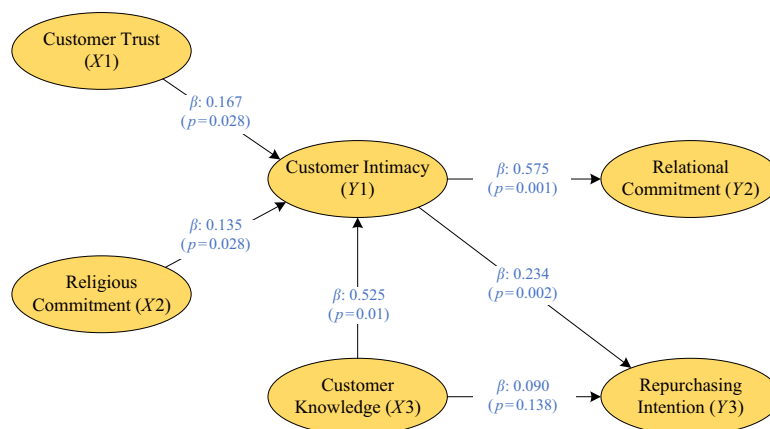


Figure 2.
Analysis result

4.1 *The influence of trust on customer intimacy*

Trust is an important element that determines the success of a relationship. Trust is formed when a person believes in the reliability and integrity of the other party. Trust is a major component in a mutual relationship (Morgan and Hunt, 1994). In the context of Islamic banking, trust refers to one's moral obligation to do duties in a society. Islam places the highest emphasis on trust as a personality trait that Muslims ought to possess (Iqbal and Mirakhor, 2011). This insight is supported by Sauer (2002) who explained the philosophy of beliefs in the dimension of Sharia banking system reflected in trustworthiness, honesty, justice, equality and moral values that support the business relationship between bank and customer. Furthermore, Kayed and Hassan (2011) stated that ethics and adherence to Sharia principles are highly appreciated and they are fundamental aspects in conducting Islamic banking activities based on trust.

The correlation between trust and customer intimacy proposed by Brock and Zhou (2012) puts trust as the fundamental element that needs to be developed for successful long-term business to business relationship (Dwyer *et al.*, 1987; Morgan and Hunt, 1994). Besides, customer intimacy is associated with qualitative central aspects in a relationship, namely closeness, perceived value, and mutual understanding. This refined the proposition of Morgan and Hunt's principal-belief theory (1994) stating that trust is the key determinant of commitment by providing valid evidence that customer intimacy mediates the correlation between those two variables, putting trust as the antecedent of customer intimacy.

The belief in this study is reflected in four indicators: compliance upon Sharia principles, products and services made based on Islamic Sharia principles, the accuracy of fund disbursement and the confidentiality of personal information and transactions. The indicators of trust were determined and adjusted to the concept of sharia, because this research was conducted based on Bank Muamalat as one of Islamic banks in Indonesia. The use of those indicators was similar to that of Othman and Owen (2002) who conducted their study on Islamic banks, and found similar result that compliance upon Sharia principle is the dominant factor that influenced the trust.

Based on respondents' perception, overall, the level of trust on Muamalat Bank is good, even though some respondents gave low scores. According to the evaluation on trust indicators of respondents, fund disbursement was rated the highest, while compliance upon Sharia principles was rated the lowest. The empirical evidence showing that compliance upon Sharia principles is the dominant factor that forms trust is not completely regarded appropriate by customers. Therefore, it is necessary for Bank Muamalat to clear customers' doubts related to the implementation of Sharia compliance by effectively enacting rules, recognition mechanisms and authority of the National Sharia Council (DSN) in determining the compatibility of financial products and bank services toward Sharia principles, and there is a need to streamline the system supervision in monitoring bank financial transactions to meet the criteria set by the council.

The correlation coefficient between trust and customer intimacy has been found positive and significant. It implies that the higher the level of trust given by clients of Jakarta Muamalat bank, the stronger the customer intimacy. The results of this study support the findings of Brock and Zhou (2012) showing that trust has a positive and significant impact on customer intimacy in business to business context.

Empirical facts show fund disbursement is the most prioritized indicator of trust, while the most prioritized indicator of customer intimacy is friendliness and comfort.

In this study, trust was measured by compliance upon Sharia principles, while customer intimacy was assessed from the pleasant impression during customers' visits. It can be concluded from the findings that compliance upon Sharia principles determines customers' pleasant experience during their visits.

These findings were strengthened by the results of interviews with customers to find out deeper information about customer trust in Bank Muamalat as the first sharia bank and a

bank that applied pure sharia system. Bank Muamalat is seen as a trusted bank as it has advance experiences in implementing the principles of sharia including prohibiting usury, *gharar* and *maysir* and fund security. Despite the fact that the real implementation of the system is not much different from conventional banks, the concept of the system is designed based on Sharia principles.

Furthermore, in interviews, some managers of Bank Muamalat explained that to improve the level of customer trust, banks need to maintain their liquidity and comply the principles of Sharia by channeling the funds on selected business, providing excellent services to customers, and improving the facilities and infrastructure. Sharia Supervisory Board (DPS) is in charge of overseeing the transactions and business activities done in every branch of the bank to make sure that everything is run based on Sharia principles. Sanctions are given to branches that violate the rules.

4.2 *The influence of religious commitment on customer intimacy*

The results empirical data analysis and statistical test have confirmed that the hypothesis of this study which states that stronger religious commitment enhances customer intimacy is accepted. It implies that religious commitment reflected in religious practices done by customers strengthens customer intimacy.

Religious commitment reflects one's adherence to the teachings of religion that is shown by how customers do religious practices. In the Islamic context, religion is a way of life that integrally constructs one's behavior. Thus, the level of one's religiosity determines how he/she behaves according to the religion rules. Ones' obedience in following religious teaching affects how they make decision in life. In relation to the existence of Islamic banking which is developed based on Sharia principles and Al Quran, *gharar*, usury and *maysir* are prohibited especially in financial transactions. Customer intimacy can be obtained when a company provides the best products and services that meet customers' specific needs. The finding of this study also confirms that customer intimacy can be enhanced when religious commitment is adequate. Adequate religious commitment that taps on both intrapersonal and interpersonal dimensions creates stronger customer intimacy that can be observed from employees' friendliness and comfort level, better impression about the bank, better comprehension of the bank, and pleasant feeling when customers go to the bank as they can interact with employees regarding to bank services and products. In line with this view, Muhammad and Mizerski (2010) stated that religious commitment is one of the important factors that affects consumers in the market.

The five time regular prayer obligation appears to be the dominant outer loading indicator that forms religious commitment. The same indicator is also able to form dominant customer intimacy as shown by pleasant experience during visits, employees' friendliness.

The results of this study support Borzooei and Asgari (2014) who state that religious commitment is important, for it has great influences on consumer behavior in relation to customer intention and relationship of certain brand in the market. The most important aspect of the proposed model is the application of this model to determine the relationship between religious commitment and purchase intentions mediated by relational commitment of Halal branding. The religious commitment was measured from two dimensions: intrapersonal and interpersonal, while relational commitment upon certain brands was seen from three dimension: trust, attachment, and commitment. The influences of trust, attachment and commitment on customer relationship have been found to be significant.

4.3 *The influence of customer intimacy on relational commitment*

The empirical data obtained in this study accepted the hypothesis of this study which states that the stronger the customer intimacy, the better the relational commitment. This result

implies that customer intimacy reflects the success of how company's comprehension upon the needs of the customers is able to enhance the relational commitment.

Customer intimacy refers to the way a company builds strong bonds with customers by providing solutions to customers' problems. Customer intimacy can be enhanced through service-oriented actions such as employees' friendliness and convenience. It demands all divisions in a company to show hospitality, offer excellent products and services, comprehend various aspects about the industry, understand business process, and understand customers' needs. Customer service as the frontline employees must be able to explore the needs of customers and should be able to explain about the products and services properly. It is also necessary to make sure that customers get pleasant experiences when they go to the bank by applying higher service standards from time to time and creative ideas to prevent customers from getting bored during their visits to Bank Muamalat that will drive them to pass their good experiences to others. Employees should also allow customers to speak up their mind related to products and services offered by the bank. Thus, the service provided by the bank should not be too firm. Instead, the service should be flexible, while at the same time, it matches the SOP (Standard Operating Procedure) that apply. In addition, the best service can also be offered by satisfying the customers' five senses: visual, hearing, taste, touch, and smell. Hence, the bank needs to make sure that everything is neat and clean, and the bank is recommended to play relaxing music, provide comfortable seats, and use air freshener. Furthermore, in terms of Sharia principle implementation, the bank should guarantee that the banking activities are free from usury, *maysir* and *gharar* practices. The relational commitment of trust between customers and companies to maintain favorable relationship can be enhanced by the necessities, pride and loyalty. This study shows that customer intimacy is formed by employees' friendliness and provision of comfort for customers, value services, better comprehension, pleasant visit experience and open communication related to service and the product, all of which are reflected through customers' pride of being bank's customers, the sense of belonging, loyalty and intention to maintain boundless relationship.

The dominant outer loading indicator that forms customer intimacy is the pleasant visit experience, whilst employee's friendliness is the factor that obtained the highest priority score based on customers' perception. Furthermore, relational commitment is formed through a strong sense of loyalty and pride of being a customer. This ideal condition can be obtained when customers have strong sense of loyalty as they get very pleasant experience during their visits to Bank Muamalat.

The results of this study support Hoffman's findings (2001) suggesting customer intimacy as the aspect with a significant impact on commitment. This study also proposes sensible reasons for service providers to enhance customer stability since commitment has been known to have a significant effect on referral behavior. Particularly, in the context of legal industry, it is important to understand the importance of trust and commitment. Interactive two-way communication, friendly relationship with customers, and willingness to compromise in certain situations are actions that can be applied by service providers to enhance customer trust and commitment, which also motivate the customers to refer the service to others. Brock and Zhou (2012) described customer intimacy as customer's perception of having close and valuable relationship with a supplier that is characterized as strong mutual understanding. Without perceived value, close and understanding relationship, it would be difficult to enhance customer commitment since the commitment is the outcome of customer intimacy.

Bugel *et al.* (2011) analyzed customer passion, intimacy and commitment in corporate relationships with customers in five different sectors. Passion and intimacy are both referred to as intimacy. The relationship between intimacy and commitment differs substantially

across sectors. Intimacy has been found as the main predictor of customer commitment in health insurance, automotive and supermarkets sectors, while it was a weak predictor in the banking sector. It is also important to enhance the intimacy in the early and late stages of the relationship. This research concludes that maintaining close relationship can be a viable strategy in early phases to start a successful relationship even during crisis.

4.4 *The influence of customer knowledge on customer intimacy*

The results of the test using empirical data prove that the hypothesis that states the higher the customer knowledge, the more increasing the level of customer intimacy can be accepted and proven empirically in this study. The results of this test also conclude that the level of customer knowledge about the products and services of Sharia banking can build customer intimacy.

Customer knowledge shows the company's understanding of what customers know and need, and how the company treats customers. Customer knowledge is a tool to assess the products and services offered to the customer. Customer knowledge can also help to solve any problems that may arise so customers can switch to new or better products and services. Moreover, customer knowledge reflects the extent to which employees have informed customers and explained the pros and cons of those products and services. Customer intimacy indicates the company's ability to provide the best value to its products or services by making adjustments according to customer needs.

Empirically, these results indicate that customer knowledge is providing useful information about products and services. The bank officers also should tell the relevant products and services. Customers also need to be informed about the recommended concepts of products and services according to their wholeness. Giving the explanations about the products and services is the basis of the creation of customer intimacy. It can be through the employees' friendliness and the bank's comfortable situation. The goal is for customers to enjoy and have a pleasant experience during a visit to the bank. The convenient here is when customers can talk freely with the bank employee in discussing the services and products.

Based on the outer loading, the dominant indicator in improving the customer knowledge is to provide information according to customers' needs; the customer also gives the same perception of the same thing. Customer intimacy is due to a very pleasant experience indicator during a visit. The highest perception of the customer is the employee's friendliness and the convenience of the bank. Customers will get a very satisfying experience while visiting Bank Muamalat if the bank provides information according to the needs of customers.

Bank Muamalat as one of the Sharia banks in Indonesia needs to educate customers about Sharia products and services because the majority of customers are not familiar with the provisions regarding Sharia banking. Providing information about products and services according to customer needs can build customer intimacy. So, the bank shall develop customer knowledge. The way to make that happen is by doing constant learning so that customer preferences and needs can be understood.

This study supports the idea of Brock and Zhou (2012) that states that understanding is an essential factor as a determinant of customer intimacy. Through the process of constant learning regarding customer preferences and needs, we can find why customer preferences exist and improve over time.

Moreover, the bank also needs to know about the primary products that the customers require, why customers accept several products, why customers admit the proposal provided by the rival bank and why customers quit using the offer. Without customer knowledge, it is impossible for the customer to remember or think about the products and

services offered that it will show the customer's understanding and the gap to build customer intimacy. Customer intimacy is a perceptual construction perceived by the customer. Hence, the knowledge of products and services should serve as antecedents. Joshi and Sharma (2004) stated that the most fundamental thing to develop is customer knowledge.

Hansen (2003) found that customer knowledge can improve customer intimacy. A service company is encouraged to educate customers by spending more time to explain products and services at each meeting. By increasing the customer knowledge, the company may get many active customers to use the service. The results of this process will reveal more information about the customer itself.

Hoffman (2001) stated that bank employees' skills, customer knowledge, and shared values have an impact on customer intimacy. These results indicate that to build customer intimacy, service providers must be competent, especially in their expertise. The service provider must know about the type of needs desired by the customer. For example, the claim adjuster must hire an expert lawyer, especially in the insurance industry. Finally, customers should look for service providers who are considered to have the same value or moral system.

4.5 The effect of customer knowledge on repurchasing intention

The results of the empirical data testing from the hypothesis that increased customer knowledge will improve the repurchasing intention are unacceptable and proven statistically. The meaning of the results of the analysis indicates that customer knowledge about Sharia banking products and services has not been able to increase the intensity of customer repurchasing intention.

The following hypotheses are not proven, among others: customer knowledge is built through the provision of reliable information on products and services, information of the bank about the concepts of products and services, information regarding the customers' needs, and explanation of the recommended products and services advantages. Knowledge about the products and services offered cannot adequately be used to form repurchasing intention, reflected in the increasing intensity of the transaction.

Conversely, the aspect that increases the intensity of transaction is a regular customer who uses the products and services of the bank and those who say positive things about bank services and recommend it to their family and friends.

The dominant repurchase intention is formed by indicators that recommend banks to family and friends, in line with customer perceptions that contribute to creating high-value notifications.

The customers will recommend the products and services of Bank Muamalat to family and friends if they get information according to their needs.

Based on outer loading, the dominant indicator in developing customer knowledge is providing information according to customers' needs, the same thing as perceived by the customer.

The findings of this study show the insignificant results of the influence of customer knowledge on the repurchasing intention. Customer perceptions of customer knowledge show good results. It indicates that the customer does not understand the products and services of Bank Muamalat. The bank needs to socialize their Sharia products and services to the public, especially to the customers of Bank Muamalat to solve these problems. This finding is reinforced by qualitative information. Based on the results of the interview, there is information that most customers are not aware of the requirements in the Sharia system and they are difficult to mention the provisions of sharia. To socialize Sharia products and services, Bank Muamalat via customer service shall explain in detail the products and regulations of Sharia bank when customers open their accounts. Then, the bank needs to

meet the communities and agencies, to participate in exhibitions and to broadcast through websites, radio, and TV.

Furthermore, the lack of transaction intentions is also influenced by customers' considerations of repurchasing intention from various aspects. The aspect is not only from the knowledge about Sharia banking, but also the compliance with Sharia and competitiveness.

Burton (2002) explained that providing education to customers is evident from the extent to which employees provide customers with the skills and abilities to utilize information. Educating customers will lead to increased loyalty for several reasons. First, the effort to educate customers is a valuable effort in the process of providing services (Burton, 2002). Second, the attempt to educate customers also contributes to help efficiency for customers. This is related to customer levels that are higher than repurchase intentions (Xue and Harker, 2002).

Finally, educating customers will strengthen customer perceptions of the company's position as a high-quality service provider (Burton, 2002). As the perception of improving the quality of service at a certain price, customers are more likely to intend to be loyal to the company.

Bell and Eisingerich (2007) also supported the above explanation in their study. They describe customer loyalty has a relation to the quality of customer services and knowledge. Moreover, it gives managerial implications. First, companies must integrate customer knowledge into a relational marketing philosophy. Second, the companies must dynamically contact customers. Customers will change the way they view and engage with the service from time to time. Improving customer knowledge will cause customers to focus on the increasingly technical elements of the services offered.

Tseng (2009) through a qualitative approach found that the company must have the ability to manage customer knowledge.

It builds a platform of new knowledge and processes between the company and the customer. Through interaction with the customer, the company can acquire knowledge related to the new provisions on the products and services.

This will be a reference for making changes in customer and employee satisfaction, loyalty and productivity. The results of interviews on customer knowledge to enrich the findings of this study are as follows.

4.6 The effects of customer knowledge on repurchasing intention with customer intimacy as mediation

The results of empirical data testing from the hypothesis stating that the better the customer knowledge will encourage the creation of repurchasing intention through customer intimacy can be accepted and proven statistically in this study.

The results of this study conclude that the customer knowledge of Sharia banking products and services is beneficial to improve the repurchasing intention that is influenced by customer intimacy as mediation.

Customer intimacy as a mediation demonstrates the bank's understanding of the customer needs. The most important indicator is the enjoyable experience during a customer visit. Customer intimacy is the result of an assessment of the bank's operational practices that are in line with the customer knowledge because customer knowledge is a tool to assess the offer of an appropriate product and service. Regarding customer knowledge of the products and services of Bank Muamalat, the majority of customers have not understood, especially about the provisions in Sharia banking. Based on these empirical facts, customers still need consideration to conduct repurchasing intention with Bank Muamalat.

The findings of this study support a study conducted by Brock and Zhou (2012). There is an indirect relationship between customer knowledge and repurchasing intention due to customer intimacy. Mutual understanding is also an essential factor to customer intimacy.

The principal factor that must be developed to produce a spirit of mutual understanding is to increase the customer knowledge (Joshi and Sharma, 2004).

Through the process of continuous learning about the preferences and the needs of customers, a variety of knowledge can be acquired. The knowledge is about the existence of customer preferences that develops over time.

Considering that customer intimacy as a perceived customer perception construct, the knowledge of the supplier's products/services must operate as an additional preliminary. Without customer knowledge, it is impossible for the customer to remember/think of the products and services offered to demonstrate the customer's understanding. In this way, customer intimacy can be well understood.

4.7 The effects of customer intimacy against repurchasing intention

The results of testing using empirical data prove that the hypothesis that states 'increasing customer intimacy, and then the higher repurchasing intention' can be accepted and proven empirically in this study. The results of this study indicate that customer intimacy as a form of understanding customer needs can create the repurchasing intention.

Customer intimacy arises because the company builds a strong bond with customers. The trick is to provide total solutions to customers, while the repurchasing intention indicates the customer's decision to re-transact, taking into account the current situation and the circumstances that permit. The study proves empirically that the bank can create customer intimacy. It can be through the maintaining employees' friendliness, the bank's comfortable situation, high appreciation level for the bank, good understanding about the bank, enjoying the pleasant experience when visiting the bank, and talking freely with the bank employees while discussing the bank services and products. These factors can certainly encourage the creation of repurchasing intention as indicated by the increasing number of transactions, loyalty to the bank, and positive wording about the bank and encourage friends and family to transact with the same bank.

Based on the outer loading, the dominant indicator in creating customer intimacy is a pleasant experience while visiting the bank. The highest perceived factor by the customer is the employee's friendliness and bank's comfort situation, while the repurchasing intention is dominantly formed by the customer's recommendation to family and friends, as well as the highest perceived by customers with the same indicators. It means that the customers will recommend Bank Muamalat to family and friends if they get a truly delightful experience from the bank.

The results of this study reinforce the concept formulated by Yim *et al.* (2008). They argue that customer intimacy is so important, and then the company requires to redesign the interaction between staff and customers. For instance, Cathay Pacific rejuvenates customer intimacy by launching a 'serving from our heart' program. They also describe how affection relationships also encourage loyalty. Therefore, it takes two service contexts to examine the role of the bond of affection between the service company and the customer to build loyalty. The findings of this study indicate that creating loyalty requires bonding affection that consists of intimacy and passion. Lee and Kwon (2011) explained that the concept of affective consists of intimacy and familiarity.

The conclusions of the study confirm repurchasing intention gets affected by the cognitive factors like the perceived benefits and the affective factors for instance familiarity as well as intimacy. Affective factors like intimacy are higher than cognitive factors, for instance, the perceived benefits.

The results of this study also show that intimacy can influence the development of repurchasing intention rather than familiarity. Customer intimacy has a significant influence on repurchasing intention/loyalty. According to Brock and Zhou (2012) findings, customer intimacy has a positive impact on repurchasing intentions.

Qualitative information in the form of interviews with customers complements these findings. It reveals that the intimacy creates the transaction more convenient.

The customers also need interpersonal relationships in the form of continuing reports on products and services, such as through WhatsApp and other easily accessible media. The other desire of customers is the need for a closer relationship in the form of friendship such as meeting regularly to create *Ukhuwah Islamiyah*. According to the information from branch managers, employees will undergo training to create intimacy as relevant to the culture of the customers they are facing.

Relationship Manager (RM) should also establish friendships with customers by asking their news via mobile phone and meeting with them directly. Then, RM should present good services like providing solutions for customer funds management, by cooperating with the marketing division as a financial consultant. Furthermore, RM can share information about revenue sharing and product information to the customers. RM may also hold gathering for big customers every once a year. They may say happy birthday to them too. To have a stronger relationship, customer service may contact 15–20 customers who have fund below 50m via phone call.

4.8 Implications of this study

Overall, Sharia Banks in the special region of Jakarta have maintained good customer intimacy. However, there are some points that need to be improved to enhance the relational commitment. Banks should have better understanding about customers' needs and expectations and they need to create pleasant comfortable atmosphere for customers. The findings in this study generate some theoretical and practical implications. The theoretical implications are related to customer intimacy and antecedents (trust, religious commitment and customer knowledge), relational commitment and re-purchase intention. This study provides a practical implication for DKI Jakarta Sharia banks to build better customer relationships.

This study proposes a model that includes the antecedents of customer intimacy including trust, religious commitment, and customer knowledge as variables that affect customer intimacy. Customer intimacy itself affects customer relational commitment and re-purchase intention. Eventually, the relational commitment influences the re-purchase intention. Strong customer intimacy that is preceded by the level of trust, relational commitment, and customer knowledge will raise customers' re-purchase intention.

The results of this study provide practical benefits and insights for Sharia banks to have better understanding about how to enhance banking transactions. The findings in this study show that customer intimacy is the mediating variable between trust, religious commitment, customer knowledge and customer re-purchase intention. Furthermore, this study highlights the role of trust, religious commitment and customer knowledge in enhancing customer intimacy.

Customer intimacy can be evaluated using these six indicators: employee friendliness and convenience, value services offered, adequate understanding of customers' needs, pleasant visit experience, interactive two-way communication regarding services and products. Overall, Sharia Banks must apply the service-oriented system that requires every division to show hospitality, have excellent knowledge of products and services, have a broad understanding of the company, understand the business processes, and understand customers' needs. Furthermore, excellent service can be enhanced by satisfying customers' five senses by making sure that everything is neat and clean, playing relaxing music, providing comfortable seats, and put air freshener.

The results of this study show that customer intimacy and relational commitment affect customers' re-purchase intention. This study also provides empirical evidence that customer intimacy and relational commitment influence customer trust within their repurchase intention.

Besides, this study also found that customer intimacy has a role in mediating the influence of religious commitment and customer knowledge on customer re-purchase intentions. It can be implied that in order to encourage customers to make more transactions, Sharia Banks need to pay attention to two important aspects, namely, compliance upon Sharia principles and competitiveness of services and products.

4.9 Research limitations

The results of this research have answered various formulation of the problems, but there are still many limitations, such as: the object of the analysis is only conducted at Bank Muamalat DKI Jakarta as Sharia institution, without comparing with other Sharia banks, so we cannot know the difference and level of excellence of the Bank Muamalat; and the assessment of this research conducted on the savings customers.

5. Recommendations

Recommendations related to trust, religious commitment, customer intimacy, and relational commitment are made based on the findings of this study as follows: even though customers rated trust in Sharia banks as good, some customers still considered Sharia banks to be no different from the conventional ones. Only some terms are switched such as bank interest in a Sharia bank is called profit share. To align the view, it is necessary to inform the customers that any transactions that occur in sharia banks are in accordance with sharia principles that prohibit usury, *gharar* and *maysir*, as monitored by the sharia supervisory board (DPS) in every. Customers still have inadequate comprehension about Sharia products and services, especially the ones related to transactional contracts. It is recommended that government banks, especially Sharia banks, and ulama educate and convince the society that sharia system has been blessed by Allah SWT and it is free from unlawful practices prohibited by sharia rules.

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