Analysis of Effect of Relationship Marketing and Reliance on Customer Satisfaction and Loyalty Credit Services Products in Rural Banks in Pekanbaru

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Abstract

This research held in order to analyze the direct and indirect effect of relationship marketing and trust to loyalty through BPR loan customers' satisfaction. Population are loan customer of PT. BPR Tuah Negeri Mandiri, PT. BPR Payung Negeri Bestari and PT. BPR Pekanbaru which is totally consist of 810 customers. Sampling determined by Slovin formulation that consists of 268 respondents and selected by using accidental sampling method. Variable used is relationship marketing as exogenous and trust, satisfaction and loyalty as endogenous. Data analyzed by using descriptive and Structural Equation Modelling (SEM) assisted by AMOS 20.0. This study reveals that the appropriate relationship marketing program may significantly enhance customers' trust. Customers'loyalty is both directly or indirectly effected by relationship marketing and trust through customers' satisfaction. Satisfaction itself give a positive and significant effect to customers' loyalty. In order to strengthen customers' loyalty, it is recommended to design and consistently implement a time schedule of loan processing procedure, conducting training and regular-based briefing to employees, create a exit barrier program and periodically conduct a loyalty program to commited customers.

Keywords: Relationship Marketing, Trust, Satisfaction and Loyalty

Introduction

Banking practice in Indonesia is regulated in the Banking Act No. 10 In 1998, one of which regulates the types of banks. In these regulations types of banks can be divided into commercial banks and rural banks (BPR). If you look at the growth in national level actually increased. In 2011 the growth in the number reached 22% and in 2012 increased by 20% to reach almost 3,000 BPRs in Indonesia (http://www.jaringnews.com, dated 30.04.2013). This growth is quite good, is able to attract commercial banks to participate take market share in the field of micro-credit. Thus, commercial banks keen to jump RB funded sector by opening the unit microcredit. This is then further narrow the space RB in the competitive banking industry today (www.jurnas.com, May 22, 2012).

The impact is also felt in the Independent State Tuah RB, RB and RB Bestari State Umbrella Pekanbaru. Based on data obtained from third management BPR observations, showing that the conditions of customer loyalty BPR is still less powerful. This phenomenon is reflected in the growing number of customer loan portfolio during the year 2009-2013 the growth in the number of customers in an independent State Tuah RB, RB and RB Bestari State Umbrella Pekanbaru fluctuated. Of the three types of lending, it is known that the number of consumer credit customers such as the purchase of vehicles and electronic equipment is experiencing significant growth. While the amount of investment credit customers has decreased, while the working capital loans are relatively stagnant. This condition describes how the level of customer loyalty credits in BPR is not optimal.

Lack of customer loyalty among their loan products reflect weak customer engagement with RB while there are no obstacles (barriers) which means for customers to switch. This condition reduces the loyal customers who are willing to take advantage of their loan for a long time and are repeated for all their needs. Weak ties RB premises also cause not happen a positive recommendation from the client to others.

In the financial industry such as banking, customer satisfaction issues have been formally protected in Bank Indonesia Regulation (PBI) No. 10/10 / PBI / 2008 on Customer Complaint Resolution. Problems on customer loyalty faced by RB somewhat influenced by the level of satisfaction of its customers. According Irawan (2003: 38), in the company's efforts to prevent customers switching to another company then you need to do is to constantly measure the level of customer satisfaction. It is also delivered by Kashmir (2008: 189) that one of the factors that lower the customer commitment that could cause it to move to another bank is due to banking services is not satisfactory.

Research from Palilati (2007: 79) conclude that for bank customers, satisfaction factor of all aspects of banking services is an important aspect that greatly affect the level of customer loyalty to the bank concerned. Meanwhile, in relation to the problem of relational marketing, research Hui-I (212: 151) concluded that the

factors of customer satisfaction make an impact on the implementation of CRM (Customer Relationship Management) become more apparent or significant in increasing customer loyalty.

Indication of problems on customer satisfaction according to Kristianto (2011: 33) of which is to have loyalty to the products / services sold by the company and also consume more services offered. Realization is the amount of credit disbursement target achievement as shown in the following table:

Achievement of Target Lending Year 2009-2013

Year	Type Lending								
	Investments (millions IDR)		%	Working Capital (millions IDR)		%	Consumptive (millions IDR)		%
	Targets	Realization		Targets	Realization		Targets	Realization	
2009	65,000	47,840	73.6	88,000	68,464	77.8	82,000	65,026	79.3
2010	72,500	46,473	64.1	91,500	60,299	65,9	93,000	77,748	83.6
2011	75,000	40,425	53.9	103,000	59,122	57,4	105,000	77,910	74.2
2012	82,500	58,493	70.9	124,250	77,408	62,3	126,500	111,447	88.1
2013	92,000	57,500	62.5	146,000	94,600	64.8	157,000	146,638	93.4
Average Credit Growth (%)			65.0			65.6			83.7

Source : Adapted from the archives combined BPR Tuah Independent State, Foreign Umbrella Bestari RB and RB Pekanbaru

The table shows the fluctuation of the growth of the realization of achieving the target of lending to the public. In the last 5 years, the average absorption realization of investment credit and working capital in the third RB only reached 65%, far different from the absorption of consumer credit that can reach 83.7%. Business performance experienced by RB certainly deserves to be studied more deeply into the causes that are not optimal potential achievement of the loan portfolio.

Customer satisfaction in the fact itself can not stand alone because it requires a number of antecedents that could affect it. One antesedennya is effective implementation of relational marketing. O'Brien (2002: 131) explains that the implementation of CRM will enable the company provides a pleasant service experience and satisfaction at the same time at the same time. Meanwhile Mitchell (2005: 57) states that the implementation of relational marketing aims to make customers as friends who believe in the products / services sold by the company. Empirically, according to research Sharif (2008) concluded that the dimensions of the CRM simultaneously significant effect on customer satisfaction, while partially, into a single aspect of the trust factor affecting customer satisfaction.

While it is happening on BPR customers in the city of Pekanbaru is less passes relational marketing programs that promote interactive communication between management and customers. Less than optimal interaction of the bank to its customers make the connection between them is less interwoven. The existence of barriers to the relationship between the customer and the bank management's happening so feared to be a barrier to customer satisfaction. While communication is one indicator of relationship marketing is important in a relationship with the customer (Rangkuti, 2006: 154).

For that it is necessary to intensive communication strategy of BPR management to clients. In conventional banks, this strategy is done by performing relational marketing (relationship marketing), where intense management to communicate with clients on various matters related to the needs of the customer. Realization of relationship marketing programs on conventional banks usually done through a CRM program where the program is in need of an integrated database system, so that the customer information available in full. In the CRM programs typically include telesales, customer profiles, materials online interactive marketing through websites, call centers, loyalty programs, special programs occation, SMS Notification, and a number of other programs that are tailored to the needs of the bank concerned. While in the third RB becomes the object of observation, CRM programs are rarely found as the following table:

Conditions CRM Application In Independent State RB Tuah, RB and RB Bestari State Umbrella Pekanbaru

CRM Applications	BPR Tuah Negeri Mandiri		BPR Payung Negeri Bestari		BPR Pekanbaru	
	yes	no	yes	no	yes	no
Customer database	◉		◉		◉	
Telesales		◉		◉		◉
Website		◉		◉		◉
Call Center		◉		◉		◉
Loyalty Program		◉	◉			◉
Special Occation Program	◉		◉		◉	
SMS *Notification*		◉		◉	◉	

Source : BPR Tuah Negeri Mandiri, BPR Payung Negeri Bestari, BPR Pekanbaru

Seen that many examples of programs on the CRM application as a relational marketing container commonly used by conventional banks, did not participate applied to the RB. For example, the use of the website and call center that is very commonly used, but in the third RB observation that program did not exist. This indicates the fact that the relational marketing system is still not implemented by many BPR thereby potentially causing customers become dissatisfied and loyalty to the banks become less powerful.

Another aspect of relationship marketing which is also considered problematic at RB in Pekanbaru city by 30 customers who had interviewed mentioned that, the bank service representatives are less honest in conveying information, whether it's about the amount and timing of customer administration process. As a result, the issue of the timeliness of the process of becoming a factor that is often complained of and a source of dissatisfaction on the part of customers. Though factors honesty and timeliness of service is also an important part of an effective relationship marketing process (Rangkuti, 2006: 154).

This fact makes the customer satisfaction level BPR also be low because of the low level of trust and relational interaction patterns that run BPR also less intensive and less personal attention to clients. To maintain customer loyalty not only takes satisfaction, but more of it is confidence and commitment to customers is the key to relationship marketing. While trust is a key intermediate in building long-term commitment for customers who have a high relationship orientation to the organization. Trust itself is an important factor because it is a determining factor of success rate of customer-based marketing (Alfiansi, 2012: 236). The close relationship between the trust-based marketers and consumers should be maintained to keep the stability of loyalty (Ferrinadewi, 2008: 147). Empirically research Alsheyyab & Singh (2013: 1397) that the customer confidence is an important factor that anticipate technical constraints that could reduce clients' satisfaction. To increase loyalty, it is necessary to focus on the factors of satisfaction, trust and commitment (Vuuren, Lambard and Tonder, 2012: 81). Trust and relational values were significant predictors in improving customer commitment.

In terms of customer confidence in the banking system has made efforts for the protection of consumer banking in the form of regulation by the Financial Services Authority Number. 1 / POJK.07 / 2013 on Consumer Protection Financial Services Sector in principle governing the transparency and accuracy of service financial institution serving clients in banking.

The results of interviews with 30 customers in the Independent State Tuah RB, RB and RB Bestari State Umbrella Pekanbaru still shows that the confidence factor to be one aspect less than optimal performance of the bank, for example, personal attention to our customers and also the ability of a bank officer in keeping every promise to customers. According to a number of clients, communication is established more formal communication and rare nature of friendship and kinship. From here quite noticeable that the BPR employees have not been able to put the interests of customers as the main priority attention. Though these aspects as according Ferrinadewi (2008: 147) becomes an important indication for the creation of a strong trust of the customers of the company.

Based on the description of the background of the problems mentioned above, has quite clearly illustrated the relationship between relationship marketing and belief in customer loyalty and satisfaction of loan in the city of Pekanbaru. The results of previous studies is quite robust to the influence of relational marketing and trust, either directly or indirectly on customer loyalty through the mediating role of satisfaction. However, the conclusions of previous studies that there is not always indicate a significant influence. One is the study of Rahmawati (2009) that the results of their research concluded that it is not the whole dimension of relationship marketing can significantly affect customer satisfaction in abundance. The difference in the results of existing research raises research gap between the researcher to other researchers. Other than that, previous studies also examine more relational marketing aspects of conventional banking and trust that has been established in terms of its CRM management system. Rarely do research on this aspect associated with BPR services. The existence of this gap in the BPR study which according to the authors need to be filled in order of relationship marketing programs and trust can also be effectively run at RB.

Formulation of the problem in this study are:
1. How does the influence of relationship marketing on customer confidence?
2. How does the influence of relationship marketing on customer loyalty?
3. How does the influence of relationship marketing on customer loyalty through satisfaction?
4. How does the influence of trust on customer loyalty?
5. What is the effect of trust on customer loyalty through satisfaction?
6. What is the effect of satisfaction on customer loyalty?

Theoretical Framework and Hypothesis

Rural Banks (BPR) is one type of financial institution that has a number of limitations compared to conventional banks in general. These limitations led to the bank's management needs to implement a more aggressive marketing strategy in order to win the competition in customer-nasbaah seize new and retain existing customers.

Customer loyalty becomes a part of the strategy that should be done by the management in order to avoid switching RB (displacement) of the customer. Therefore, the loyalty of the customers is vital in creating and saving Relationship Marketing (RM). Thus, RM practitioners need to understand thoroughly what relationship drivers (factors affecting the relationship) that can create customer loyalty.

According Irawan (2003: 38), amid the company's efforts to prevent customers switching to another company then you need to do is to constantly measure the level of customer satisfaction. It is also delivered by Kashmir (2008: 189) that one of the factors that lower the customer loyalty that can cause it to move to another bank is because the banks are not satisfactory services, such as long waiting times, data errors and so forth. Research Palilati (2007: 79) conclude that for bank customers, customer satisfaction factors are important aspects that affect the level of customer loyalty to the bank concerned. Meanwhile, in relation to the relational marketing, research of Hui-I (2012: 151) concluded that the factors of customer satisfaction makes the influence of the implementation of Customer Relationship Management becomes more apparent (significantly) in improving customer loyalty. Satisfaction itself in reality can not stand alone because it requires a number of antecedents that could affect it. One antesedennya is effective implementation of relational marketing. Kotler & Keller (2007: 189) states that relationship marketing is a form of attachment to the company with the customer in order to create customer loyalty. O'Brien (2002: 131) explains that the implementation of CRM enables companies provide an enjoyable experience and satisfaction at the same time at the same time. Further Mitchell (2005: 57) also states that the relationship marketing aims to make customers as friends who believe in the products / services sold by the company.

Empirically, according to research Rahmawati (2009: 1), the dimensions of the relationship marketing as a reciprocal relationship and trust have a significant impact in improving customer satisfaction. With a program of effective Customer Relationship Management, the company will know what to expect customers to create an emotional bond and capable of retaining customers. Golsefedi, et., Al., (2013: 1889) in his research that the relational marketing system affects customer satisfaction and confidence, which in turn will influence the loyalty. Trust itself is an important factor because it is a determining factor of success rate of customer-based marketing (Alfiansi, 2012: 236). The close relationship based on trust between marketers with consumers should be maintained to keep the stability of loyalty (Ferrinadewi, 2008: 147). Alsheyyab research results and Singh (2013: 1397) that the customer confidence is an important factor that anticipate technical constraints that could reduce customer satisfaction. To increase loyalty, it is necessary to focus on the factors of satisfaction, trust and commitment (Vuuren, Lambard and Tonder, 2012: 81).

For more details the relationship between the variables can be seen in the following chart:

Theoretical Framework
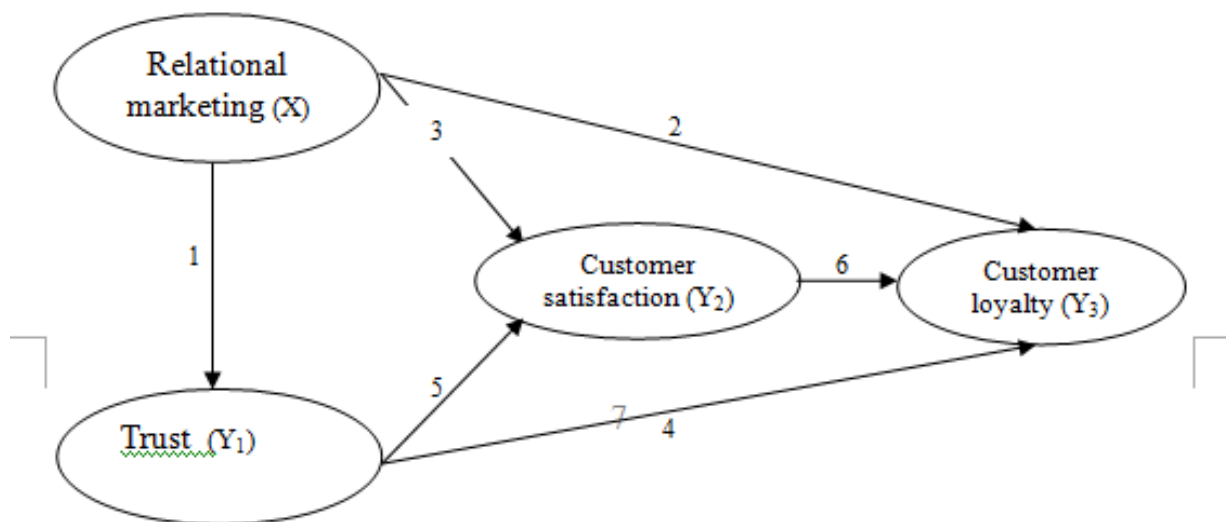
Source : Adapted from research Palilati (2007); Hui-I (2012); Rahmawati (2009); Golsefedi, et., Al., (2013); Alsheyyab & Singh (2013); Vuuren, et., Al., (2012)

The research hypothesis is:

H1: Marketing relational direct effect on customer confidence

H2: Marketing relational direct effect on customer loyalty

H3: Relational Marketing indirect effect on customer loyalty through satisfaction

H4: Belief direct effect on customer loyalty

H5: Trust indirect effect on customer loyalty through satisfaction

H6: Customer Satisfaction effect on customer loyalty

Research Methods

The study population is customer credit products at PT. BPR State Tuah Mandiri, PT. RB Umbrella Bestari State and PT. RB Pekanbaru that by the end of 2012 amounted to 810 customers. The number of customer samples selected from the population studied by using Slovin used as much as 268 customers. Determination of the sample is done by proportional sampling with the following distribution:

Population and Sample

Number	Location	Population	Formulas	Sample
1	BPR Tuah Negeri Mandiri	328	(328/810) x 268	108
2	BPR Payung Negeri Bestari	268	(268/810) x 268	89
3	BPR Pekanbaru	214	(214/810) x 268	71
	Total	**810**		**268**

Source : Processed for the purposes of research

The data consists of primary and secondary. Primary data obtained from questionnaires and secondary data obtained from journals, corporate reports and other written sources. Primary data must first be tested for validity and reliability. Research hypothesis testing is done by using Structural Equation Modeling (SEM) with 20.0 Amos tools.

DATA ANALYSIS

A. Characteristics of Respondents

Average customer credit products RB is a man who is a self-employed / traders and has an average expenditure of Rp 2 million to $ 4 million. New majority become customers for less than 6 months who need credit mostly for working capital.

B. Results of Data Analysis

1. Compatibility Test Model (Goodness of Fit)

Testing was conducted to assess the suitability of theoretical models with empirical data generated from the study.

Criteria Goodness of Fit

Criteria Index Size	Value Reference	Model Test Results	Information
NFI	≥ 0,9	0.910	*Good fit*
IFI	≥ 0,9	0.926	*Good fit*
CFI	≥ 0,9	0.925	*Good fit*
GFI	Mendekati 1	0.881	*Good fit*
AGFI	Mendekati 1	0.771	*Marginal fit*
PGFI	> 0,6	0.761	*Good fit*
RMSEA	≤ 0,08	0.039	*Good fit*

Source: Data processed

The results of the model fit tests through AMOS 20.0 shows the information that the parameters that could be used Goodness of Fit is very good that all criteria are entered into the category of good fit except AGFI are classified as marginal fit. These results indicate that the relationship marketing variables as exogenous and trust, satisfaction and loyalty as an endogenous variable is a model that already meets the criteria of goodness of fit.

2. Factor Analysis

Factor analysis in this study was conducted by examining convergent validity through AMOS 20.0 to see the value of loading factor resulting from any indicator of the main variables. A good indicator is said to be able to explain the main variable if> 0.70 which is getting close to 1.00, the better (valid).

factor Analysis

variables	indicator		Loading Factor
	No.	Name	
Relational marketing (X)	X4	Consistency of quality service provision	0.928
	X3	Mutual understanding	0.919
	X1	Honesty	0.911
	X2	Communication	0.909
	X5	The timeliness of customer service	0.902
Trust (Y_1)	$Y_1.3$	Attention to customers	0.969
	$Y_1.1$	Credibility	0.927
	$Y_1.2$	Ability keep promises	0.923
	$Y_1.5$	Trustworthy behavior consistently	0.819
	$Y_1.4$	Motivation concerned with customers	0.814
Satisfaction (Y_2)	$Y_2.2$	Buy/consume more	0.929
	$Y_2.1$	Remain loyal longer	0.912
	$Y_2.3$	Talking about things that are good	0.866
	$Y_2.6$	Offer ideas to the company	0.789
	$Y_2.4$	Give a little more attention to competitors	0.770
	$Y_2.5$	Less sensitive to price / fee charged	0.749
Loyalty (Y_3)	$Y_3.2$	Sensing the presence of high switching barriers	0.920
	$Y_3.3$	Subscribe in a long-term	0.916
	$Y_3.4$	Using repeated	0.915
	$Y_3.1$	Attachment to the company	0.908
	$Y_3.5$	Recommend to others	0.890

Source: Data processed

Factor analysis above shows the ranking of indicators in each variable starts at a loading factor of the highest to the lowest. The higher the loading factor values obtained, the greater the ability of these indicators to describe or reflect the relevant variables.

1. Loading Factor Relational Marketing

Closely least relational marketing practices that occur between the customer and the most visible of BPR BPR ability to consistently deliver quality services to its customers (0.928). This aspect was first assessed by the customer. If RB is able to communicate the quality of these services will appear mutual understanding between BPR and customers (0.919) which is built on a foundation of honesty and behavior of BPR information itself (0.911).

2. Loading Factor Trust

Customer confidence in the BPR will appear first when RB is able to give great attention to the customer (0.969). With this attitude then the customer himself will appear to the personnel reliability RB that customers are treated properly (0.927). Of course, the trust will arise when the BPR itself capable of fulfilling every promise he delivered to customers (0.923).

3. Loading Factor Satisfaction

Impact or behavior that is initially generated and displayed by the customer when the service is a satisfaction when they consume products with more rural banks (0,929) in the sense that customers will be willing to take another loan bid offered RB. If this happens then the show that deign to loyal customers longer a customer of credit products of BPR (0.912). High satisfaction also will impact on the willingness of customers to talk about positive things about the company or loan products offered by the BPR.

4. Loading Factor Loyalty

A loyal customer / faithful can be seen primarily from the presence of a heavy feeling to move to another bank. This indicates that these customers have felt the presence of high switching barriers of BPR obtain credit for this place (0.920). These barriers will make customers feel the loss financially or psychologically if moved to another bank so they decided to continue the subscription in the longer term (0.916) and the use of credit products over and over again from the BPR to any funding requirement (0.915).

3. Structural Testing

Theoretically and empirically, relational marketing factors believed to be the antecedent elements have an impact on increasing confidence, satisfaction and customer loyalty. This study aimed to prove the hypothesis, which is done by using the model of Structural Equation Model (SEM). Test results with 20.0 AMOS tool generates structural diagram below:

Structural diagram
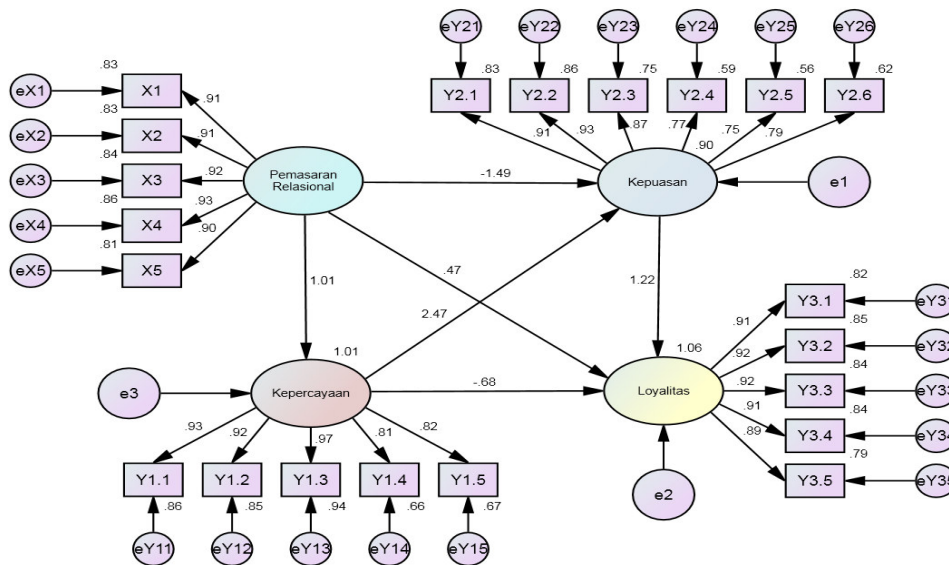
Source: Data processed

From the diagram, it can be the path can be drawn two equations lines each of which can be explained as follows:

1. The equations generated on the effect of relational marketing variables (X) of the trust (Y1) is:

Belief = 1.01 + eY3 relational marketing which means that any increase in the closeness of relationship marketing by 1 point, then the customer confidence in their loan products will increase by 1.01.

2. The resulting equation on the influence of relationship marketing variables (X) and trust (Y1) to the satisfaction (Y2) is:

Satisfaction = 0.39 + 0.37 trust relationship marketing + e1 which means that any increase in the closeness of relationship marketing by 1 point will be able to increase customer satisfaction by 0.39 with a confidence factor assuming constant (unchanged). Meanwhile, if there is an increase in the confidence factor by 1 point where relationship marketing factors assumed to be constant, the level of customer satisfaction on their loan products will increase by 0.37. From the results it was concluded that the customer satisfaction of their loan product is determined by the success of BPR in establishing a customer relationship marketing in comparison to the influence of the trust factor.

The resulting equation on the influence of relationship marketing variables (X), trust (Y1) and satisfaction (Y1) on customer loyalty (Y3) are: Loyalty = 0.47 + 0.68 trust relationship marketing + 1.22 + e2 satisfaction where equation This implies that every increase of 1 point in the relationship marketing will be able to increase customer loyalty by 0.47 assuming constant trust and satisfaction. Increasing the confidence factor by 1 point will increase customer loyalty BPR 0,68 assuming relational marketing and satisfaction factor is constant. And loyalty of their loan products will increase by 1.22 for every 1 point increase customer satisfaction with the assumption of relational marketing and trust factor is constant. From these results it appears that customer loyalty on their loan products is determined by the perceived level of customer satisfaction in service RB compared with the effect of relational marketing and trust.

3. Coefficient of Determination

The coefficient of determination ($R2$) is a measure of the ability of exogenous variables in explaining the variation that occurs in the endogenous variables. This value is indicated by the value of the estimates on Squared Multiple Correlations with AMOS 20.0 obtained information as the following table:

Testing Results Coefficient of Determination

Structural equation	Coefficient of Determination (R^2)	Error (e)
$Y_1 = \beta X + e_3$	0.915	0.085
$Y_2 = \beta Y_1 + \beta X + e_1$	0.904	0.096
$Y_3 = \beta Y_2 + \beta Y_1 + \beta X + e_2$	0.957	0.043

Source: Data processed

Explanation in the above table can be described as follows:

1. The coefficient of determination in the equation Y1 = βX + e3 by 0915 it can be concluded that the ability of relational marketing variables in explaining the variation that occurs in the confidence variable was 91.5%. Thus,

the error value of trust (e3) be 0.085 which means that the trust can be explained by other factors beyond the relational marketing amounted to only 8.5%. These results indicate that customer confidence in their loan products rely heavily on the ability of rural banks in establishing a close relationship marketing relationship to its customers.

2. The value of the coefficient of determination in the equation Y2 = βY1 + βX + e1 for 0904 can be concluded that the ability of trust and relationship marketing variables in explaining the variation that occurs in satisfaction variable was 90.4%. Thus, the error value of trust (e1) to 0.096 which means that satisfaction can be explained by factors other than the trust and relationship marketing is only 9.6%. These results indicate that customer satisfaction on their loan products rely heavily on the ability of rural banks in establishing a close relationship marketing relationship to its customers and the level of customer confidence in the RB concerned.

The coefficient of determination in the equation Y3 = βY2 + βY1 + βX + e2 by 0957 it can be concluded that the ability of the variables satisfaction, trust and relationship marketing in explaining the variation that occurs in the loyalty variable was 95.7%. Thus, the error value loyalty (e2) be 0.043 which means that loyalty can be explained by factors other than satisfaction, trust and relational marketing only by 4.3%. These results indicate that customer loyalty on their loan products depend largely on the ability of RB to give satisfaction to its customers, to establish a close relationship marketing relationship to its customers and the level of customer confidence in the RB concerned.

4. Level of Significance

Structural equation model can be measured by comparing the level of significance of the critical ratio value of the significance level in this study using a limit of 5% or 0.05. If c.r. > 1,96 it is said there is a significant effect, while if cr <1.96, we conclude there is no significant influence. By using AMOS 20.0 can be obtained information as the following table:

Acquisition of Significance

No	Description of Effect	c.r	Limit Value	Conclusion
1	The influence of the trust relationship marketing (X → Y$_1$)	19,284	1,96	significant
2	The influence of relational loyalty marketing (X → Y$_3$)	2,472	1,96	significant
3	The influence of relationship marketing on satisfaction (X → Y$_2$)	1,510	1,96	not Significant
4	The influence of trust on loyalty (Y$_1$ → Y$_3$)	3,597	1,96	significant
5	The influence of trust on satisfaction (Y$_1$ → Y$_2$)	1,481	1,96	not Significant
6	Influence of satisfaction on loyalty (Y$_2$ → Y$_3$)	6,924	1,96	significant

Source: Data processed

RESULTS & DISCUSSION IMPLICATIONS

A.   Effect of Direct Marketing Relational Against Belief

The study concluded that the relational marketing significant effect on trust. What this means is that the level of confidence a customer will increase significantly if the RB is able to implement a relational marketing program effectively with customers. These results thus also proves the truth of the first hypothesis of the study.

With this result, the theoretical implications that can be obtained is that the conclusions of this research can strengthen the theoretical basis proposed by Mitchell (2005: 57) states that the relationship marketing aims to make customers as friends who believe in the products / services sold by the company. Similarly, in theory Alfiansi (2012: 236) in which he stated that trust is an important factor as a determinant of the level of customer-based marketing success. Empirically, the results of this study also support the research findings Golsefedi, et., Al., (2013: 1889) that the research results also concluded that the relational marketing system affect customer confidence. As managerially, this conclusion has implications for the need for remedial efforts RB relational marketing programs, especially in the service of accuracy, consistency and quality of promoting honesty in serving its clients, all of these indicators is still a major weakness of the relational marketing, which in turn causes BPR customers' confidence level be less than optimal.

B.   Effect of Direct Marketing Relational Loyalty

The results showed that the relationship marketing direct effect on loyalty. Meaning that the success of relationship marketing programs will be able to increase customer loyalty towards their loan products significantly. These results can thus prove the truth of the second hypothesis of the study. The positive influence of relationship marketing in increasing loyalty in this study are consistent with the theoretical basis proposed by Kotler and Keller (2007: 189) states that relationship marketing is a form of attachment to the company with the

customer in order to create customer loyalty. Empirically, this conclusion has implications for the support of research results Andreani (2007) which states that the customer relationship marketing programs capable of retaining customers. Managerial implications derived from this conclusion is RBs need to run programs effectively Customer Relationship Marketing in order to encourage the growth of the customer loyalty credit product. BPR mainly focus attention should be directed to the improvement of timely service to its customers.

C.   Effect of Indirect Marketing Relational Loyalty

Although direct marketing relational no significant effect on satisfaction, but because of loyalty is directly influenced by the presence of satisfaction, we then conclude that the effect of relational marketing in enhancing customer loyalty BPR credit products can be further strengthened if the customer also feel a degree of satisfaction on the credit services provided by the RB. That is, satisfaction factors have an important role in mediating the effect of relational loyalty marketing. Thus, the third hypothesis research can also be verified. Conclusion that satisfaction is able to mediate the effect of relational marketing loyalty implies a theoretical support for the research Hui-I (2012: 151) that the study concluded that the presence of customer satisfaction factors make influence the implementation of Customer Relationship Management is becoming more evident in the increasing loyalty. While the managerial implications of the results obtained from this study is that customer loyalty on their loan products need to be built on relational marketing programs strong and then must be coupled with efforts to improve the satisfaction of its customers, especially on the issue of the accuracy of the service which then must also be accompanied by with measures creates barriers for customers to switch.

D.   Effect of Direct Trust Loyalty

The results showed that confidence positive and significant effect on loyalty. What this means is that a customer loyalty credit products RB is determined significantly by the high and low levels of confidence. The more customers trust BPR then chances are he will be loyal to the credit product of the BPR will be higher. Thus, the fourth hypothesis of this study can be verified. Theoretically, these results have implications for the support of the theoretical basis by Ferrinadewi (2008: 147) states that the trust between marketers and consumers should be maintained to preserve the stability of loyalty. The conclusion of this study also support the research findings Vuuren, Lambard and Tonder (2012: 81) states that in order to increase loyalty, it is necessary to focus on the factors of satisfaction, trust and commitment. Then the managerial implications derived from this conclusion is that the growing role of self-confidence of loan products customers need to be strengthened to increase loyalty. The focus of management attention should be directed to the accuracy RB fulfillment of the promises of service and provide reliable service both from a product and service personnel conduct BPR itself.

E.   Effect of Indirect Trust Loyalty

Although this study found that the trust does not have a significant effect on satisfaction as resulting from research Alsheyyab & Singh (2013: 1397) which concluded that customer trust is an important factor to reduce the satisfaction, but because of customer loyalty is influenced directly by satisfaction, it is concluded also that the influence of the trust factor can be strengthened to improve loyalty by making satisfaction as mediating factors. This conclusion has implications for the support of research Rizan, Waroka and Listyawati (2014) who concluded that satisfaction may be an intervening factor that increases the effect of trust on loyalty. As the managerial implications of these results is that strengthen the confidence of customers in the BPR becomes a necessity that needs to be improved, given the loyalty of the customers of their loan products are still prone to move to the credit product offerings from conventional banks. Step services deliver on their promises to the customer service becomes the most crucial for BPR efforts to obtain high confidence.

F.   Effect of Satisfaction Loyalty

The study concluded that the positive and significant effect of satisfaction on loyalty. Meaning that a customer loyalty BPR is determined by whether or not the customer satisfied that the services provided by the RB concerned. If the client is satisfied with the services provided BPR, the greater the level of customer loyalty to the place BPR credit. With this result, the sixth hypothesis can be verified research. This conclusion is in line with the theoretical basis proposed by Kashmir (2008: 189) states that one of the factors that lower the customer loyalty that can cause it to move to another bank is because the banks are not satisfactory services, such as long waiting times, and other data errors so forth. These results also support the empirical findings of the research Palilati (2007: 79) who concluded that for bank customers, customer satisfaction factors are important aspects that affect the level of customer loyalty to the bank concerned.

Conclusion

Based on the research findings can be drawn the following conclusions:
1. Application of relational marketing program that will either be able to increase customer confidence in the

BPR.
2. Loyalty customers will be improved through the implementation of a good relationship marketing programs.
3. Satisfaction is able to increase the effect of relationship marketing role in strengthening customer loyalty to BPR.
4. Customer loyalty can be improved through a high level of trust from the customer to the BPR.
5. Satisfaction is able to play to increase the effect of reinforcing confidence in the loyalty of the customers.
6. Satisfaction can increase customer loyalty towards BPR.

Suggestion

A number of recommendations can be given to the management of BPR in the management of credit to customers are as follows:

1. Marketing relational needs to be improved, especially by improving the accuracy of the service time. Management needs to prepare SOPs regarding customer credit processing time and make timely loan process as one of the elements of individual performance appraisal of employees. To customers who experience delays recovery should be done minimally adequate services greeting apology and granted relief souvenirs or flowers in the first month.
2. The level of customer confidence should be improved, especially with trying to keep all the promises given to be able to trust the services of the personnel BPR. For that employees need to continuously be given training and dibriefing before starting work on the SOP credit services and do not promise anything that is not regulated in the SOP.
3. Customer satisfaction can be pushed through by creating obstacles to switch the form of interest relief and delays the first installment in a three-month (grace period) to provide relief to its customers and prevent customers tempted by the offer of other banks as well as to strengthen customer loyalty to the RB.
4. Customer loyalty can be improved by strengthening the emotional bond with customers. The recommended way is to hold a prize to the customer loyalty program that has more than once to get credit from the BPR. For example, by reducing the interest rate loans to customers who have more than three times to borrow to BPR.

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