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**APPLICATION OF CUSTOMER RELATIONSHIP MARKETING  
TOWARDS CUSTOMER LOYALTY AT BANYUWANGI BRANCH BANK  
OF EAST JAVA**

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**Abstract**

This study analyzes the influence of Customer Relationship Marketing including commitment, communication, trust, and conflict handling to customer loyalty. The purpose of this study is to test and analyze commitment, communication, trust, and conflict handling to customer loyalty simultaneously or partially. The sampling technique that researchers took was nonprobability sampling and using purposive sampling. The sample in this study amounted to 125 sample respondents to customers. Determination of the number of samples that are representative according to (Hair, Anderson, Tatham, & Black, 1995), is dependent on the number of indicators plied by 5 to 10 numb samples in this study ample = number of indicators x 5 = 25125 respond enresea ethod used in this stud ultiple linear regression, t-test, f test, a coefficient of dnatio The results of the ana tested show that variables comitment (ommunication (ust ( nd conflict handling (imultaneously influence customer loya d commitment v les, trnd conflict handling p affect customer loyalty while communication no effect partially on customer loyalty at the Banyuwangi Branch Bank of East Java.

**Keywords:** Customer Relationship Marketing and loyalty

**1. Introduction**

Competition in the banking world in the modern era is experiencing very rapid development. This is indicated by the emergence of new players in the banking world, including BPRs, cooperatives, Islamic banking, and other financial institutions. One of the strategies carried out by banks in increasing customer trust is to implement customer relationship marketing, through commitment to serving, communication with customers, trust in services provided, and handling customer complaints as a focus in building good relationships with customers. (Ndubisi, 2007)

Relationship marketing is a marketing strategy undertaken by companies to maintain and improve customer satisfaction through customer values. Customer relationship marketing is one of the strategies used by companies by utilizing internal resources (such as technology, employees, and processes) to create a competitive advantage and improve company performance. Companies that manage consumer information well are believed to have a competitive advantage in the long term (Mohammed & Bin Rashid, 2012); (Mushtaq Ahmad Darzi, 2016). The strategy adopted to achieve this is by creating stable

and good relationships with consumers. In a good relationship, the company will get customer loyalty (Mohammed & Bin Rashid, 2012).

The number of national and foreign banks in Indonesia, encourage intense competition in the banking business world. The demand for the competition is hard work in improving the quality of services provided as a form of bank competitive advantage. One of the strategies carried out by banks in improving the quality of services to consumers is by implementing customer relationship marketing, through a commitment to service, communication with customers, trust in services provided, and handling customer complaints as a focus in building good relationships with customers (Ndubisi, 2007).

## **2. Theoretical Review**

Through a commitment to service, communication with customers, trust in service, and handling customer complaints as a focus in building good relationships with customers (Ndubisi, 2007). A sustainable business growth strategy can be done through a symbiotic-mutualistic relationship with customers that enables a business to clearly understand its needs, create, and provide the best value, (Ndubisi, 2003).

(Morgan & Hunt, 1994) explain that commitment is a promise, pledge, or determination of the seller to establish an ongoing relationship with the buyer. Communication according to (Kotler, Keller, & Sabran, 2009) is a process used by consumers and marketing organizations to share information in order to achieve mutual understanding. Trust can be said as the most important aspect of establishing a commitment or promise for the future if it is useful. Trust in the seller is the willingness of the buyer to rely on the seller because consumers believe that the seller will not do anything harmful in the future (Morgan & Hunt, 1994).

Communication refers to the ability to provide timely and trustworthy information. At present, there is a new view of communication as an interactive dialogue between a company and its customers, which takes place during the pre-sales, sales, consumption and post-consumption stages (Anderson & Narus, 1990). It can be said that communication is a process of interaction carried out by two living beings directly or through media that aims to convey messages and exchange thoughts and feelings that can be done through gestures, phrases, and speaking.

According to (Maharani, 2010) trust is the belief of one party in the reliability, durability, and integrity of the other party in the relationship and the belief that his actions are in the best interest and will produce positive results for the trusted party.

Conflict handling according to (Dwyer, Schurr, & Oh, 1987) defines conflict handling as the ability of suppliers to avoid potential conflicts, resolve real conflicts before they create problems, and discuss solutions openly when problems arise. How well this is done will determine whether the outcome is loyalty, "out" or "vote". (Agnew, Rusbult, Van Lange, & Langston, 1998) conclude that the likelihood of this behavior in an individual case depends on the level of prior satisfaction with the relationship, the amount of customer investment in the relationship, and evaluation of available alternatives. (Nelson & Chan, 2005) found a significant relationship between conflict handling and customer loyalty, indirectly through trust and perceived

relationship quality. The ability of the product or service provider to handle conflicts properly will also directly affect customer loyalty.

According to (Griffin, 2005) loyal customers can be seen from the characteristics such as making regular purchases (buying regular repeat purchases), buying outside the product or service line (refers to other), showing immunity from similar products offered by competitors (demonstrates immunity to the full competition). Loyal customers will tend to tell positive things or known as Word of Mouth (WOM) positive to others. WOM is a statement delivered to customers, and this is usually quickly accepted by customers because the conveyers are trustworthy such as experts, friends, family, and mass media publications. (Amin, Dimiyati, & Firdaus, 2016)

Based on the literature review and the results of previous research studies, the hypotheses in this study are;

H1: Allegedly commitment, communication, trust and conflict handling affect simultaneously customer loyalty at Banyuwangi Branch Bank of East Java

H2: Allegedly commitment to affect customer loyalty in the Banyuwangi Branch Bank of East Java  
H3: Allegedly communication influences customer loyalty at Banyuwangi Branch Bank of East Java  
H4: Allegedly trust influences customer loyalty in the Banyuwangi Branch Bank of East Java

H5: Allegedly conflict handling influences customer loyalty at the Banyuwangi Branch Bank of East Java

### **3. Research Methods**

Population is all values, both calculation and measurement results, both quantitative and qualitative, from certain characteristics regarding a group of objects that are complete and clear (Usman & Akbar, 2009). The population of this study is all customers of Banyuwangi Branch Bank of East Java who are directly involved in the transaction.

This research uses a quantitative approach to find out the influence of independent variables on the dependent variable. The population of this study is all customers of Banyuwangi Branch Bank of East Java who are directly involved in the transaction. The sample in this study were customers who met the requirements with a purposive sampling method. Researchers used purposive sampling with the provisions that they had been customers for at least 5 years, the customers examined in the Banyuwangi Branch Bank of East Java savings products were Savings savings products, consisting of Simpeda, East Java Bank Hajj Savings, Savings, Cycles, Student Savings. Determination of the number of samples that are representative according to (Hair et al., 1995) is dependent on the number of indicators multiplied by 5 to 10. The number of samples in this study are:

$$\begin{aligned} \text{Sample} &= \text{number of indicators} \times 5 \\ &= 25 \times 5 \end{aligned}$$

= 125 respondents

Based on the theory from (Hair et al., 1995), the sample in this study is a minimum of 125 respondents. So, for the sample taken 125 respondent samples at Banyuwangi Branch Bank of East Java customers.

**Table 1. Indicators in variables**

<b>Research variable</b>	<b>Indicators</b>
1. Commitment (X1) (Ndubisi, 2007) (Bowo, 2003)	- banks provide guarantees to match products and services to consumer needs - banks offer quality products and services and are able to meet the needs of the intended consumers - banks are flexible in providing services to consumers - the bank is able to fulfill its promises to consumers. - banks are consistent in offering - banks are not concerned with the company
2. Communication (X2) (Ndubisi, 2007) (Bowo, 2003)	- the bank is able to provide information in a timely manner - banks are able to provide the latest banking information - banks are able to provide accurate information. - banks communicate without pressure - banks communicate both ways
3. Trust (X3) (Ndubisi, 2007)	- banks are very concerned about security when consumer transactions - the bank promises reliable products and services - banks are consistent in providing quality services - bank employees show respect to customers - banks fulfill their obligations to consumers
4. Conflict handling (X4) (Ndubisi, 2007)	- banks are always ready to face the possibility of conflict - the bank is trying to resolve conflicts that occur in the service process - banks have the ability to openly discuss solutions when problems arise - banks are able to provide satisfactory solutions above consumer complaints.
5. Loyalty (Y) (Ndubisi, 2007) (Bowo, 2003)	- make repeated purchases of bank products and services - conduct transactions other than saving, such as credit card bill payments, telephone, or transfer services (reward) - recommending bank products and services to others - not interested in switching to another bank - remain loyal to the bank's customers - Maintaining relationships - Focus on long-term goals

**Data analysis**

According to (Uyanto, 2019) regression analysis is a simple way vest gating func relation between different aria. The relation between these variables is warn in a mathematic model. find out how much infle the independent variable is commitment (X communication (X trust (X and

conflict handling (Xn customer loyalty (Y) at Banyuwangi Bra Bank of East Java, multip linear regression equation as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

**Information:**

Y = Loyalty

X1 = Commitment

X2 = Communication

X3 = Trust

X4 = Conflict handling

A = constant

b1.b4 = Regression coefficients X1, X2, X3, and X4 e =confounding variable

**Hypothesis test**

Hypothesis testing in this study uses multiple linear regression analysis. This analysis is used to determine the effect of several independent variables (X) on the dependent variable (Y) partially or simultaneously. In the formulation of statistical hypotheses, (Sugiyono, 2008) states that the hypothesis is a provisional estimate, a provisional thesis that must be verified through scientific investigation. Multiple linear analysis is performed by t-test, and F test. The regression model in this study is as follows:

**Simultaneous Test (F Test)**

According to (Sugitital test aims to determine the effect of together the

independent variables on. The basis for issuing conclusions on testing with the following conditions:

H0 is rejected if Ha is accepted (significant)

H0 is accepted if Ha is rejected (insignificant)

**Partial Test (t test)**

According to (Sugiyono, 2008) a partial hypothesis is needed to determine the extent of the relationship between one variable with another variable, whether the relationship affects each other or not. Then the calculated test results are compared with the table, with the following conditions:

If  $t_{\text{arithmetric}} > t_{\text{table}}$  then  $H_0$  is rejected If  $t_{\text{arithmetric}} < t_{\text{table}}$  then  $H_0$  is accepted

**Coefficient of Determination (R2)**

The coefficient of determination R2 according to (Sugiyono, 2008) The coefficient of determination is used to find out how much influence the independent variable (commitment (X1), communication (X2), trust (X3) and conflict handling (X4)) on the dependent variable (loyalty Y). To see how much influence the variables X1, X2, X3, and X4 (independent) on the Y variable (dependent), usually expressed in terms of percent (%).

**4. Result Analysis**

The value of multiple linear regression tests shows the overall effect of the variables X1, X2, X3, and X4 on the variable Y. The results of the multiple linear regression test are presented in Table 2 below;

**Table 2. Multiple Linear Regression Tests**  
Coefficients a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	,635	,264		2,405	,018
Commitment	,273	,077	,292	3,523	,001
1 communication	-,075	,063	-,078	-1,196	,234
conflict handling	,268	,098	,252	2,732	,001
Trust	,370	,071	,390	5,231	,000

a. Dependent Variable: Loyalty

Source: Pri data **process 9 d201**

Based on the table above, multiple linear regression equation models can be made are;

$$Y = 0,635 + 0,273X_1 - 0,075X_2 + 0,268X_3 + 0,370X_4 + e$$

- a. A constant value of 0.635 means that if the independent variable includes commitment (X1), communication (X2), trust (X3) and conflict handling (X4) is zero (0), then loyalty (Y) is 0.635.
- b. Commitment variable (X1) on loyalty (Y). Commitment coefficient (X1) value is 0.273. This implies that each increase in commitment to one unit, the loyalty variable (Y) will increase by 0.273 assuming that the other independent variables of the regression model are fixed. The coefficient is positive, which means there is a positive relationship between commitment (X1) to loyalty (Y), the more the coefficient of the commitment variable goes up, the more the value of the loyalty variable goes up.
- c. Communication variable (X2) on loyalty (Y). The value of the communication coefficient (X2) is -0.075. This implies that each decrease in communication (X2) one unit, the loyalty variable (Y) will decrease by -0.075 assuming that the other independent variables of the

regression model are fixed. The coefficient is negative, which means there is a negative relationship between communication (X2) and loyalty (Y), the higher the value of the communication variable coefficient (X2), the higher the value of the loyalty variable.

d. Trust variable (X3) on loyalty (Y). The value of the coefficient of trust (X3) is equal to 0.268. This implies that every increase in confidence (X3) one unit, the loyalty variable (Y) will increase by 0.268 assuming that the other independent variables of the regression model are fixed. The coefficient is positive, which means there is a positive relationship between trust (X3) and loyalty (Y), the more the coefficient of the trust variable (X3) increases, the higher the value of the loyalty variable.

e. Conflict handling variable (X4) on loyalty (Y). The coefficient of conflict handling (X4) value is 0.370. This implies that each increase in conflict handling (X4) one unit, then the loyalty variable

(Y) will rise by 0.370 assuming that the other independent variables of the regression model are fixed. The coefficient is positive, which means there is a positive relationship between conflict handling (X4) of loyalty (Y), the more the coefficient of the conflict handling variable (X4) increases, the more the value of the loyalty variable rises.

**Hypothesis test**

Hypothesis testing has 2 tests, including the following:

**Simultaneous Test (F Test)**

According to Sugiyono (2017), F statistical test aims to determine the effect of together the independent variables on the dependent variable.

**Table 3. Result of F test**  
ANOVA a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	31,614	4	8,193	69,410	,000 <sup>b</sup>
Residual	5,327	121	,072		
Total	37,215	125			

a. Dependent Variable: loyalty

b. Predictors: (Constant), commitment, communication, trust, conflict handling

**Source; Primary data processed 2019**

Based on the SPSS output above, the following results are obtained. The F\_test is 69.410 with terms  $F_{table} df1 / dr 4/1215\%$  of 2.45, with the ab test criteria the  $F\_test$  is  $69.410 \geq F$  table

2.45 which means t statist cally it can be proven that variables are independent commitment (X communication (X trust (X and conflict handling (X simultaneously (together) affect custo loyalty (Y) at Banyangi Bra Bank of East Java.

**Partial Test (t test)**

T-test is used determine whether the independent variable commitment (X communication (X trust (X nd conflict handling(X artially (individually) affected the depend variable (loyalty Y

**Table 4. Result of t-Test**  
**Coefficients a**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	,635	,264		2,405	,018
Commitment	,273	,077	,292	3,523	,001
1 Communication	-,075	,063	-,078	-1,196	,234
Conflict handling	,268	,098	,252	2,732	,001
Trust	,370	,071	,390	5,231	,000

a. Dependent Variable: Loyalty

**Source; Primary data processed 2019**

Referring to table 4. T-test results in the "coefficient" table can be seen that the significance value of the three variables is the commitment variable (X1) that is equal to 0.001, the trust variable (X3) is 0,000, and the conflict handling variable (X4) is 0.001 while the communication variable (X2) is 0.234. Wherefrom the results it means that if the regression results of two significance values <(smaller) than 0.05 then the significant effect, as well as if the significance value> (greater) than 0.05 then, no effect. From these results provide a conclusion that the commitment variable (X1), trust (X3), and conflict handling (X4) have a significant effect on customer loyalty (Y). While communication (X2) has no effect on customer loyalty (Y).

**Coefficient of Determination (R2)**

The coefficient of determination is used to find out how much influence the independent variable commitment (X1), communication (X2), trust (X3), and conflict handling (X4) on the dependent variable (loyalty Y).

**Table 5. Determination Test Model**  
**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,781 <sup>a</sup>	,610	,597	,4192

a. Predictors: (Constant), commitment, communication, trust, conflict handling

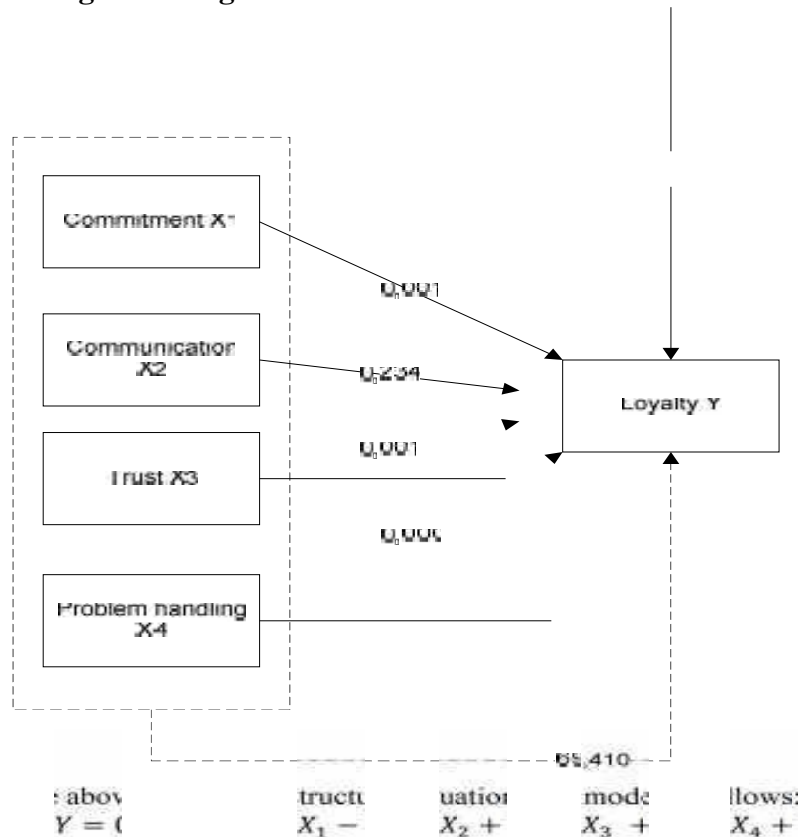
**Source; Primary data processed 2019**

The amount of the R\_square value contained in the "Model Summary" table is 0.610. This shows that the in of the four variables commitment (X1), communication (X2), trust (X3), and conflict



handling ( customer loyalty is 0.610 or 61% while the remaining 39% is contributed by the variables not included in the study. Meanwhile, the value of e1 can be found using the formula  $e=0,610) = 0.6245$ . Thus the regression structure model is obtained as follows;

Figure 1. Regression Structure Results



Based on the table above, we get the structural equation path model as follows:

$$= 0,635 + 0,273 - 0,075 + 0,268 + 0,370 + 69,410 e$$

5. Discussion

Based on the results of a strategic analysis conducted by banks in improving the quality of service to consumers (Customer Relationship Marketing) at the Banyuwangi branch of the East Java bank, there is a possibility to be implemented because each variable can influence. However, there is 1 variable that has a negative value which means that the strategy is not feasible.

Referring to the results of the hypothesis test with the value of the f-test shows that the influence of four variables of commitment, communication, trust, and conflict handling on customer loyalty with the above testing criteria which means that statistically it can be proven that all independent variables are

commitment, communication, trust, and Simultaneous conflict handling affects customer loyalty at the Banyuwangi Branch Bank of East Java. This result is supported by the results of each customer interview also explains that the customer is satisfied with the bank's commitment to provide guarantees to match products and services to consumer needs, the bank offers quality products and services and is able to meet the needs of the intended customer, the bank is able to fulfill its promises to consumers, communication appropriately and precisely, the bank is able to provide the latest banking information, the bank is able to provide information in a timely manner, the bank is able to provide accurate information, giving confidence to every customer that everyone who saves at this bank will feel safe, the bank is very concerned with security when consumer transactions, banks are consistent in providing quality services, and - banks try to resolve conflicts that occur in the service process, are not interested in switching to other banks, loyal and maintain relationships, the more positive the level of loyalty, so that customers feel comfortable and will return li again for the transaction. (Ndubisi, 2007) states that commitment, communication, trust, and conflict handling affects to customer loyalty.

Referring to the results of the hypothesis test with the value of the t-test shows that the influence of variables of commitment on customer loyalty with the above testing criteria which means that statistically it can be proven that independent variables (commitment) partially affects customer loyalty at the Banyuwangi Branch Bank of East Java. These results are supported by the results of each customer interview also explained that the customers were satisfied with the commitment given by the bank to their customers related to repurchase, not interested in switching to other banks, loyal and maintaining relationships, the more positive the level of loyalty (Y), so that customers feel comfortable and will come back again to make transactions. The results of this study are supported by research results from (Bowo, 2003) that commitment has a positive effect on loyalty. (Cristine Moorman, 1992) In the marketing literature, it has defined commitment as an enduring desire to maintain valued relationships.

Referring to the results of the hypothesis test with the value of the t-test shows that the influence of communication variables on customer loyalty with the above test criteria which statistically means it can be proven that the independent variable (communication) partially influences customer loyalty in Banyuwangi Branch Bank of East Java. This also has the potential to be the reason why communication (X2) does not affect customer loyalty (Y). These results are supported by the results of each customer interview also explained that the bank sometimes provides inaccurate information to the interests of customers. This explanation supports the results of the study (Semuel, 2012).

Referring to the results of the hypothesis test with the t-test value shows that the influence of the trust variable on customer loyalty with the above test criteria which statistically means it can be proven that the independent variable (trust) partially influences customer loyalty in the Banyuwangi Branch Bank of East Java. This result is supported by the results of each customer interview also explaining that the customers are satisfied with the trust given by the bank to their customers regarding caring about security when making transactions, being consistent in providing services, and showing respect for customers. The results of this study are supported by research results from (Singh & Sirdeshmukh, 2000).

Referring to the results of the hypothesis test with the value of the t-test shows that the influence of conflict handling variables on customer loyalty with the above test criteria which statistically means it can be proven that the independent variable (conflict handling) partially affects customer loyalty in Banyuwangi Branch Bank of East Java. This result is supported by the results of each customer interview also explaining that the customers are satisfied with the conflict handling given by the bank to their customers regarding the provision of good solutions, so that customers feel satisfied and trust what employees give to their customers. The results of this study are supported by research results from (Bowo, 2003) that conflict handling positively influences loyalty. (Ndubisi, 2007) states that conflict handling with customers affects customer loyalty.

Based on the results of the discussion above is based on the indicators used as a guide or basic reference standard in measuring changes in a study. overall in this study are based on indicators in each of the variables. As for the indicators on each variable are as follows. The variable indicators in this study are presented in the commitment variable, among others, banks provide guarantees to match products and services to the needs of consumers, banks offer quality products and services and can meet the intended needs of consumers, banks are flexible in providing services to consumers, banks can meet its promises to consumers, banks are consistent in offering, and banks are not concerned with the company. indicators on communication variables include banks being able to provide information promptly, banks being able to provide the latest banking information, banks being able to provide accurate information, banks communicating without pressure, and banks communicating in both directions. Indicators of loyalty to banks are to make repeated purchases of bank products and services (continuous), make transactions other than saving, such as credit card bill payments, telephone or transfer services, recommend bank products

and services to others, are not interested in switching to other banks, remain, loyal customers of the bank, maintain relationships, and focus on long-term goals. indicators of conflict handling at banks are always ready to face the possibility of conflict, banks try to resolve conflicts that occur in the service process, banks can openly discuss solutions when problems arise, banks can provide satisfactory solutions to, and problems complained of by consumers. indicators of trust in banks are very concerned with security when consumer transactions, banks promise reliable products and services, banks are consistent in providing quality services, bank employees show respect for customers, and banks fulfill their obligations to consumers.

This research is limited to only four criteria in the strategy carried out by banks in improving the quality of service to consumers. There are still many criteria for retaining customers that can be used to support loyalty in banks, including compliance, guarantees, reliability, physical evidence, empathy, and responsiveness. Also, this study only took one company from the many banks found in Banyuwangi.

## **6. Conclusions**

Based on the results of research and analysis of strategies carried out by banks in improving the quality of services to consumers, it can be concluded that there is a negative value that is the communication variable does not have a partial effect on customer loyalty at the Banyuwangi

Branch Bank of East Java. This is because the bank is not able to provide timely information, provide information, communicate without pressure, communicate in both directions and provide accurate information means that it does not bring significant influence or change in loyalty to the Banyuwangi Branch Bank of East Java. Whereas the variable commitment, trust, and problem handling have a partial effect on customer loyalty and the results of the study simultaneously explained that the variables of commitment, communication, trust, and problem handling simultaneously affected customer loyalty at the Banyuwangi Branch Bank of East Java.

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