

Conference Paper

Satisfaction as Effect Mediation of Brand Image and Customer Relationship Management on Customer's Loyalty

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Abstract

This study aims to determine the effect of brand image and customer relationship management on customers' loyalty directly or through customer satisfaction. This study uses a quantitative research design and sampling technique by using purposive sampling. The population in this study are all customers of a Bank in Malang that consists of 200,000 customers with a total sample of 100 customers. Data analysis was done by using path analysis with SPSS 16.0. The results of this study are: (1) brand image has significant positive effect on customer satisfaction, (2) customer relationship management has significant positive effect of customer satisfaction, (3) brand image has positively significant effect on customer loyalty, (4) customer relationship management has significant positive effect on customer loyalty, (5) customer satisfaction has significant positive effect on customer loyalty, (6) brand image has indirect significant positive effect on the customer loyalty through customer satisfaction, and (7) customer relationship management has indirect significant positive effect on the customer loyalty through customer satisfaction.

Keywords: Brand Image, Customer Relationship Management, Customer Satisfaction, Customer Loyalty

On point and well-planned marketing strategy does not apply only to big companies. In the world of banking similar strategy is applied for company's continuance through a good brand image and good customer relationship management so that a win-win relationship between customer and company can be created.

The brand image is the consumer's perception of a brand. It relates to how a consumer draws on what they think about a certain brand and what they feel about that brand when they think about it (Susanto, 2004:24). According to Shimp (2000:10-12), the factors that create the brand image is brand association kinds, brand association support, brand association power and brand association unique.

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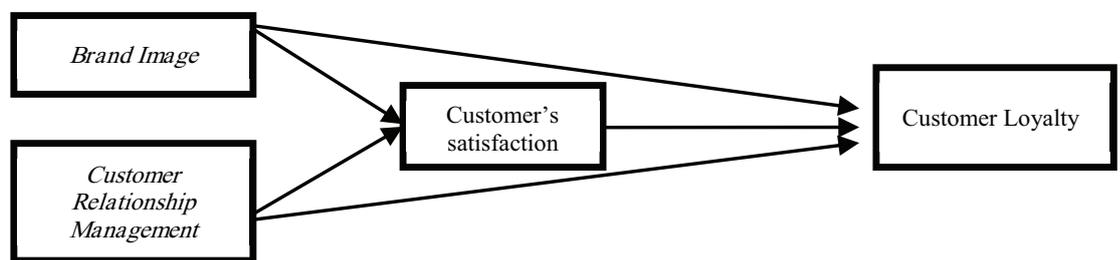
Meanwhile, customer relationship management (CRM) is a detail information digesting process about individual customer and every customer's "contact point" thoroughly to maximize customer's loyalty (Kotler and Keller, 2009:148). Pepers and Roger in Kotler and Keller (2009:150) underlined framework that can be applied in CRM marketing is by identifying the prospect of the customers available, differentiating customer based on their need and their value for the company, interacting individually with customers and modification service production message for every customer. Through brand image and customer relationship management, customer's satisfaction will be achieved. In Kotler (2000) opinion in Tjiptono (2005:350), customer satisfaction is one's level of satisfaction after comparing performance (or result) one's feel to one's expectation. Irawan, Handi (2002:37) said that there are five main drivers of satisfaction. Those are product quality, service quality, price, emotional, and ease. When the customer is satisfied then they will be loyal to that company. According to Sheth and Mittal (2004) in Tjiptono (2005:387), customer loyalty is customer's commitment to a brand, store, or distributor, based on the very positive attitude which is reflected in the consistent repeat of purchasing. Corresponding to Kotler and Keller (2009) in Imasari and Nursalin (2011:185), consumer loyalty is measured through word of mouth, reject another and repeat purchasing.

This research is done to know the importance of the role of brand image and customer relationship management variable on customer loyalty, either directly or indirectly through customer's satisfaction. Based on references analysis above the hypothesis of this research are as follows:

- Hypothesis 1: Brand image has significant positive impact on customer's satisfaction at X Bank Malang Unit
- Hipotesis 2: Customer relationship management has significant positive impact on customer's satisfaction at X Bank Malang Unit
- Hypothesis 3: Brand image has significant positive impact on customer loyalty at X Bank Malang Unit
- Hipotesis 4: Customer relationship management has significant positive impact on customer loyalty at X Bank Malang Unit
- Hipotesis 5: Customer's satisfaction has significant positive impact on customer loyalty at X Bank Malang Unit

1. METHODS

Based on the level of explanation, this research is considered as associative causality. Associative causality research is a research which shows cause and effect relationship, so that there are dependent and independent variables (Sugiyono, 2011:27). In this case, researcher wants to have a picture of brand image and customer relationship management impact on customer loyalty directly as well as the impact of brand image and customer relationship management on customer loyalty through customer's satisfaction (case study on the customers of X Bank Unit Malang)



Picture 1: Independent, dependent, and intervening variable relationship.

Information:

A: direct impact

B: direct impact

C: direct impact

(a) x (b): indirect impact

c+ (axb):total impact

Brand Image: independent variable 1

Customer Relationship Management: independent variable 2

Customer's satisfaction: intervening variable

Customer loyalty: dependent variable

The sampling technique is purposive sampling. The sample chosen for this research is the customers who have been customers for X Bank Malang Unit for 3 years. The data analysis is done by using path analysis.

2. RESEARCH RESULT

2.1. Classical Assumption Test

Classical assumption test used in this research is normality test, multicollinearity test, and heteroscedasticity test which overall have fulfilled classical assumption test.

2.2. Statistic Test

To analyze the data in this research, using linear regression analysis with programme SPSS 16.0. The result of the research through sub-structure and hypotheses test, as follows:

2.3. Impact of X_1, X_2 Variabl_{eon} Z

TABLE 1: Recapitulation of Coefficient X_1, X_2 path on Z.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1 (Constant)	2.322	1.386		1.676	0.097
Brand Image	0.419	0.057	0.526	7.397	0
Customer Relationship Management	0.341	0.062	0.39	5.478	0

Dependent Variable: Satisfaction R : 0.800 or equal to 80% R Square : 0.639 Adjusted R Square : 0.632

Based on the data analysis on table 1, an equation is extracted as follows:

$$Z = 2,322 + 0,419 X_1 - 0,341 X_2 + \epsilon_1 \text{ and } R_1^2 = 0,639$$

Beta 0 (β_0) = 2,322 (constant) states that if the Brand Image and Customer Relationship Management value is = 0, then Satisfaction value is 2,322. Beta 1 (β_1) = 0,419 means that if Brand image increase by 1%, then Satisfaction will also increase by 41,9%. Beta 2 (β_2) = 0,341 means that if Customer Relationship Management increases by 1%, then Satisfaction will also increase by 34,1%. $R_1^2 = 0,639$ sates that the variation of Brand Image and Customer Relationship Management gives contribution to Satisfactio variety as much as 36,1% and the rest 63,9% is affected by other variables.

Based on Step1 analysis collected the value of:

$$P_{\epsilon_1} = \sqrt{1 - R_1^2} = \sqrt{1 - 0,639} = 0,600$$

With 0,600 error effect, then it can be said that the information that is included in the result of the calculation can only explain the impact of the independent variable on dependent variable for 0,400 while the rest 0,600 is affected by other variables that haven't been included in the model.

2.4. The Impact of Variable X_1 , X_2 and Z Variables on Y

TABLE 2: Recapitulation of The Result of Coefficient Test X_1 , X_2 and Z path on Y.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1 (Constant)	3.184	2.35		1.355	0.179
Brand Image	0.292	0.118	0.265	2.466	0.015
Customer Relationship Management	0.243	0.119	0.2	2.039	0.044
Satisfaction	0.45	0.17	0.325	2.649	0.009

Dependent Variable: Loyalty R : 0.693 or equals to 69.3% R Square : 0.480 Adjusted R Square : 0.464

Based on the analysis result of Table 2, a regressive equation is collected:

$$Y = 3,184 + 0,292 X_1 + 0,243 X_2 + 0,450 Z + \epsilon_2 \text{ and } R_2^2 = 0,480$$

Beta 0 (β_0) = 3,184 (constant) states that if the Brand Image, Customer Relationship Management and Satisfaction has value = 0 then the value of Loyalty is 3. Beta 1 (β_1) = 0,292 means that if the brand image increases by 1 %, then Loyalty will also increase by 29,2%. Beta 2 (β_2) = 0,243 means that if the Customer Relationship Management increases by 1%, then the Loyalty will also increase by 24,3%. Beta 3 (β_3) = 0,450 means that if Satisfaction increase by 1% then Loyalty will also increase by 45%. $R_2^2 = 0,480$ states that Brand Image, Customer Relationship Management and Satisfaction variety gave contribution to Loyalty variation as much as 48% and the rest 52% is affected by other variable.

Based on the Second Phase analysis, a value retrieved is as follows:

$$P_{\epsilon_2} = \sqrt{1 - R_2^2} = \sqrt{1 - 0,480} = 0,721$$

With 0.721 point margin of error, it can be said that the information contented in the result of the calculation can only explain the impact of independent variables on dependent variable for 0,279 while the rest 0,721 is affected by other variables that have not been included in the model.

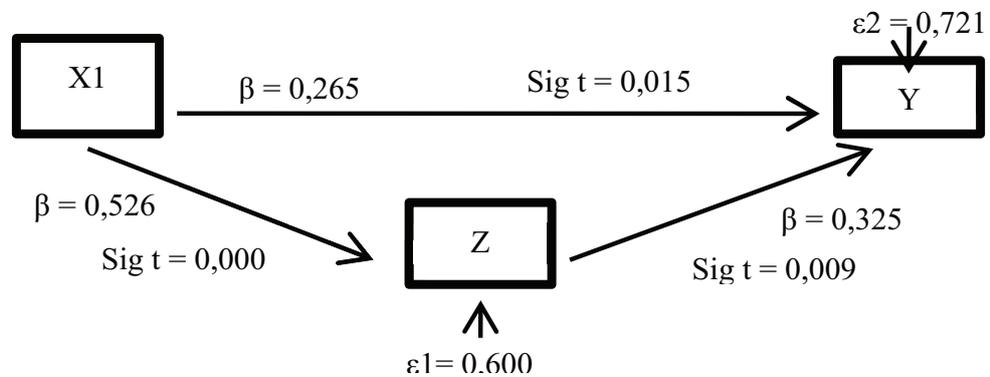
2.5. Hypothesis Test

The results of hypothesis test in this research are as follows.

1. H_0 : *Brand Image* never significantly has the positive impact on customer Satisfaction at X Bank Unit Malang. Based on the result of statistical test, it's explained that the beta coefficient = 0,419 with $sig_t = 0,000 \leq \alpha (0,05)$. This shows that H_0 is rejected, that Brand Image has significantly positive impact on Satisfaction. In other words the bigger the value of Brand Image, the higher customer's satisfaction is.
2. H_0 : Customer Relationship Management doesn't have significant positive impact on customer satisfaction at X Bank Unit Malang. Based on the result of statistic test, it shows that beta coefficient = 0,341 with $sig_t = 0,000 \leq \alpha (0,05)$. This shows that H_0 is rejected, meaning Customer Relationship Management has significantly positive impact on customer's satisfaction at X Bank Unit Malang. In other words the bigger the value of Customer Relationship Management is, the higher customer's satisfaction is.
3. H_0 : Brand Image doesn't have significant positive impact on customer loyalty at X Bank Unit Malang. Based on the statistic test, it's explained that beta coefficient = 0,292 with $sig_t = 0,015 \leq \alpha (0,05)$. This shows that H_0 is rejected, meaning Brand Image has significantly positive impact on customer's loyalty at X Bank Unit Malang. In other words the bigger the value of Brand Image is, the higher customer loyalty is.
4. H_0 : Customer Relationship Management doesn't have significant positive impact on customer loyalty at X Bank Unit Malang. Based on the statistic test, it's explained that beta coefficient = 0,243 with $sig_t = 0,044 \leq \alpha (0,05)$. This shows that H_0 is rejected, meaning Customer Relationship Management has significantly positive impact on customer's loyalty at X Bank Unit Malang. In other words the bigger the value of Customer Relationship Management is, the higher customer loyalty is.
5. H_0 : Satisfaction doesn't have significant positive impact on customer loyalty at X Bank Unit Malang. Based on the statistic test, it's explained that beta coefficient = 0,450 with $sig_t = 0,009 \leq \alpha (0,05)$. This shows that H_0 is rejected, meaning Satisfaction has significantly positive impact on customer's loyalty at X Bank Unit Malang. In other words, the bigger the value of Satisfaction is, the higher customer loyalty is.

2.6. Direct and Indirect Impact

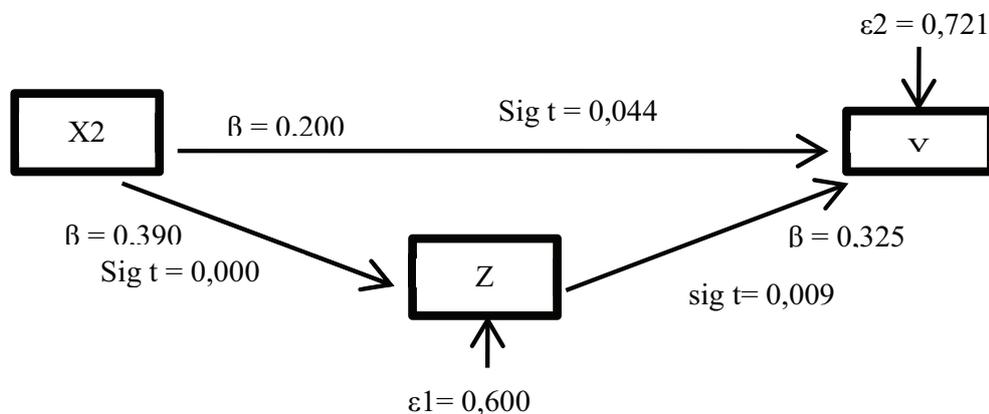
2.6.1. Sub-Structur 1: Impact of X_1 on Y through Z



Picture 2: Structure relation of X_1 on Y Melalui Z Variables.

Based on Picture 2, it's explained that X_1 has the impact on Y (beta 0,265), X_1 has the impact on Z (beta 0,526) dan Z has the impact on Y (beta 0,325). Therefore, X_1 indirectly has impact on Y through Z with beta $(0,526 \times 0,325) = 0,170$. So Z is in the status as the intervening variable.

2.6.2. Sub-Structur 2: Impact X_2 on Y through Z



Picture 3: Relation Between X_2 on Y through Z Structure Variable.

Based on Picture 3, can be explained that X_2 has the impact on Y (beta 0,200), while X_2 has the impact on Z (beta 0,390) and Z has the impact on Y (beta 0,325). Therefore, X_2 has indirect impact on Y through Z with beta $(0,390 \times 0,325) = 0,126$. So, Z is in the status of intervening variable.

3. DISCUSSION

3.1. The Impact of Brand Image on Customer's Satisfaction at X Bank Unit Malang

From the analysis elaborated in Chapter 4, it is proven that brand image (X_1) variable has the positive and significant impact on customer's satisfaction (Z) with the value of $\beta = 0,526$ with sig $t = 0,000$. This result is in line with the previous research by Lasander (2013) that brand image has the positive and significant impact on customer's satisfaction on traditional food. Also another research by Fajarianto, et al. (2013) that brand image has the impact on customer's satisfaction at CV AHASS Sahabat Sejati Motor.

Schiffman dan Kanuk (2008:158) stated that positive brand image related to consumer's loyalty, consumer's trust on positive product value and the willingness to find that product. The positive brand image also helps improving consumer's interest in brand promotion in the future, and strengthen the brand's position in facing the rivals' various marketing strategy. Brand indicates the certain level of quality so that satisfied buyers can easily choose that product again. The impression can be created from that brand image. According to Shimp (2000:10-12), factors that determined brand image are brand associations kinds, brand association support, and brand association uniqueness.

Based on the explanation above, in researcher's opinion, the brand image created by X Bank has created certain satisfaction to the customers. This brand image is created by customer's perception that X Bank is one of the biggest banks in Indonesia so that they are not afraid keeping their fund there and they are sure on the credibility of X Bank. Moreover, the bank launches ATM machines designed for motorcycle riders that also improve their brand image by showing their interest and concern to the motorcycle drivers.

3.2. The impact of Customer Relationship Management on Customer's Satisfaction at X Bank Unit Malang

From the result of the analysis explained on chapter 4, it is proven that customer relationship management (X_2) variable has the positive and significant impact on customer's satisfaction (Z) with the value of $\beta = 0,390$ with sig $t = 0,000$. This research result is in line with previous research by Febrianingtyas, et al. (2014) who stated that

customer relationship management variable has the significant impact on customer satisfaction and loyalty at Bank Jatim Unit Gedung Inbis Malang.

According to Febriani et al. (2024), just like the common purpose of applying marketing strategy, applying customer relationship management concept also proposed to achieve consumer's satisfaction. Consumers who are satisfied will do repurchasing of the product. Buttle (2007:23) stated that the basic reason for a company to maintain the relationship with the consumer is actually classical, which is an economical motive. Companies will receive a lot of benefits if they can identify, satisfy, and keep the customers.

Pepers and Rogers in Keller, Kotler (2009:150) said that there are a few steps to make this CRM concept runs well, which are by; (1) Identifying prospect and available customer, (2) Differentiating customer based their needs and their value for the company, (3) Interacting with the customer in individual to improve company's knowledge on customer's individual need and to built stronger relation, (4) Modification product service and message for every customer. Good CRM relationship gives satisfaction to X Bank customer.

Referring to researcher's opinion, CRM will tighten the relationship between X Bank with their customers through various services that are needed and always willing to fix their service so that the customers are satisfied on the service they get. X Bank tries to always improve their customer service representative service they have through X Call 500046, so that they can answer and attend on customer's need on information demand around the service and product for 24/7. X Call is also claimed to be able to answer the need for information, transaction, or customers' complain. X Call also attends to information demand from customer to be. X Bank also approaches their customer through social media. In 2009, they opened a Facebook account and then followed by two twitter accounts.

3.3. The Impact of Brand Image on Customer's Satisfaction at X Bank Unit Malang

From the result of data analysis at Chapter 4, it is proven that brand image variable (X) has the positive and significant impact on customer loyalty (Y) with the value of $\beta = 0,265$ with sig t = 0,015. The result of this research is in line with the previous research by Fajarianto, et al. (2013) that brand image has the significant and positive impact on customer loyalty in CV AHASS Sahabat Sejari Motor. Lasander (2013) stated that brand image has the positive and significant impact on a consumer of traditional food.

Yu-Tetu, et al. (2013) also stated that the corporate brand image significantly affects customer commitment and Loyalty. Also, Hanzae and Farsani (2011) stated that when a brand image is favorable, the positive effect of perceived public relation on customer loyalty is significant.

Keller, Kotler (2009:259) has the opinion that brand also has its own precious function for the company. Brand indicates the certain level of quality is that satisfied customer can easily repurchase that product again. Brand loyalty gives save demand level and can be predicted by the company, and creates a boundary that makes it harder for other companies to enter the market. Griffin (2005) said that a customer can be defined as loyal when that customer shows regular purchase of the product or having some condition that forces them to buy at least twice in a certain period. The effort to give satisfaction to the customer is done to affect customer's attitude, while the concept of loyalty relates more to customer's behavior than attitude. A consumer with the high level of loyalty will tell the company's excellence and the service quality to others and even recommendations the service a lot.

For the researcher, brand image of X Bank has succeeded in convincing the customer to be loyal to their bank. Through various awards such as Banking service Excellence Awards 2012, Service Quality Award 2012, Best Financial Institutions in Southeast Asia, Digital Brand of The Year 2012 they achieved, it made the customers and customers be sure that X Bank is one of the biggest Bank in Indonesia.

3.4. The Impact of Customer Relationship Management on Customer Loyalty at X Bank Malang Unit

From the data analysis done at Chapter Iv, it is proven that customer relationship management (X_2) has positive and significant impact on customer loyalty (Y) with the value of $\beta = 0,200$ with sig t = 0,044. This research result is in line with previous research by Imassari, et al. (2011) that stated that customer relationship management which is measured by technology, people, process, knowledge, and knowledge has significant impact and relationship in a positive direction on customer loyalty at PT BCA Tbk. Febraningtyas, et al. (2014) said that customer relationship management which is measured by mutual benefit, commitment, truth and communication variables that has the impact on satisfaction and loyalty. Sang Ling, et al. (2013) also stated that CRM is measured using four elements that are employee attitude, customer service quality, relationship development and interaction management.

In correspondence to Sinaga in Imasari (2011), the reason customer relationship management can build customer loyalty is that firstly, there is a paradigm change from product-driven company to consumer-driven company. Secondly, every consumer has different needs so that the company needs to be more sensitive to every complaint. Thirdly, a consumer is everything as, without consumer, there won't be any business. Fourth, the cost of getting consumer is much bigger than the consumer to keep the existing consumer. Fifth, in customer relationship management, there is a database which becomes the main weapon for the service and information provision. Buttle (2004:22) said that commitment is a very important modal in building a win-win long-term relationship.

In researcher's opinion, as there is a relationship between companies in CRM, X Bank, and their customer becomes more closer and profitable by understanding the customer's need and also giving easier access to various services needed by the customer and fast transaction process provided by 1.693 unit offices spread all over Indonesia and 6 unit offices around the world in New York, London, Tokyo, Hongkong, Singapore and Osaka, and supported also by 11.163 ATM machines all over Indonesia make the customer loyal to the bank.

3.5. The Impact of Customer Satisfaction on Customer Loyalty at X Bank Unit Malang

From the data analysis in Chapter IV, it is proven that satisfaction (Z) variable has the positive and significant impact on customer loyalty (Y) with the value of $\beta = 0,325$ with sig t = 0,009. This means that when the customer's expectation is filled, they will be satisfied and eventually will affect their loyalty. The result of this research goes inline with previous research by Palilati (2007) that satisfaction has the significant impact and the positive direction of relationship to customer loyalty in a bank in South Sulawesi.

Tjiptono (2005:352) said that there are several main benefits in satisfaction, which are the reaction to low cost producer, the economic benefit of customer retention versus perpetual prospecting, cumulative value from continued relation, persuasive power of word of mouth, price sensitivity reduction, customer satisfaction as the indicator to business success in the future, Barnes (2001:41) stated that to improve loyalty, we need to improve satisfaction level of each customer and keeping the satisfaction level for a long term. TO Improve satisfaction, we need to add values to what we are offering. Adding values will make the customer feels getting more than they pay or more than they expected. When the customer stands to the company for being

comfortable with the value and service they get, they will more likely be a loyal customer.

According to the researcher, when a customer is fully satisfied with what has been given by X Bank, they will be loyal to the bank. Moreover, they will also influence their family and friends to be the customer of X Bank, while not being distracted by other banks. They will also feel proud to be the customer of one of the biggest banks in Indonesia with its awards. Several reasons to customer satisfaction, which includes the number of offices and ATM machines, the X Call service and ease of transaction as mentioned previously.

3.6. Indirect Impact of Brand Image to Customer Loyalty through Customer Satisfaction In X Bang Unit Malang

From the discussion in Chapter IV, it's discovered several direct impacts from the four variables. From that path analysis, a result shows that brand image (X_1) has indirect significant and positive impact to customer loyalty (Y) through customer satisfaction (Z) with the value of $\beta = 0,170$. That value is considered low compared to the direct impact of brand image to the loyalty which has $\beta = 0,265$ and sig t = 0,015.

The result of this research is in line with the previous research by Fajarianto, et al. (2013) that brand image has the significant and positive impact on customer loyalty of CV AHASS Sahabat Sejati Motor. Lasander (2013) also said that brand image has the positive and significant impact on customer satisfaction on traditional food. Yu-Tetu, et al. (2013) that the corporate brand image significantly affects customer commitment and Loyalty.

Keller, Kotler (2009:259) said that brand indicates the certain level of quality that the consumer who is satisfied can easily repurchase the product. Brand loyalty gives save and predictable amount of demand for the company and creating some boundaries that make it difficult for other companies to enter the market. Loyalty can also be described as customer will to pay the higher cost than rival brand. Even though rivals can copy the manufacturing process and product design, they cannot easily fit the impression remains in people's mind for years through product experience and marketing strategies. Griffin (2005:5) said that a customer can be considered loyal when that customer shows constant purchase or in a condition who require her/him to purchase the product twice in the certain period. The effort of giving satisfaction to the customer is done to affect their attitude, while the concept of customer loyalty

relates more to customer behavior than attitude. A consumer with high loyalty will tell the excellence and the quality of the service to others and recommends it a lot.

According to the researcher, when a brand image has the impact on loyalty through satisfaction, the result is low because there is cooperation between instances as well as companies with X Bank that oblige the employee to use X banking service for payment received. The next reason, they were forced to use another banking service, this can be seen from the answers of the questionnaire given to the respondent that they are happy and proud to be the customer of X Bank while being the customer of other banks.

3.7. Indirect impact of Customer Relationship Management on Customer loyalty through Satisfaction at X Bank Unit Malang

From the discussion in Chapter IV, it's discovered several direct impacts from the four variables. From the path analysis, the result shows that customer relationship management (X_2) indirectly has the significant and positive impact on customer loyalty (Y) through customer satisfaction with the value of $\beta = 0,126$. That value is considered low compared to when customer relationship management directly impact customer loyalty, $\beta = 0,200$ and sig t = 0,044. This result is in line with previous research by Imasari (2011) who stated that customer relationship management has the impact on customer loyalty at Bank BCA. Also with Febrianingtyas, et al. (2014) who stated that customer relationship management has the significant and positive impact on customer satisfaction and loyalty at Bank Jatim.

Papers and Rogers in Keller, Kotler (2009:150) said that there are a few steps to make this CRM concept runs well, which are by; (1) Identifying prospect and available customer, (2) Differentiating customer based their needs and their value for the company, (3) Interacting with the customer in individual to improve company's knowledge on customer's individual need and to built stronger relation, (4) Modification product service and message for every customer. Good CRM relationship gives satisfaction to X Bank customer. Pepers and Rogers in Keller, Kotler (2009:150) said that there are a few steps to make this CRM concept runs well, which are by; (1) Identifying prospect and available customer, (2) Differentiating customer based their needs and their value for the company, (3) Interacting with the customer in individual to improve company's knowledge on customer's individual need and to built stronger relation, (4) Modification product service and message for every customer. Good CRM relationship gives satisfaction to X Bank customer.

According to the researcher, when customer relationship management has the impact on customer loyalty through customer satisfaction, the result is low. It is because 74% of the respondent also uses another banking service that they compare X Bank to other banks they attend.

4. CONCLUSION AND SUGGESTION

4.1. Conclusion

Based on the result of the research and discussion, in conclusion: (1) There is positive and significant impact of brand image (X_1) on customer satisfaction (Z) at X Bank Unit Malang; (2) There is positive and significant impact of customer relationship management (X_2) on customer satisfaction (Z) at X Bank Unit Malang; (3) There is positive and significant impact of brand image (X_1) on customer loyalty (Y) at X Bank Unit Malang (4) There is positive and significant impact of customer relationship management (X_2) on customer loyalty (Y) at X Bank Unit Malang (5) There is positive and significant impact of satisfaction (Z) on customer loyalty (Y) at X Bank Unit Malang. (6) There is indirect positive and significant impact of brand image (X_1) to customer loyalty (Y) through customer satisfaction (Z) in X Bank Unit Malang; (7) There is indirect positive and significant impact of customer relationship management (X_2) to customer loyalty (Y) through customer satisfaction (Z) in X Bank Unit Malang.

4.2. Suggestion

Based on the research result, the suggestions given by the researcher are as follows; (1) For X Bank Unit Malang: the bank should maintain their good image on the eyes of the customers so that there would be more and more people willing to be their customer. The adding of drive-through and ride through ATMs are needed in certain places. X Bank also needs to maintain the good relationship with their customer by always willing to give information about new products and various services because their competitors such as Bank BRI, BCA, and Mandiri are potential. Even though the loyalty of the customer is considered high, 74% of the respondent are also customers at other banks. This means that X Bank needs to improve their product quality to prevent the customer from moving to other banks. (2) For next researchers using this research as one of the references, they can change the customer relationship management variable into public relation. The public relation can be the measurement

to measure how far is the relationship between the stakeholder can affect loyalty. The next researcher also better adds the number of the research sample by minimizing the error percentage and minimalizing the research coverage area. In this research, the error percentage used in the sampling is 10% so that there are 100 samples. The next researcher is recommended to minimize the error percentage to 5% so that the sample used can be as many as 400 samples so that it can represent the total population better and gives a maximum result.

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