



The Influence of Relationship Marketing on Loyalty with Mediation of Customer Trust at PT. Bank Rakyat Indonesia (Persero) Tbk Krian Branch Office

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Abstract: The banking industry currently needs to have the right strategy to grow and retain customers so they can continue to use the banking services provided. This is because competition in the banking industry in the digitalization era is getting tighter and more competitive. Loyalty to customers is one of the main considerations for advancing the core business of the banking industry. because loyal customers will always continue to use the services that the bank will provide, so it is very important for businesses to encourage customers to continue to support them. The potential to increase loyal customers is by paying attention to Relationship Marketing which in the study identified trust as a mediating variable. This research approach uses a quantitative approach, using 110 respondents who meet the requirements. Data analysis technique using Partial Least Square (PLS) Structural Equation Modeling (SEM) analysis, the hypothesis in this study is Allegedly there is an influence of Relationship Marketing which has a significant effect on Customer Loyalty, Allegedly Relationship Marketing has a Significant effect on Trust, Allegedly Trust has a Significant effect on Customer Loyalty, it is suspected that Relationship Marketing has a significant effect on Loyalty through Trust mediation. Based on the analysis results show that all hypotheses in this study can be accepted. Therefore, this may be a strategy that can provide an advantage for future businesses in the area. The company's management should acknowledge the results of the analysis in this paper. Based on the results of the analysis, relationship marketing, whether carried out slowly or quickly with a focus on customer loyalty or through the use of trust-building media, will provide significant benefits. As a result, the more management understands relationship marketing and customer loyalty, the more favorable situation for customer loyalty at BRI Krian Branch Offices.

Keywords: Relationship Marketing, Customer Trust, and Customer Loyalty

INTRODUCTION

Today, the era of banking competition in the digitalization era is getting tighter and more competitive, banking companies must have the right strategy to develop and retain customers so that they continue to use the services they provide. Customer loyalty is the focus of attention to maintain the business continuity of banking companies. Customers who are very loyal will always continue to use the services that the bank will provide, and this loyalty will keep them from switching to other banks that provide similar services. Banks to stay in business, it is very important for companies to retain customers to stick to the company.

Customer loyalty is the most important thing for the survival of a bank. Loyalty is related to profitability. The Bank makes various efforts to maintain customer loyalty. An effective marketing program to achieve customer retention goals requires an appropriate and appropriate marketing strategy. The development of an appropriate and sustainable marketing program or strategy requires the support of accurate information about marketing aspects. Accurate information about marketing aspects includes information about the factors that build customer loyalty, (Nasution, & Frimayasa, 2022).

There are many banks that place too much emphasis on acquiring new customers at the expense of empowering existing ones. In fact, getting customers for business continuity is a challenging task. It will be more difficult and require more effort to gain customer loyalty. In the banking industry, customer loyalty is the pinnacle of achievement without being paid to recommend the banking service or name, loyal customers will not hesitate to spread good news and will always share information about the experience received. Getting new customers is not easy because it will cost a lot to stimulate business, so it will be a loss if the company loses loyal customers. Keeping current customers should take precedence over recruiting new customers. A company cannot survive without its loyal customers. Business actors will definitely pay attention to loyalty, or customer loyalty. The same goes for banking organizations. (Bilhaq et al, 2022).

In banking, the main goal of increasing company profitability is customer loyalty. Customers who are loyal to a particular brand will usually be tied to that brand and will use similar products regardless of whether other options are available in a financial exchange. To compete effectively, businesses must be able to satisfy customers (Tjiptono, 2014). According to Kotler and Keller (2017), loyalty is a commitment to continue to buy or use a preferred product or service in the future despite changing circumstances and marketing efforts. Using the same product or service repeatedly is a loyalty behaviour. The tendency of a customer to stick with a certain brand is an indication that the customer is a loyal customer; however, sticking with a product is not considered loyalty when certain conditions are met, such as the absence of other product choices (Griffin, 2015).

Banking companies will benefit from creating loyal customers, who are more likely to continue to use the bank's services and entrust personal information to others who are interested in banking. If customer loyalty is not maintained and improved properly, the bank will eventually be unable to compete with other banks, and existing customers will be able to switch to other banks. According to Rosyihuddin (2020), loyalty is an important asset for business people because it can increase profits or increase visits. Kotler and Keller (2017), retaining existing customers presents opportunities to acquire new customers. The costs of attracting new customers can be five times higher than those of retaining existing customers, and it is generally more profitable to retain all existing customers than to switch to new ones. To maintain continuity, it is also necessary to maintain customer trust. According to Morgan and Hunt (1994), the level of integrity, honesty, and competence of the company's employees is what is meant by the term "customer trust". Company goals will be achieved by increasing,

customers will be more comfortable, especially the trust that has been given can be maintained (Prasetyo et al, 2022).

Customer creation and retention is, fundamentally, the main goal of every business. Practically speaking, many organizations (including banking administration associations) focus on new customers rather than retaining existing customers. It is not easy for the banking business to increase customer loyalty. Loyalty develops when customers are satisfied with products or services that meet expectations. Achieving customer dedication cannot be instantaneous, organizations must certainly carry out different cycles and systems. Customer loyalty must also be a consideration in marketing. The practice of relationship marketing aims to cultivate long-term relationships by focusing on the relationship between producers and consumers. One way to retain customers is Relations Marketing. Constant communication with customers is the hallmark of Relations Marketing, which fosters trust and, consequently, loyalty. In this regard, a strategy that can be used by business people to maintain their existence is to concentrate on developing relationships with customers.

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Talegani et al, (2011). "A Conceptuality Approach to Relationship Marketing and Customers Loyalty to Banks", relational marketing is a business strategy that uses technological advances to strengthen its organization, build connections to assist organizations in maximizing the value received based on processing customer perceptions. From this explanation it is revealed that by building good relationships with customers will streamline the implementation of the organization in general. According to Kotler and Keller (2017), the goal of every marketer is to build long-term success by fostering close relationships with customers, in the banking world, especially PT Bank Rakyat Indonesia (Persero) Tbk Branch Office Krian (BRI BO Krian), Relationship marketing is a determinant of how service The services provided will provide linkages with Relationships / Good relations with customers, in accordance with the commitment of all levels of banking management, various problems in banking transactions to be corrected as much as possible so that customers do not hesitate to make transactions in the future. Companies use Relationship marketing in an effort to maintain themselves in business dynamics. Relationship bonding is widely considered as a tool to maintain customer loyalty. Basically, relationship promotion consists of three methodologies, specifically: social ties, structural, and financial (Shammoutet al., 2007),

Previous research has found that relationship marketing has a significant effect on loyalty (Herdian et al, 2013); (Syaiful, 2015), Handayani, et al. (2022); Wijaya (2015) trust is an intermediate variable that can mediate the dependent and dependent variables, and Relationship Marketing influences loyalty through trust. Morgan and Hunt, (1994) The success of Relationship Marketing requires relationship trust. Trust can be used as the main mediating variable in the model of analyzing competitors. In previous research that was not in line, it was also found that Relationship Marketing had no effect on loyalty (Ningrum,

2021); (Karbe, 2022). Based on the results of his research, it can be seen that there are differences from previous research on relationship marketing on loyalty, which based on this research there are contradictory contradictions.

The map of the strength of state banks which are increasingly competing with private banks, and the rise of banking technology indicate that there is a shift in the current banking industry. As a result, innovation is urgently needed. Innovation that focuses on customer trust and loyalty is a necessity that cannot be avoided because the public's assessment of banks has developed to include issues of good relations with customers, both in terms of banking products offered and services provided, as well as a positive bank image. Customers always complain that the services of PT Bank Rakyat Indonesia (Persero) Tbk could be better, especially in terms of service to customers. It is proven that Bank Rakyat Indonesia (BRI) has not succeeded in overcoming the counter queues with the intended number of customers. Impressed by the fact that the queue at the counter continues even though the clerk is not able to serve as many customers as he wants. In addition, customers have to wait until the bank office opens to conduct banking transactions. According to Cronin and Taylor (2002), the success of organizations in providing services to customers is reflected in how well providers serve customers (customers). According to Brady and Cronin (2001), the quality-of-service interactions, physical environment, and outcomes are customer expectations of service performance.

Customer trust is seen as a key factor in developing customer loyalty and ensuring long-term relationships between customers and companies. Bank Rakyat Indonesia (BRI) is one of the companies in the banking industry, and as a result of intense competition to win over customers, the phenomenon of change always affects banks. Currently it is increasingly difficult to predict the behaviour of Indonesian banking customers. Customers may wish to be given low interest rates or high interest rates, and low administrative costs and fast financial transactions.

Customers who make transactions certainly want efficiency, convenience, and easy access anytime, anywhere. In general, the banking industry has realized that today's customers want more than just interest rates and sophisticated banking products but to increase trust which in turn fosters customer loyalty. trust will have a good impact on the continuity of a business, someone who entrusts everything will certainly not hesitate to use services again in the future so this trust is very important to pay attention to, especially companies engaged in financial services. According to Ndubisi (2007) trust is the belief that a party will fulfill its promise in that relationship, as a result of breaking a promise it will make the customer switch to another company. Trust can be interpreted as belief or conviction of a party towards another party or towards a relationship. Based on Wijaya's previous research (2015); Paluwati, et al (2020); Utami et al (2019); Syaiful (2015) shows that customer confidence has a significant effect on customer loyalty, meaning that the better a person's level of confidence, the better the level of loyalty.

PT Bank Rakyat Indonesia (Persero) Tbk Krian Branch Office (BRI BO Krian) is a bank that is oriented towards maximizing profits to satisfy all stakeholders in the entire Krian region. Micro segmentation is the main target of Bank BRI, especially the Krian Branch Office. To maximize these profits, the MSME business target is a market that still has wide open potential for improvement. Observational data shows that there is an increase in the frequency of visits in 2019, this number is better than the previous year in 2018, then in 2020 to 2021 there will be a decrease in the number of visits when viewed from the benchmark in 2019. Then further observations are made by looking at the number of new customers who at Bank BRI Krian Branch Office from 2018 to 2021, based on data recapitulated by researchers, it can be seen that new customers in 2020 have increased significantly compared to the previous year (2018-2019), but in the following year (2021) the number of new

customers has tended to decrease significantly Compared to the previous year (2018-2020), based on the description of the two data, this shows a serious phenomenon that needs to be studied in depth to improve customer relationships, customer trust, and customer loyalty at PT Bank Rakyat Indonesia (Persero) Tbk Branch Office Krian . According to the management of PT Bank Rakyat Indonesia (Persero) Tbk Branch Office, Krian said: "The facts from the data need to be studied in depth so that the company's management can improve much better than before."

Based on the background description, the researcher is interested in conducting research and studying in depth with the title " Influence Relationship Marketing towards Loyalty by Mediation of Customer Trust in P T Bank Rakyat Indonesia (Persero) Tbk Branch Office Krian". with the consideration that in this study the object of research is the customer of PT Bank Rakyat Indonesia (Persero) Tbk Branch Office Krian.

LITERATURE REVIEW

The Effect of Relationship Marketing on Customer Loyalty

Sivesan (2012) says that relationship marketing is a very important concept for attracting and retaining customers in an organization. In the modern business world, the focus of marketing reflects the shift from transactional marketing to relationship marketing. Building, maintaining and constantly improving customer relationships is an important aspect of business. The concept of relationship marketing is widely understood, both academically and professionally, where the aim is to develop strong relationships and turn indifferent customers into loyal ones. In previous research by several researchers found that relationship marketing had a significant effect on loyalty (Semuel, 2012); (Prihandini, & Hadi, 2021); (Synathra, 2018); (Kandou, et al 2017); (Djatkiko, 2013); (Wibisono, 2019); (Rahmawati, 2016); (Sefesiyani, & Arifin, 2015); (Putri, 2014).

H1: It is suspected that there is an influence of relationship marketing on customer loyalty

The Effect of Relationship Marketing on Trust

Velnampy and Sivesan (2012) say that relationship marketing is a contemporary marketing strategy for all companies to meet customer needs and wants. Viewed from the customer's point of view, the important factors used to meet customer needs are trust. several previous studies found that Relationship Marketing has an effect on Trust, which means that the better the Relationship Marketing, the Trust will increase (Semuel, H. 2012); (Agustian, 2011); Indrayani, (2017); (Soelistiawan, Lukitaningsih, & Wiyono, 2021); (Putra, 2020).

It is suspected that there is an influence of relationship marketing on trust

The Effect of Trust on Customer Loyalty

Trust is also a belief that is held in a relationship with work partners related to being honest and helping each other. Trust can be created when one party feels comfortable exchanging with another party who is honest and trustworthy. To gain the trust of customers, companies must communicate effectively, adopt norms that customers believe in, and stay away from negative judgments (Morgan and Hunt, 1994). Trust is a key variable in developing a strong desire to maintain a long-term relationship. To be able to maintain customer loyalty the company does not only rely on the satisfaction felt by customers, but more than that trust is a key intermediary in building successful exchange relationships to build high customer loyalty. Several relevant studies have also found that trust has a significant effect on loyalty, (Putra, 2020); (Bahrudin, & Zuhro, 2016); (Ishak, & Luthfi, 2011); (Soegoto, 2011); (Arfianti, 2014); (Supertini, et al 2020).

H3: It is suspected that there is an influence of trust on customer loyalty

The Effect of Relationship Marketing on Customer Loyalty Through Trust

Relationship marketing according to Saputra and Ariningsih (2014) is a marketing strategy concept that seeks to establish long-term relationships with customers, namely maintaining a strong and mutually beneficial relationship between service providers and customers that can build repeat transactions and create customer loyalty. Chan (2003) says that relationship marketing is the introduction of each customer in more detail by creating two-way communication by managing a profitable relationship between the customer and the business entity, thereby making the business entity always have a long-term frame of mind. Wijaya (2015) trust is an intermediate variable that can mediate the dependent and dependent variables, and Relationship Marketing influences loyalty through trust. Morgan and Hunt, (1994) The success of Relationship Marketing requires relationship trust. Trust can be used as the main mediating variable in the model of analyzing competitors.

H4: it is suspected that there is an influence of relationship marketing on customer loyalty through trust

METHODS

The research used is quantitative research where quantitative exploration is research that places more emphasis on numbers and logical strategies using factual instruments. According to Sugiyono (2015) Quantitative exploration is information as numbers, or quantitative information that is given a score.

This study uses a causality approach that fully aims to describe the research factors (information) to determine the degree or strength of the relationship between the factors to be observed, the structure or direction of the relationship between the factors to be examined, and the extent to which the impact of a variable to the dependent variable. In this study, the relationship between factors is causal, meaning that the existence of a variable is still in the air due to at least one different factor. The research location chosen by the researcher in preparing the thesis in this study was conducted at Bank BRI BO Krian, Sidoarjo Regency, East Java Province, Indonesia.

Indriantoro & Supomo (2016) population is a group of people, events or anything that has certain characteristics. Based on some of the theories described by the research above, basically the population in this study is all customers who make transactions at Bank BRI BO Krian who visit and wish to make a return visit, while the population in this study is not known with certainty.

According to Sugiyono (2015), the definition of a sample is a portion of the population that has characteristics that match what you want to study. Based on the statement that the number of populations is not known with certainty, the researcher refers to the theory initiated by Hair, et all (2012) Determining the number of research samples using SEM is the number of indicators multiplied by 5 to 10. Based on these guidelines, the minimum sample size for this study is:

$$\begin{aligned} \text{Sample} &= \text{Number of indicators} \times 10 \\ &= 11 \times 10 \\ &= 110 \text{ Respondents} \end{aligned}$$

Based on the calculations above, the sample of this research is 110 respondents.

RESULTS AND DISCUSSION

In this study, testing the hypothesis using analysis techniques using the Structural Equation Modeling-Partial Least Square program (SEM-PLS) version 3.0, the following are the stages in this research analysis:

Evaluation of Measurement Model Test or Outer Model

Based on the results of the PLS analysis in the PLS Algorithm for validity and reliability tests, the coefficient of determination of the model and the path coefficient for the equation model, it has been shown based on the results of the output of the PLS Algorithm Smart PLS, which can be observed in the following figure:

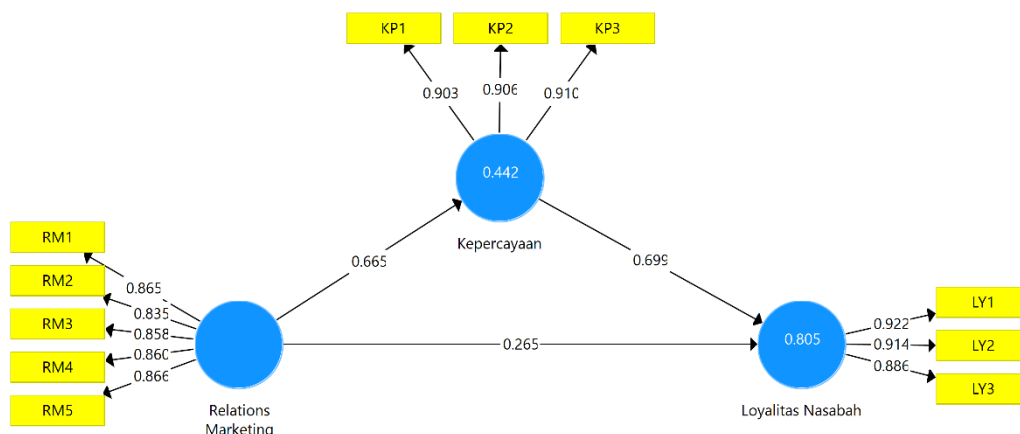


Figure 1. Outer Model Test Results
Source: Results of Smart PLS Report Data Processing

Convergent Validity Test

Convergent Validity Test From the measurement model using reflexive indicators it can be observed based on the correlation between the item score indicators and the construct score. Individual reflexive measures are declared high if they have a correlation of more than 0.70 using the construct to be measured. However, in the scale development stage research, outer loading values above 0.50 based on existing theory are still acceptable (Ghozali & Latan, 2015). Below the outer loading value of each indicator of the research variables can be explained in Table 4.9.

Table 1. Outer Loading Convergent Validity Test

| Indicator | Marketing Relations (X) | Trust (Z) | Customer Loyalty (Y) |
|-----------|-------------------------|-----------|----------------------|
| RM1 | 0.865 | | |
| RM2 | 0.835 | | |
| RM3 | 0.858 | | |
| RM4 | 0.860 | | |
| RM5 | 0.866 | | |
| KP1 | | 0.903 | |
| KP2 | | 0.906 | |
| KP3 | | 0.910 | |
| LY1 | | | 0.922 |
| LY2 | | | 0.914 |
| LY3 | | | 0.886 |

Source: Results of Smart PLS Report Data Processing

Based on the data display in Table 1 above, it is known that each of the research variable indicators has an outer loading value of > 0.7. (Ghozali & Latan, 2015). so that all indicators are declared feasible or valid for research use and can be used for further analysis.

Discriminant Validity Test (Discriminant Validity)

Discriminant Validity test of the indicator measurement model can be observed in the cross loading between the indicator and the construct. If the correlation between the construct

and the indicator is higher than the correlation between the indicator and the other constructs, this indicates that the latent construct predicts the indicators in the block better than the indicators in the other blocks.

Table 2. Cross Loadings Discriminant Validity

| Indicator | Marketing Relations (X) | Trust (Z) | Customer Loyalty (Y) |
|-----------|-------------------------|-----------|----------------------|
| RM1 | 0.865 | 0.541 | 0.636 |
| RM2 | 0.835 | 0.532 | 0.559 |
| RM3 | 0.858 | 0.541 | 0.614 |
| RM4 | 0.860 | 0.625 | 0.641 |
| RM5 | 0.866 | 0.601 | 0.667 |
| KP1 | 0.628 | 0.903 | 0.814 |
| KP2 | 0.540 | 0.906 | 0.754 |
| KP3 | 0.634 | 0.910 | 0.808 |
| LY1 | 0.644 | 0.797 | 0.922 |
| LY2 | 0.632 | 0.842 | 0.914 |
| LY3 | 0.714 | 0.740 | 0.886 |

Source: Results of Smart PLS Report Data Processing

Based on the results obtained, it can be said that the indicators used in the following research already have a Cross Loading value for the Discriminant Validity Test. (Discriminant validity) which is good in compiling their respective variables. The data above shows that there are no variable indicators whose cross-loading values are below 0.5, so that all indicators are declared feasible or valid for research use and can be used for further analysis.

Apart from observing the cross-loading value, discriminant validity can also be determined through another method, namely observing the Average Variant value Extracted Ghozali & Latan (2015) provides an explanation that another test is carried out to determine the assessment of the validity of the construct through observing the average variant extracted value. The model is declared good if the average variant extracted (AVE) for each construct has a value greater than 0.50.

Table 3. Average Variant Extracted (AVE) Value

| Variable | Average Variant Extracted (AVE) |
|-------------------------|---------------------------------|
| Marketing Relations (X) | 0.734 |
| Trust (Z) | 0.822 |
| Customer Loyalty (Y) | 0.823 |

Source: Results of Smart PLS Report Data Processing

Based on the data display in Table 3, it can be observed that each research variable has an Average Variant Extracted (AVE) value greater than 0.5. Thus, it can be stated that each variable already has a good value of discriminant validity.

Reliability Test (Composite Reliability)

Reliability Test (Composite Reliability) is the part that is used to test the reliability value of several indicators on a variable. A variable can be said to meet composite reliability if it has a composite reliability value of > 0.6. Below is presented the composite reliability value of each variable used in the study as follows.

Table 4. Composite Reliability

| Variable | Composite Reliability |
|-------------------------|-----------------------|
| Marketing Relations (X) | 0.932 |
| Trust (Z) | 0.933 |
| Customer Loyalty (Y) | 0.933 |

Based on the display of the data in Table 4, it can be seen that the composite reliability value of all research variables is > 0.7. The construct is declared reliable if the composite reliability value is above 0.70 (Ghozali & Latan, 2015). These results can show that each variable meets composite reliability and, in the end, it can be concluded that all variables have a high level of reliability.

Cronbach's Alpha test

Composite Reliability test, reliability testing can also be strengthened through the use of a test based on the results of the Cronbach Alpha value. A variable can be said to be reliable if the Cronbach alpha value is > 0.7. The table below shows the Cronbach alpha value of each variable:

Table 5. Cronbach's Alpha Value

| Variable | Cronbach's Alpha |
|-------------------------|------------------|
| Marketing Relations (X) | 0.910 |
| Trust (Z) | 0.892 |
| Customer Loyalty (Y) | 0.893 |

Source: Results of Smart PLS Report Data Processing

Based on the data display in Table 5, it can be seen that the Cronbach alpha value of each research variable is > 0.7. So based on this, the following research results show that each research variable meets the requirements for the Cronbach's alpha value, finally a conclusion can be made that all variables have a high level of reliability.

Structural Model Test or Inner Model

Implementation of tests on the inner model or structural model is used to test possible relationships between latent constructs. inner the model consists of a structure models, inner relations and substantive theory that can describe the relationship between latent variables based on substantive theory. The inner model can be tested by looking at or considering the R-square, Q-square and path coefficient values to get some important information on how much the dependent latent variable can be influenced by the independent latent variable, as well as the results of the significance test to test the significance value of the effect or relationship between variables (Ghozali & Latan, 2015). The results of the Smart Pls analysis can be shown in Figure 4.9 below.

In the Evaluation of the Inner Model this test will explain the results of the R-Square Test (R2), Q-Square Test (Q2) and Path Coefficient Test. Direct Effect Test and Indirect Effect Test. The following are each test in the following explanation:

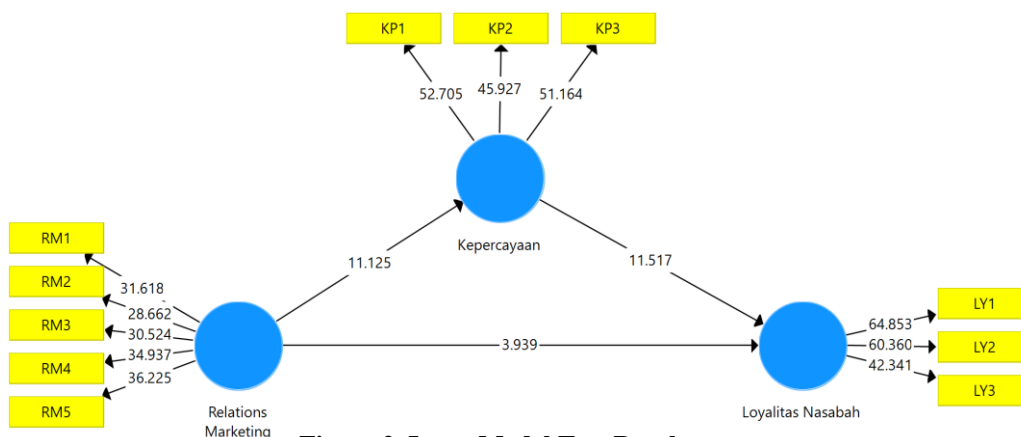


Figure 2. Inner Model Test Results

Source: Results of Smart PLS Report Data Processing

Model Feasibility Test (Goodness of Fit)

The Q-square test value in PLS is used to see predictive relevancy in a constructive model. In the goodness of fit assessment, it can be seen using SRMR (Standardized Root Mean Residual). It is expected that the SRMR value is <0.10 and the model is declared infeasible if the SRMR value is > 0.15. (Ghozali, & Latan, 2015), the following results of the calculation of goodness of fit using SRMR:

Table 6. SRMR Mode

| Mode | Saturated Model | Estimated Model |
|------|-----------------|-----------------|
| SRMR | 0.054 | 0.054 |

Source: Results of Smart PLS Report Data Processing

Based on the results of these calculations, it is known that the SRMR value <0.10, which is equal to 0.054 <0.10 to the calculation results above, thus the results of testing the model in this study can be stated to have **good goodness of fit or Model Fit**.

Coefficient Test / Direct Influence Test

In the path coefficient test, it can show how much the relationship or influence of the latent construct is generated using the pattern of the boot strapping procedure. Between these constructs have a close and strong relationship if the path coefficient value is more than 0.01. Also, the relationship between latent variables is said to be significant if the path coefficient is at the level of 0.050 (Urbach & Ahlemann, 2010).

In testing the hypothesis, it can be seen from the t-statistic value and probability value. For hypothesis testing, namely by using statistical values, for alpha 5% the t-statistic value used is 1.96. So that the criteria for accepting/rejecting the hypothesis are that Ha is accepted and H0 is rejected when the t-statistic is > 1.96. To reject/accept the hypothesis using probability, Ha is accepted if the p value <0.05. The following are the results of the direct effect test based on the hypothesis tested:

Table 7. T-Statistics and P-Values, Direct Influence

| Variable Test | Original Sample (O) | sample Means (M) | Standard Deviations (STDEV) | T Statistics (O/STDEV) | P Values |
|--|---------------------|------------------|-----------------------------|------------------------|----------|
| Marketing Relations (X) -> Customer Loyalty (Y) | 0.265 | 0.267 | 0.067 | 3,939 | 0.000 |
| Marketing Relations (X) -> Trust (Z) | 0.665 | 0.662 | 0.060 | 11.125 | 0.000 |
| Trust (Z) -> Customer Loyalty (Y) | 0.699 | 0.696 | 0.061 | 11.517 | 0.000 |

Source: Results of Smart PLS Report Data Processing

Hypothesis Effect of T-Statistics and P-Values Results Based on the data presented in the table above, it can be seen that the hypothesis proposed in this study can be formulated. Following are the details of the influence between variables:

1. Effect of Relations Marketing (X) on Customer Loyalty (Y): H1

Based on the statistical test results above for testing the Marketing Relations variable (X) on Customer Loyalty (Y) a T statistics value of 3.939 with a p-value of 0.000 with a coefficient value of 0.264 is obtained which indicates a positive direction. the T statistics value of 3.939 is still far from the critical number 1.96 is still above and the p-value is smaller than α (0.000 <0.05) so the conclusion in this study H0 is rejected and H1 is accepted, so this study shows that there is a positive and significant influence of Relations Marketing (X) on Customer Loyalty (Y).

2. Effect of Relations Marketing (X) on Trust (Z): H2

Based on the table above showing statistical testing for the Marketing Relations variable (X) on Trust (Z) from the calculation results found a T statistics value of 11.125 with a ρ -value of 0.000 with a coefficient value of 0.665 indicating a positive direction. Because the T statistics value of 11.125 is still below 1.96 and the ρ -value is smaller than α (0.000 < 0.05) then H0 in this study is rejected so that H2 can be accepted, thus there is a positive and significant influence on the Marketing Relations variable (X) to Trust (Z).

3. The Effect of Trust (Z) on Customer Loyalty (Y): H3

Based on the test table above in testing the variable Trust (Z) on Customer Loyalty (Y) a T statistics value of 11.517 is obtained with a ρ -value of 0.000 with a coefficient value of 0.699 indicating a positive direction. Based on the T statistics value of 11.517, the results are still above the critical limit of 1.96 and the ρ -value is smaller than α (0.000 < 0.05) so it can be concluded that H3 in the research findings can be accepted so that H0 in this test is reject. thus, the findings in this study concluded that there is a positive and significant influence of the variable Trust (Z) on Customer Loyalty (Y).

Indirect Effect Test (Indirect Effect)

An alternative approach to test the significance of mediation is by using bootstrapping techniques (Bollen and Stine, 1990, in Ghozali & Latan, 2015). In testing the hypothesis, it can be seen from the t-statistic value and probability value. For hypothesis testing, namely by using statistical values, for alpha 5% the t-statistic value used is 1.96. So that the criteria for accepting/rejecting the hypothesis are that Ha is accepted and H0 is rejected when the t-statistic is > 1.96. To reject/accept the hypothesis using probability, Ha is accepted if the p value < 0.05.

Indirect influence testing is done by looking at the results of the path traversed test, if all the paths traversed are significant then the indirect effect is also significant, and if there is a non-significant path then the indirect effect is said to be non-significant. The indirect influence path coefficient is presented in the following table:

Table 8 . T-Statistics and P-Values, Indirect Influence

| Variable Test | Original Sample (O) | sample Means (M) | Standard Deviations (STDEV) | T Statistics ((O/STDEV)) | P Values |
|--|---------------------|------------------|-----------------------------|--------------------------|----------|
| Relations Marketing (X) -> Trust (Z) -> Customer Loyalty (Y) | 0.465 | 0.460 | 0.051 | 9.141 | 0.000 |

Source: Results of Smart PLS Report Data Processing

Hypothesis Effect of T-Statistics P-Values Results Based on the data presented in the table above, it can be seen that the hypothesis proposed in this study can be formulated. Following are the details of the influence between variables:

The influence of Relations Marketing (X) on Customer Loyalty (Y) through the mediation of Trust (Z): H4

Based on the table above for testing the indirect effect of Relations Marketing (X) on Customer Loyalty (Y) through the mediation of Trust (Z) a T statistics value of 9.141 is obtained with a ρ -value of 0.000 with a coefficient value of 0.465 indicating a positive direction. Because the T statistics value is 9.141 above 1.96 and the ρ -value is smaller than α (0.000 < 0.05) then H0 in this study is rejected by accepting H4, thus there is a positive and significant influence on the Marketing Relations variable (X) to Customer Loyalty (Y) through Trust mediation (Z), from the mediation test above shows that the Trust mediation

variable (Z) in this study is categorized as partial mediation, namely directly or indirectly the tested variable has a significant influence on Loyalty Customer (Y).

Discussion of Research Results

Relations Marketing Influences Customer Loyalty

Tests in this study regarding the Marketing Relations variable (X) on Customer Loyalty (Y) obtained a T statistics value of 4.084 with a p -value of 0.000 with a coefficient value of 0.265 indicating a positive direction. The T statistics value of 3.939 is still far from the critical number 1.96 is still above and the p -value is smaller than α ($0.000 < 0.05$) so the conclusion in this study H_0 is rejected and H_1 is accepted, so this study shows that there is a positive and significant influence of Relations Marketing (X) on Customer Loyalty (Y).

The results of this study indicate that the better the relationship relationship, the closer the relationship with customers, the results of this study are significant results regarding the best method to keep customers or customers loyal, as explained by Sivesan (2012) who said that relations marketing is a very influential idea. significant to attract and retain customers in an organization. In today's business world, advertising centers reflect the shift from conditional marketing to relations marketing. Building, following and continuing to develop customer connections is an important part of business. The idea of presenting a relationship is widely understood, both scholastically and expertly, where the point is to forge strong relationships and turn isolated customers into loyal customers. The better the Marketing Relations, the more loyal the Customer will be and vice versa if the Marketing Relations is not maintained, the customer will be disloyal and the worst thing is the customer will leave the company. The results in this study are also relevant to previous research by several researchers (Semuel, 2012); (Prihandini, & Hadi, 2021); (Synathra, 2018); (Kandou, et al 2017); (Djatkiko, 2013); (Wibisono, 2019); (Rahmawati, 2016); (Sefesiyani, & Arifin, 2015); (Putri, 2014), who suggested and found that relationship marketing has a significant effect on loyalty

Relations Marketing Affects Trust

Based on the table above showing statistical testing for the Marketing Relations variable (X) on Trust (Z) from the calculation results found a T statistics value of 11.125 with a p -value of 0.000 with a coefficient value of 0.665 indicating a positive direction. Because the T statistics value is 11.125 above 1.96 and the p -value is smaller than α ($0.000 < 0.05$) then H_0 in this study is rejected so that H_2 is accepted, thus there is a positive and significant influence on the Relationship Marketing variable (X) to Trust (Z).

The results of this study address the importance of gaining customer trust to retain customers, the results of this study indicate that relationship marketing has a positive effect on customer trust, the better the relationship marketing, the better customer trust will be in making transactions, as described by Velnampy and Sivesan (2012) said that relationship marketing is one of the contemporary marketing strategies for all companies to meet the needs and desires of customers. Viewed from the customer's point of view, the important factors used to meet customer needs are trust. From these results it can be concluded that the better the Marketing Relations, the higher the level of customer trust, if the Marketing Relations are not improved, the trust will decrease. The results of this study agree with other researchers by (Semuel, H. 2012); (Agustian, 2011); Indrayani, (2017); (Soelistiawan, Lukitaningsih, & Wiyono, 2021); (Putra, 2020) Several previous studies have found that

Relationship Marketing has an effect on Trust, which means that the better the Relationship Marketing, the Trust will increase.

Trust Affects Customer Loyalty

Based on the test table above, in testing the variable Trust (Z) on Customer Loyalty (Y), a T statistics value of 11.517 is obtained with a p -value of 0.000 with a coefficient value of 0.669 indicating a positive direction. Based on the T statistics value of 11.517, the results are still above the critical limit of 1.96 and the p -value is smaller than α ($0.000 < 0.05$) so it can be concluded that H3 in the research findings can be accepted so that H0 in this test is reject. thus, the findings in this study concluded that there is a positive and significant influence of the variable Trust (Z) on Customer Loyalty (Y).

Trust is the main perspective for obtaining customer loyalty, the findings in this study indicate that trust is the main angle that can make customers loyal. Trust is also a belief that is firmly held by work partners related to telling the truth and helping each other. Trust can be created when one party feels open to trading with another party who speaks the truth and can be relied upon. To gain the trust of customers, organizations must successfully deliver, embrace standards accepted by customers and avoid negative decisions (Morgan and Chase, 1994).

Trust is an important variable in cultivating a strong drive to maintain a lasting relationship. To be able to maintain customer loyalty the company does not only rely on the satisfaction felt by customers, but more than that trust is a key intermediary in building successful exchange relationships to build high customer loyalty. Several relevant studies (Putra, 2020); (Bahrudin, & Zuhro, 2016); (Ishak, & Luthfi, 2011); (Soegoto, 2011); (Arfianti, 2014); (Supertini, et al 2020), also found that trust has a significant effect on loyalty, the higher the customer's trust, the more loyalty will be formed.

Relationship Marketing Affects Customer Loyalty Through Trust Mediation

Based on the table above for testing the indirect effect of Relationship Marketing (X) on Customer Loyalty (Y) through the mediation of Trust (Z) a T statistics value of 9.141 is obtained with a p -value of 0.000 with a coefficient value of 0.465 indicating a positive direction. Because the T statistics value of 9.141 is above 1.96 and the p -value is smaller than α ($0.000 < 0.05$) then H0 in this study is rejected by accepting H4, thus there is a positive and significant influence on the Relationship Marketing variable (X) to Customer Loyalty (Y) through Trust mediation (Z), from the mediation test above shows that the Trust mediation variable (Z) in this study is categorized as partial mediation, namely directly or indirectly the tested variable has a significant influence on Loyalty Customer (Y).

The results in this study are clear evidence that relationship marketing can influence loyalty if customer trust is also taken into account. In this study, a suitable strategy was developed for banking, especially at the Krian BRI Branch Office. Loyalty is very important to improve banking performance, with customer growth loyalty will always increase, of course through relations marketing and trust that will occur. Relationship marketing according to Saputra and Ariningsih (2014) is a marketing strategy concept that seeks to establish long-term relationships with customers, namely maintaining a strong and mutually beneficial relationship between service providers and customers that can build repeat transactions and create customer loyalty. Chan (2003) says that relationship marketing is the introduction of each customer in more detail by creating two-way communication by managing a profitable relationship between the customer and the business entity, thereby making the business entity always have a long-term frame of mind. Wijaya (2015) trust is an intermediate variable that can mediate the dependent and dependent variables, and

Relationship Marketing influences loyalty through trust. Morgan and Hunt, (1994) The success of Relationship Marketing requires relationship trust. Trust can be used as the main mediating variable in the model of analyzing competitors.

CONCLUSION

Based on the results of testing the ten hypotheses that have been proposed in this study, it can be concluded that:

1. Relationship Marketing has an effect on Customer Loyalty at the Krian BRI Branch Office.
2. Relationship Marketing has an effect on Trust in the Krian BRI Branch Office.
3. Trust has an effect on Customer Loyalty at BRI Krian Branch Office.
4. Relationship Marketing has an effect on Customer Loyalty through the mediation of Trust in the Krian BRI Branch Office.

Suggestion

Based on the results of the research in the findings of this study, the suggestions given by the researchers consist of practical and academic suggestions, the following suggestions are given as follows:

1. Practical

Based on the research results, it proves that Hip Marketing Relations has an effect on Customer Trust and Loyalty. So that this can be a strategy that can contribute to the company in the future. Company management needs to pay attention to the results of the analysis in this study. Based on the results of the analysis, it proves that Relationship Marketing directly or indirectly to Customer Loyalty or through the mediation of trust will have a significant influence, meaning that the better management pays attention to relationship marketing and trust, the better impact it will have on customer loyalty at the BRI Krian Branch Office. Management needs to pay attention to indicators in trust that can have an impact on loyalty, as explained earlier, regarding Ability, namely the ability of the Bank to be able to handle transaction constraints, Kindness or Benevolence the attention of bank management provides benefits to customers, and Integrity, namely the Bank that always provides accurate information in providing banking services. Paying attention to these items will have a good impact on the sustainability of banking in the future.

2. Academic

It is hoped that the results of this study can be used as a reference for future researchers who will examine the same concept, using structural analysis with a wider range of variables based on the highest indicators. Then the suggested research model is the effect of trust on customer loyalty mediated by integrity. The sample uses purposive sampling with the criteria; customers who have made repeated transactions, have an internet banking application (BRIMO), have a Debit Card/ATM (Automated Teller Machine) card.

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