EFFECTS OF MARKETING MIX, BANK IMAGE AND SERVICE QUALITY ON CUSTOMERS' SATISFACTION AND LOYALTY OF THE PEOPLE CREDIT BANK IN SOUTH SULAWESI

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Abstract - This study aims to analyze the effects of marketing mix, bank image and service quality on customers' satisfaction and loyalty of the People Credit Bank (BPR) in South Sulawesi. This research was conducted at BPR located in the cities of Makassar and Palopo and the districts of Bone and Gowa in South Sulawesi. These four locations were chosen as the development of BPR in these areas declined in the last 5 years. The number of sample collected using proportional sampling method was 400 costumers. The statistical method to analyse the data was by using Structural Equation Modeling with AMOS software application. The study found that both marketing mix and service quality had significant positive effects on customers' satisfaction and loyalty, while the bank image had a positive but it has no direct significant effect on customers' loyalty. The bank image, however, has an indirect significant effect on loyalty through customer satisfaction. Thus, marketing mix and service quality need to be given attention by BPR to improve customers' satisfacton and their loyalty.

Index Terms - marketing mix, service quality, image, satisfaction, and loyalty

I. INTRODUCTION

Studies that examined the performance of the People Credit Bank (BPR) have been advance in the literature. Irawati (2014), for instance, found that BPR in Surakarta has an inefficient performance. Factors behind this problem were due to high operating costs, low loan / financing guarantee and low operational profit. Also, Fahmi (2004) found that credit analysis by BPR Bango Dua in Indramayu played an important role in determining credit performance. Credit performance needs to consider business feasibility to ensure repayment ability. By doing this, the collectibility of credit will be generally in good condition. In addition, Taufik (2012) found that the BPR of Hasa Mitra that achieved best performance status from 2006 to 2010 was because its CAMEL's credit score was 98.98 in 2006, 99.40 in 2007, 98, 68 in 2008, 99.40 in 2009 and 99.40 in 2010. These scores were higher than the standard minimum score of 81.

It was argued that the external factors that affect the BPR's performance include the slowing down of economic growth, the decreasing of people's purchasing power and the high competitive pressure of BPR at the micro segment and the low interest rate. Whilst the internal factors include the lack of resources management. According to Info Bank Institute (2015), there were number of factors that must be taken care of by BPRs in order to survive in the midst of market changes. These factors include increasing economies of scale by strengthening capital and efficiency improvemnet, expanding business activities beyond capabilities and their ability in using own funds, and improving the capabilities of Human Resources (HR) primarily in the field of operation and risk management and strengthen the infrastructure as well as the use of appropriate Information Technology (IT) or make cooperation with several banks that make IT more efficient.

Based on the above mentioned factors, it is clear that the success key of BPR depends on the ability of BPR to cope with the dynamics of the BPR environment (see, Jones, 1994; Lubis and Huseini, 2009). Caruna, et. al. (2002) as cited from Miles and Snow (1978), argued that under dynamic environmental conditions, organizations must have a primary concern in creating a strategy to maintain the dynamic ability of the organization to adjust between what the organization offers and what the environment is governing. If this was met, the organization can keep growing.

The development of science and technology today has an impact on business competition. This is not limited only to companies engaged in industry, but also to companies dealing with trade and services. Success in the competition will be achieved if the company can create and retain customers (Tjiptono, 1997). To achieve these objectives then the company requires various efforts to achieve the planned goals. Of these efforts, customers' satisfaction is one of the important efforts that should taken into account by the company. This is simply because the customers' satisfaction can provide several benefits, including repeat purchase, and customers' loyalty (Tjiptono, 1997). Thus, customers' satisfaction and loyalty are important factors to gain new customers. By maintaining all existing customers, the company will get more benefit than if the company has to seek new customers as the cost of this can be five times than the cost of maintaining an existing customers (Kotler, 2000). This will further lead to company's survival.

Today, consumers are more critical, smarter, more price-conscious, more demanding and they also are offered by many competitors with the same or even better products. Thus, to produce loyal customers, the company must pay more attention to the customer by increasing the customer satisfaction (Griffin, 2004). This note was supported by the results of research conducted by Jones and Sasser (1994: 745) in that they found that loyalty is an endogenous variable as a result of satisfaction. Customer satisfaction theory is adopted from customer satisfaction theory based on disconfirmation paradigm by Fullerton and Shirley (2002). According to this theory, customer satisfaction is determined by two cognitive variables. It is a pre-purchase expectation that is a belief about the anticipated performance of a product and a "disconfirmation", that is, the difference between pre-purchase expectations and post-purchase perception.

In addition, marketing also has a very important function in achieving corporate success. In achieving marketing success, every company needs to develop an effective marketing strategy by combining elements in the marketing mix. Al Moomani (2009: 13) states that the marketing mix includes the marketing of products and services. Integrating the concept of product and service marketing is an appropriate strategy to obtain benefits. Of the marketing mix concept, the application of the 7P concept is a complex concept of marketing mix. However, by implementing the 7P concept including Public Relation (Ardianto, 2003) and Power (Tjiptono, 2005), the company's return will be maximized.

Apart from the above variables, the quality of service or service received by consumers will have an impact on the intention of behaving. As Magi and Julander (1996) stated that relationship between service quality perceptions and behavioral outcomes is important to the firm. The relationship of these variables is positive. The higher the quality of service the higher will be the consumers' behavior intention (Magi and Julander, 1996). If the company maintains its quality of service and strives to further improve it in the future, it will give rise to positive consumer behavior. This means that a better quality of service given by the company will not only make the consumers stay in the business, but it can also support others to become costumers in the business. See also, MacDonald and Smith (2004), Yoon and Suh (2003), and Cronin et. al. (2000), to name just a few literature. In fact, Jones and Sasser (1994) stated that customer loyalty is an endogenous variable caused by a combination of satisfaction so that customer loyalty is a function of satisfaction. If the relationship between satisfaction and loyalty is positive, then high satisfaction will increase customer loyalty.

However, consumer satisfaction is a long-term strategy that requires commitment, both regarding the source of funds and human resources. This factor is very important because customers will recommend it to other potential customers as they have satisfaction from their experiences toward goods they consumed. This further will affect buying behavior and customers' loyalty. A study focusing the consequence of satisfaction with loyalty was done by Denove and Power IV (2007). They found that customers' satisfaction greatly affects the customers' loyalty. They also found that loyalty and promotion by word of mouth are two ways that companies take to grow their sales and market share. Lack of attention to customers' satisfaction will make the company loss because of the very strong relationship between the high customers' satisfaction with value increase for shareholders.

In fact, Anderson, Fornell and Lehman (1994) and Kandampully and Suhartanto (2000) stated that if customers are satisfied with the goods or services received, it will create consumer loyalty. With the loyalty of consumers to the product / service will make consumers re-transact in the future. The same is also stated by Assael (1995) that customer satisfaction can increase purchasing intensity and with optimum level of satisfaction will encourage the creation of loyalty. Therefore, customers' loyalty is a strategic asset of the company that if managed properly have the potential to provide added value such as reduction marketing costs, attract new customers, increase trade and provide defense against competition (Taylor, et al, 2004). With these values, customer loyalty can be a competitive advantage because it can be a barrier for competitors (Balmer and Gray, 2003). To enter a market that has loyal customers is a very difficult thing. This is partly because it requires a great resource to get customers to move to another product and leave a competitor's product.

II. RESEARCH METHOD

This study used a quantitative approach. It aims to examine the effects of marketing mix, bank image and service quality on customers' satisfaction and loyalty. Data were collected from BPR's customers that were spread in 2 cities and 2 regencies in South Sulawesi as the development of the people credit banks in these locations were slow down over the last 5 years. The study was conducted from August to November 2017. The determination of the number of samples was based on the sample tables developed by Issac and Michael at the 5% confidence level (Sugiyono, 2006), in that if the population is 24,325 then the sample is 400 people. The technique of sampling was by using proportional sampling method. The data were then analyzed using statistical method so called Structural Equation Modeling (SEM) using AMOS 20.00 program. In addition to AMOS application program, Statistical Package for Social Science (SPSS 18.00) program was also used in data processing and the study analysis.

III. RESULTS AND DISCUSSION

To test the hypothesis, this study firstly grouped the variables of the model into exogenous variables and endogenous variables. An exogenous variable is a variable in which the value is determined outside of the model. While the endogenous variable is a variable in which the value is determined through the equation or from the established relationship model. The exogenous variables in the model are marketing mix, image and service quality, while the endogenous variables are customer satisfaction and customer loyalty. The model is said to be good when the hypothetical model development is theoretically supported by empirical data. The result of Structural Equation Model (SEM) is given at figure 1.

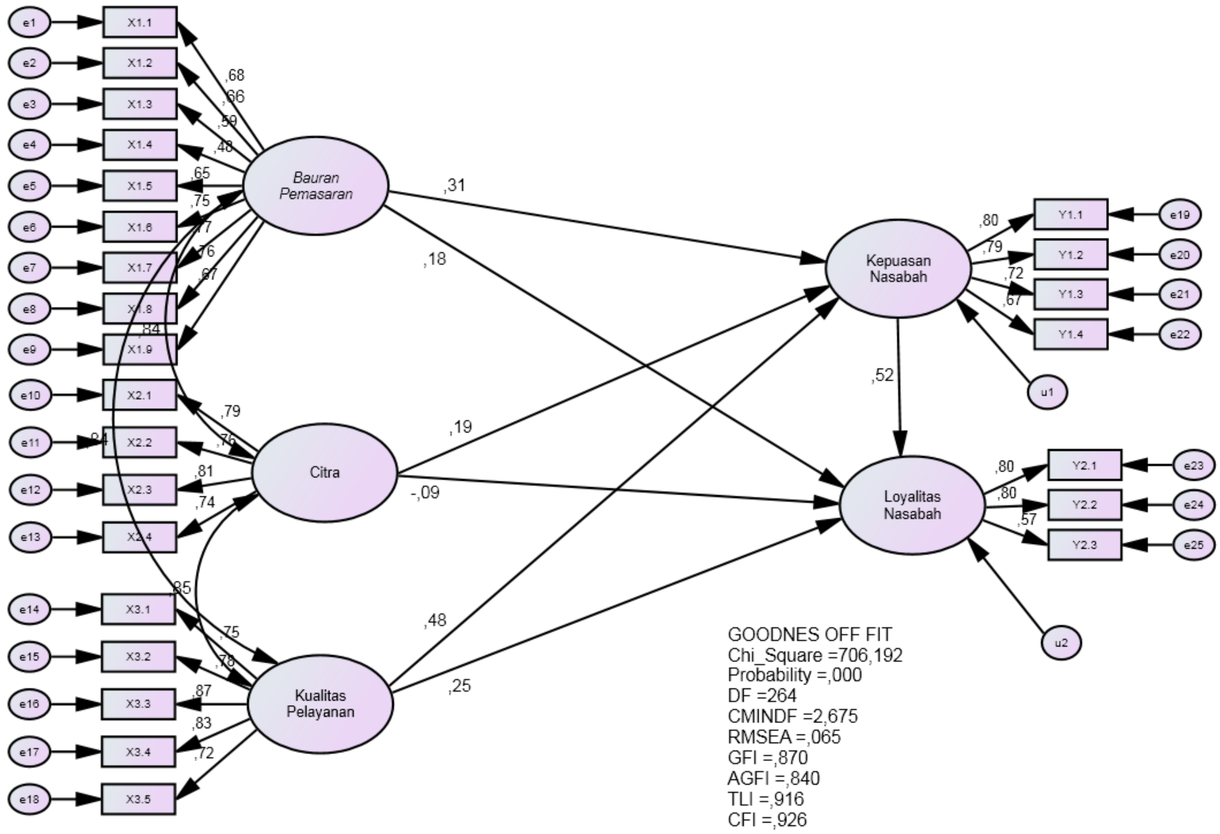

Figure 1.
The results of SEM analysis

The estimate results of the model in Figure 1 were evaluated based on g*oodness of fit indices.* This evaluation gives the following results as can be seen at Table 1.

Table 1
The Goodness Fit Indices of the Overall Model

Goodness of fit index	Cut-off Value	Model* estimation	Note
χ^2 – Chi-square	Expected low value	706.192> (0,05;264=302.898)	Not good
Probability	$\geq$ 0.05	0.000	Not good
CMIN/DF	$\leq$ 2.00	2.675	Not good
RMSEA	$\leq$ 0.08	0.065	Good
GFI	$\geq$ 0.90	0.870	Marginal
AGFI	$\geq$ 0.90	0.840	Marginal
TLI	$\geq$ 0.95	0,916	Not Good
CFI	$\geq$ 0.95	0.926	Not Good

Source: Hair (2006)

From the model evaluation, it can be seen that out of the eight criteria of goodness of fit indices, there is only one criteria that was accepted by the model. For this reason, it is necessary to modify the model. The results of this model modification are exhibited at Figure 2 as follows:

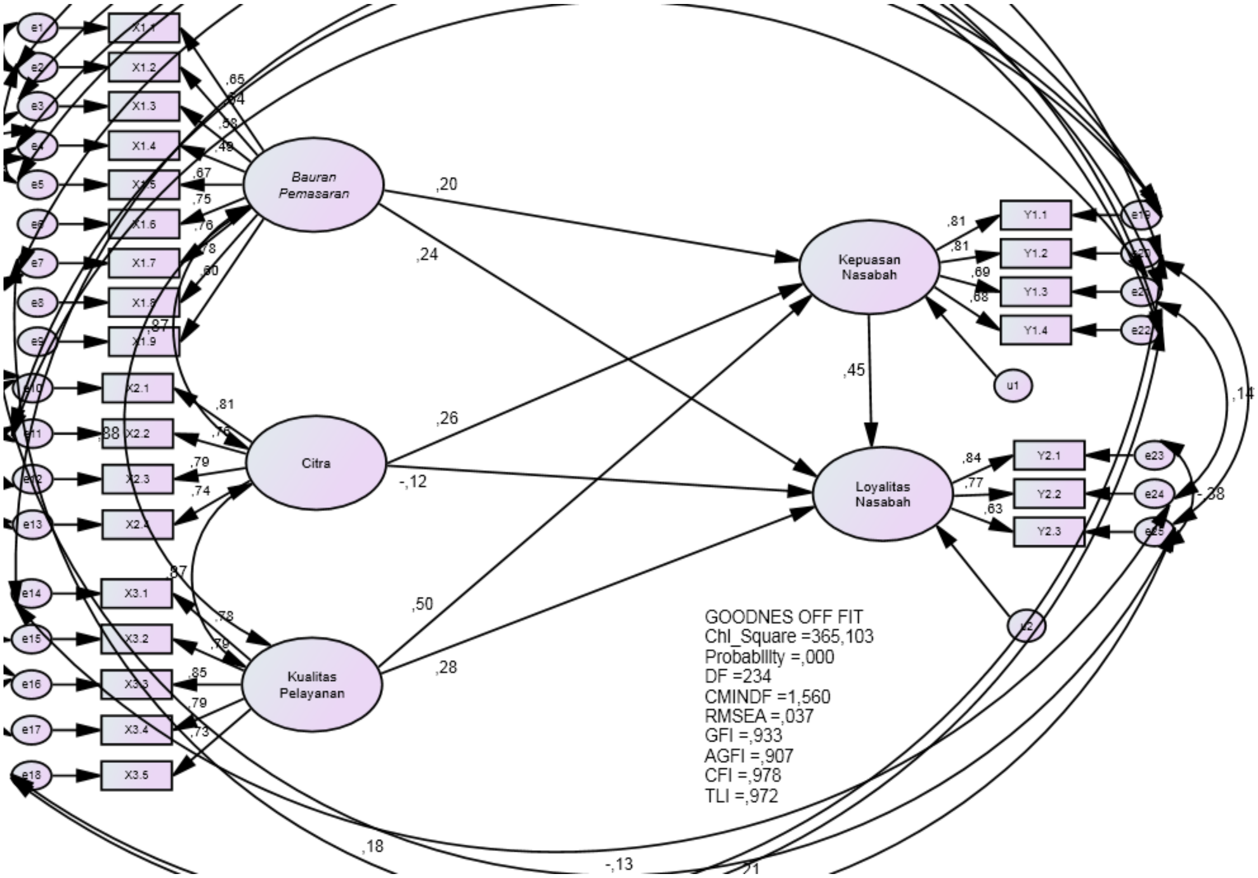

Figure 2.

The Results of the Model after Modification

The modification model above (Figure 2) was then evaluated based on goodness of fit indices. The results of this evaluation are shown at Table 2.

Table 2
Criteria Evaluation based on *Goodness of Fit Indices of the Overall Model*

Goodness of fit index	Cut-off Value	Model* Estimation	Note
χ^2 – Chi-square	Expected low value	365.103 < (0,05:234 = 270.684)	Marginal
Probability	$\geq$ 0.05	0.000	Marginal
CMIN/DF	$\leq$ 2.00	1,560	Good
RMSEA	$\leq$ 0.08	0.037	Good
GFI	$\geq$ 0.90	0.933	Good
AGFI	$\geq$ 0.90	0.907	Good
TLI	$\geq$ 0.92	0,972	Good
CFI	$\geq$ 0.92	0.978	Good

Source : Hair (2006)

From Table 2 above it can be seen that the model does not fulfill two criteria of goodness of fit indices, namely, Chi-Square and Probability criteria. However, as argued in the literature the model can be said to have been in accordance with the data and can be analyzed further. The reason is because the number of sample under survey is 400 which is greater than 250 (See Hair, 2006: 753 for detail).

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As the model was accepted, the hypothesis was then tested. The results of hypothesis testing are shown at Table 3. From this table, it can be seen that there is only one hypothesis that is found insignificant. This is because the value of p is greater than 0.05.

Table 3
The results of hypothesis testing

HIP	Variable Independent	Variable Dependent	Direct Effect			
			Standardize	**CR**	***p-value***	**Note**
H1	Marketing mix	Customers' satisfaction	0,200	2,098	0,0036	Significant
H2	Bank Image	Customers' satisfaction	0,256	2,536	0,0011	Significant
H3	Service quality	Customers' satisfaction	0,496	4,767	***	Significant
H4	Marketing mix	Customers' loyalty	0,243	2,121	0,0034	Significant
H5	Bank Image	Customers' loyalty	0,125	1,030	0,3030	In significant
H6	Service quality	Customers' loyalty	0,282	2,018	0,0044	Significant
H7	Customers' satisfaction	Customers' loyalty	0,447	3,107	0,0002	Significant
Indirect Effect						
Variable Independent		**Intervening Variable**	**Variable Dependent**	**Standar dize**	**p-value**	**Note**
H8	Marketing mix	Customers' satisfaction	Customers' loyalty	0,089	0,0042	Significant
H9	Bank Image	Customers' satisfaction	Customers' loyalty	0,114	0,0049	Significant
H10	Service quality	Customers' satisfaction	Customers' loyalty	0,222	0,0009	Significant

Source : estimated from the data.

From table 3 it can be seen that the marketing mix has a significant positive effect on customers' satisfaction. This suggests that good and well-plan marketing mix will satisfy the BPR's customers. This finding confirmed the previous studies conducted by Yazid (2003), Payne (2000) and Ardianto (2009). This suggests that the 7 Ps of marketing mix concept, namely, Product, Price, Place, Promotion, Person, Proof, and Process are important to satisfy consumers at the BPR under survey. In fact, the 7 Ps of marketing mixed concept need to be add with other two Ps, that are, Public Relation as pull strategy and Power as Push Strategy (Ardianto, 2009). Therefore, the BPRs under surveyed need to improve their 9 Ps of marketing mix strategy to create consumers' satisfaction.

The Bank image was also found to be significant in affecting customers' satisfaction. This finding also confirmed the previous studies undertaken, for instance, by Jefkins in Soemirat and Ardianto, (2007: 114). However, the term image here does not only limit toward product and service alone. But it should also involve other indicators such as company history, success in finance, good industry relations, reputation as a creator of large employment, the success of social responsibility, commitment to research, etc. In this study, the image indicators used consist of personality, reputation, value and corporate identity of BPRs. Thus, these four indicators of bank image affects customers' satisfaction of the BPRs.

The service quality was found to have a significant positive effect on customers' satisfaction. This shows that the application of optimal service quality will increase customers' satisfaction. This service quality consists of tangibility, empathy, responsiveness, reliability and assurance. This finding suggests that the service quality of BPR is important to satisfy the customers. Thus, if the quality of services provided by BPR is lower than the expectations and desires of consumers, this will cause dissatisfaction and will reduce customer loyalty. This finding supports the previous study conducted by Richins (1983), Palilati (2007), Kawet (2008) as well as Riel, et. al. (2004).

Furthermore, the marketing mix was also found to be positive and significant in affecting customers' loyalty. This shows that the application of optimal marketing mix will increase customer loyalty. This is in line with the theory put forward by Griffin (2003) that in order to gain loyal customers, the company must provide continuous customer ratings by improving and changing products or services that benefit the customers. The results of this study also support the previous studies conducted by Sari (2006), and Foster (2006) in that they found retail sales mix and customer relationship influence significantly to brand equity, competitive advantage and customer loyalty and business growth.

However, this study found that the bank image has no significant positive effect on customers' loyalty. This indicates that a good image does not necessarily increase loyalty. The results of this study differ from the study undertaken by Stephen et al., (2007), and Khan (2012) in that they found that there is a positive influence between the image and loyalty. Image is indispensable in marketing strategies that will stimulate buying behavior. This finding suggests that the Bank image is not the most important variables that affect customer loyalty in utilizing BPR services. In other words, BPRs that have a good image are not necessarily closely related to loyalty. This might be because there have been a number of financial institutions including bank that provide better facilities and better quality. Hence, BPR needs to compete with these financial institutions so that the image of BPR is not so significant in affecting customers' loyalty.

In terms of the quality of service, the study found that this variable has a significant positive effect on customer loyalty. This shows that the quality of service based on the needs and expectations of consumers will increase customer loyalty. This finding was in line with the empirical study undertaken by Palilati (2007) who reported a significant positive influence of customer valuation variables and satisfaction with loyalty, where the observe variable that has the biggest factor load is the professional variable of staff in performing its duty which is the observe variable of the desired satisfaction.

Also, the study found that customer satisfaction has a significant positive effect on customer loyalty. This indicates that the more satisfied a customer, it will increase customer loyalty. This is in line with the theory proposed by Jones and Sasser (1994) that loyalty is an endogenous variable of satisfaction as an exogenous variable. This finding confirmed the the previous studies undertaken by Musanto (2007) and Sugiharto (2007) in that they found that the overall customer satisfaction has a positive and significant impact on customers' loyalty. Similarly, Palilati (2004) also found that the level of satisfaction (adequate satisfaction and desired satisfaction) has an influence on customer loyalty, where the observe variable that has the biggest factor load is customer's professionalism, interactive relationship and bank image.

The finding indicates that customers' satisfaction becomes a variable that mediates positively the effect of marketing mix on loyalty. This suggests that implementing the right mix of marketing and synergizing with increased satisfaction will increase customer loyalty. This is in line with the study conducted Lupiyoadi (2006) which states that in addition to marketing mix factors, other things that are not less important to pay attention is attention toward customer satisfaction. This finding is also in line with Gunawan (2013) that factors that may affect consumer satisfaction are the marketing mix and service quality. Marketing mix is a tool for marketers that consists of various elements of a marketing program that needs to be considered for the success of implementation of marketing and positioning strategy. Therefore, companies need to build a service quality management system, identify possible gaps, and their impact on consumer satisfaction and full-service consumer behavior.

In relation to BPR in South Sulawesi, this finding suggests the marketing mix of services and increasing satisfaction are important to increase customers' loyalty. BPR management must be able to win the increasingly focused market competition to satisfy customers. Customer satisfaction is very important in relation to business development. Customers who have a high loyalty will always make a return to visit and willing to tell positive things to other customers and will not be affected by services offered by other parties.

The study also found that the customers' satisfaction plays role in mediating the impact of bank image on customers' loyalty. This suggests that if the BPR optimizing its bank image and improve the customers' satisfaction of its clients, it will increase their customers' loyalty. Therefore, to optimize the customers' satisfaction, BPR should improve its bank image to its customers. This finding is in line with the study done by LeBlanc and Nguyen (1998) in that they found that there are five factors that can affect the company's image on the service company, namely, identity, reputation, physical environment, interaction and employees. Also, as stated by Sutojo (2004) that identity is one important factor that affects the success of corporate image formation in society. Good and strong corporate identity is a pre-requisite to build a good corporate image in the future.

In addition, it was found that customers' satisfaction also plays role as mediating factor that make positive effect of the quality of service to customer loyalty. This indicates that improving the quality of BPRs' services together with efforts to increase customers' satisfaction, it will increase customers' loyalty. This is in line with the theory proposed by Jones and Sasser (1994) that loyalty is an endogenous variable of satisfaction. Also, this finding confirmed the previous study undertaken by Musanto (2007) and Sugiharto (2007). Similar study undertaken Palilati (2004) also found that the level of customers' satisfaction (adequate satisfaction and desired satisfaction) has an influence on customer loyalty.

The explanation toward this finding is that customers' satisfaction is the result of service quality. This will further increase the customers' loyalty as this was also argued by Schmidt and Sapsford (1995). This will further make the satisfied customers by using word-of-mouth method to share their satisfaction with others (Seiders, et. al, 2005; Palilati, 2004). Other studies supported this finding were done by Srinivasan (2009) and Bursan (2006). Srinivasan (2009), in particular, stated that one way to maintain the sustainability of a company is by increasing or at least maintain the volume of sales through a satisfied consumer in making a purchase.

IV. CONCLUSION

This study found the following findings. First, it was found that product service as one component of marketing mix has been ineffective, specifically on the variation of service type. This includes the lack of promo variation in savings, deposit and credit products both of working capital loans, investment loans, and consumption loans. Also, BPR has limitations in payment and purchase service products and limitation on market investment / insurance products that are currently in great demand by the public.

The second finding is that the process as the seventh observe variable on the formation of latent variables of the marketing mix shows a low value in the service convenience indicator> This indicates that in the case of ease of service, the BPR has not met the customer's expectations maximally. The advancement of digitizing banking transaction services has contributed to changing behavior patterns and customer service expectation standards. Customers become accustomed to the convenience, efficiency and ease of service provided by many commercial banks. However, in South Sulawesi, there was no BPRs that were able to provide ease and efficiency of services through electronic / online / mobile banking facilities. For ATM services, for instance, there was only one BPR that owns Automatic Teller Machine (ATM) services. However, this ATM service is still limited in number (only 5 ATMs) and this machine has no interbank transfer service, lack of payment and purchase facilities.

The third finding is that public relation and power respectively as the eighth and ninth component of marketing mix have significant loading factor values on the formation of latent variables of marketing mix. This suggests that these two variables can be used as indicators in measuring marketing mix variables.

Finally, the bank image variable does not significantly affect the loyalty which implies that the image is not the most important variable affecting customer loyalty in utilizing BPR services. BPRs that have a good image are not necessarily closely related to increasing customers' loyalty. Hence, many improvements seem to be important to be undertaken by BPRs under survey in improving their marketing mix strategy and service quality, so that customers will be satisfy and loyal.

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