Effects of Customer Satisfaction, Trust and Commitment On Loyalty To Bank Negara Indonesia (BNI) Branch Kendari

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Abstract— This research aims to determine the effects of customer Satisfaction, Trust and Commitment on Costumer Loyalty in Bank Negara Indonesia (BNI) Branch ofKendari.The number of samples was 100 person which the sample determination technique used slovinmethod. Analysis tool used Multiple Linear Regression using SPSS version 20 Software. It found out that (1). Satisfaction, trust and commitment simultaneously gives positive and significant effects on customer loyalty. (2) That satisfaction has positive and significant effects on customer loyalty. (3) Customer trust has positive and significant effects on customer loyalty. And (4) customer commitment has positive and significant effects on customer loyalty in Bank Negara Indonesia (BNI) branch of Kendari.

Index Terms— Customer Satisfaction, Trust, Commitment, Loyalty

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1 INTRODUCTION

Changes on thinking paradigm of transactional marketing into relationship marketing is initiated by a fact that there are increasingly varied and numerous customer demands, increasingly sharp and global competition conditions and customers have freedom to determine their selection to purchase any product or service to their preferable companies. To face such conditions, company management must make changes on transactional marketing paradigm into relationship marketing, if not, the company will lose their former customers since they are taken by force by their competitors, Hasanuddin (2007).

The core of relationship marketingis to develop and maintain long term relationship between company and customers, in addition to look for new customers. The survival of long term relationship between the company and customers is affected by a number of key factors namely competence, satisfaction, trust and commitment, maintaining and improving relationship quality. By referring to these issues, there will be long term relationship between the company and customers if the company has high level of competence than its competitors, the company has ability to give satisfaction based or exceed the customer expectation, both parties create mutual trust and have high level of commitment in order to maintain and improve their relationship quality.

Implementation of relationship marketingconcept give a number of benefits by the customers namely the existence of purchased goods or service quality, delivery punctuality, social benefits and special treatment. Also, for the company, it has benefits of improving competitiveness, customer loyalty and long term company profitability.

An interesting phenomena in banking sector shows that Bank Negara Indonesia (BNI) as the oldest bank has gained trust by the community in Southeast Sulawesi and Kendari City in general. But, customer behavior after opening an account in BNI Bank, they also open other accounts in other banks. This implies that a portion of market share by Bank Negara Indonesia Southeast Sulawesi is taken by other banks. Another phenomena faced by the management of BNI Bank is result of survey assessment of Markplus holding cooperation with Infobankmagazine for the last five years con-

cerning BNI customer loyalty indexin 2018which decreased to the 3rd rank into the 4th rank.

Based on consumer Loyalty index ofInfobankmagazine, it shows that BNI customer loyalty level was on the 4th position under BCA, BII and Mandiri as well as there was a decreased rank from the 3rd into 4th rank in 2018 and 2019. This implies that BNI must keep trying to provide its best service in order to improve its customer loyalty so that it can improve its rank and compete its competitors. Results of the research by Naderian, Anahita (2013), confirmed that customer loyalty is affected by some dimensions namely: (a) trust, (b). Commitment and (c) communication.

Based on results of data tracking in BNI, it can be identified that the effects of customer transactional dimension on BNI Taplus saving product show a trend subject to be strengthening (Infobank, 2017). This shows that increasingly tense competition level which can be seen from monetary policy war, cost discount and promotion program, BNII must be able to maintain its customers by developing good relationship quality with its customers so it can improve its customer loyalty. BNI efforts to provide the best service to its customers can be seen and perceived by its customers in each BNI outlet. The customers can directly take"Rejeki BNI Taplus"brochures presented in each branch office.

The aforementioned phenomena are interesting to be studied further. Thus, this research takes BNI Bank Branch of Kendari Southeast Sulawesi as its object as one of the banks having responsibility to provide the service to the community or customers optimally. BNI Bank Branch of Kendari Southeast Sulawesi must be able to provide optimal service concept by relationship marketingconcept so that it can improve customer satisfaction, trust and commitment as an effort to realize customer loyalty and improve BNI profitability.

Based on the description on the background, it can formulate the research problems, namely: (1) Does Satisfaction Affecton Loyalty, (2). Does customer commitment affecton loyalty and (3). Does customer trust affecton loyalty?

2 LITERATURE STUDY

2.1 Customer Satisfaction

According to Kotler, (2003) satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) of a product in relation to his or her expectations. So, customer satisfaction is a function of perception or impression on performance and expectation. If the performance is below the expectation, then the customers will not be satisfied. If the performance can meet customer expectation, then they will be satisfied. If the performance can exceed customer expectation then they will be greatly satisfied or delighted. Key to result customer loyalty is providing high level of customer value. Customer satisfaction is one of the factors giving effects on repeat purchase (Kotler, 2003) customer trust and customer loyalty (Kennedy, et al., 2002). Referring to both opinions, then customer satisfaction is one of the important factors in the effort of relationship marketing in order to improve customer loyalty. This research uses indicators proposed by Rambat, L (2006), namely: (1). service quality, (2). product/service quality, (3). price, and (4). Physical environment while the (5th) indicator namely emotion is not used since it has the same indicator item on customer commitment.

2.2 Customer Trust

Customer Trust is defined as a trust stating a trustable partner word or dependability and they can meet obligation which must be met in a relationship (Ndubisi, 2007). Related to relationship marketing, trust is proposed positively with relationship marketing. This opinion refers to a study conducted by Too et al., (2000), Ndubisi (2007) which describes that higher level of company intensity in implementing relationship marketing strategies will lead to higher consumer trust to the company.

Morgan and Hunt (1994) defined trust as a condition when one of the parties involved in exchange process is confidence in other party's reliability and integrity. Definition by Morgan and Hunt is in line with an opinion by Moorman et al.(in Morgan and Hunt, 1994) stating that trust is willingness to rely on the involved partner in the trusted exchange. This confidence will create a close relationship between any involved parties in the exchange. This search uses four indicators in measuring bank customer trust based on Swan and Nolan in Kennedy et al. (2002) namely: (1). Dependability (2). Honest, (3). Competence and (4).Likable.

2.3 Customer Commitment

Customer commitment is strong customer desire to maintain long term relationship with a company. The following is presented a number of commitment definition as a reference to understand costumer commitment. Commitment is defined by Moorman, Zalthman, and Despande (1993) as relationship between attitude on physical evidences, process and employees with relatedness quality as well as its role in creating intention for repeat purchase and loyalty. Commitment is mentioned desire to maintain long term relatedness (enduring desire). In this case, commitment focuses on behavior element as an effort to maintain and preserve long term relationship between both parties so that the relationship can be more meaningful. There will be no any commitment if one of the parties or both parties think that the relationship is unfavorable. In other words, commitment implies an existence of a meaningful relationship which is worthed to be continuously maintained, which each party is willing to cooperate to maintain this relation. This research uses indicators development by Anderson and Weitz(1992)and Moorman et al. (1993) namely: (a). A sense of pride being a customer. (b). A sense of belonging. (c). Desire to maintain and respect the relationship.

2.4 Costumer Loyalty

Loyalty literally means faithfulness, namely a person's faithfulness to an object. Oliver, (1997)defined customer loyalty as customer commitment to stick out deeply to repeated subscribe or purchase of goods or service consistently in the future, though there will be any effects of situation and marketing business which have potential to cause behavioral changes.

Mowen, J.C, and Minor.M(1998)defined customer loyalty as a condition in which the customer has positive attitude towards an object, has a commitment to the object, and intends to continue his purchase in the future. (Griffin, 2002) stated that loyalty is defined as non random purchase expressed over time by some decision making unit, which means that loyalty is defined as a non-random purchase expressed over time by making a series of decisions. Based on this definition, it can be seen that loyalty is more directed to a behavior indicated by routine purchases based on the decision-making unit. Loyalty indicators used in this study are adapting the indicators proposed by Griffin (2002), namely: (1). Making a repeat purchase (Purchase intention), (2). Recommending the company to others (Word of mouth), and (3).Purchasing across product and service lines).

2.5 Framework

Based on the phenomena and theoretical studies of the variables studied in this study, it can formulate the following framework:

Figure 2.4 Framework

2.6 Conceptual Framework
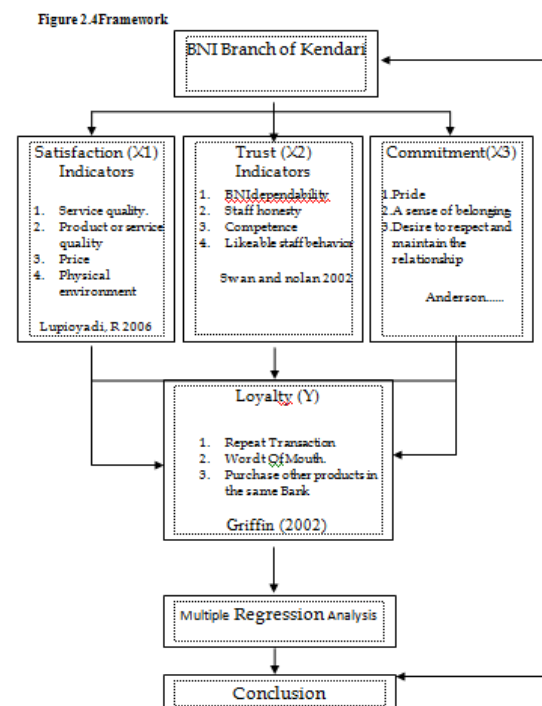
Figure 2.5 Conceptual Framework
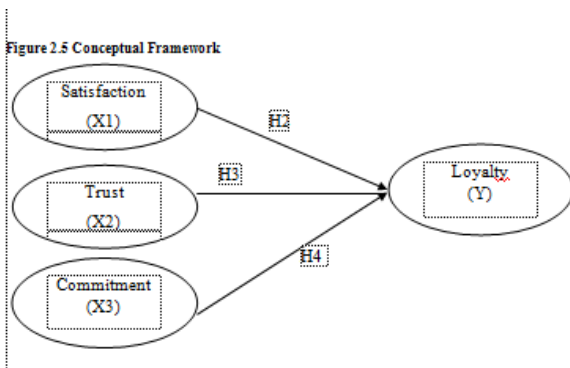
2.7 Research Hypotheses

Based on the framework above, it further developes the relationship between variables (conceptual framework) as follows :

H1. Customer Satisfaction has positive and significant effects on customer loyalty

H2. Trust has positive and significant effects on customer loyalty

H3. Commitment has positive and significant effects on customer loyalty

3 RESEARCH MTEHOD

The location of this research is at PT. BNI Branch of Kendari while the objects studied are customer satisfaction, trust, commitment and customer loyalty. The research population is all customers of BNI Kendari Branch namely 19,050person. The number of samples is based on the Slovin (2010) formula, the minimum number of sample units that can be considered representative of the population is 100 respondents.

The data used in this study are primary data and secondary data. Primary data is data obtained directly from the original source (without intermediaries) according to Sugiono (2013). The primary data in this study is Bank BNI Branch of Kendari in the form of data on organizational structure, history of establishment and others. While secondary data is the data obtained indirectly (there are intermediaries). Both in the form of information and literature that have to do with the research according to Sugiono (2013). In this study, secondary data were sourced from literature studies through various journals, marketing magazine articles, articles taken from the internet and marketing books.

The analytical method used is Multiple Regression analysis in the software of SPSS (Statistical Package for Social Science) version 20 program which functions to analyze data and perform statistical calculations. The models used are as follows:

$Y = \alpha + b1X1 + b2X2 + b3X3 + e$

Notes :

Y   = customer loyalty

X1   = customer satisfaction

X2   = customer trust

X3   = customer commitment

b1 , b2, b3   = regression coefficient

α = Constant

e = error factor

4 RESEARCH RESULTS AND DISCUSSION

4.1 Analysis Results and Hypotheses Testing

Multiple Linear Regression

The analysis aims to determine the effects of 3 (three) independent variables: Satisfaction (X1), Trust (X2) and Commitment (X3) on the dependent variable: Customer loyalty (Y1). Calculation of data analysis in this study is using SPSS (Statistical Package for Social Science) version 20. The results of data processing are as follows:

Table4.6 :Regression Coefficient, Correlation Coefficient and Determination Coefficient

Variables	B	t – Hit	Sig.	Notes
Intercept	0,783	0,827	0,410	-
Satisfaction (X1)	0,241	2.178	0,032	Ha is accepted
Trust (X2)	0,509	4.190	0,000	Ha is accepted
Commitment (X3)	0,605	5.764	0,000	Ha is accepted
R		0,885		
R-Square		0,784		
F arithmetic		116,100		
Sig. F		0,000		

Source: Processed Data, 2020

a.   Regression Coefficient

The regression equation model that can be written from these results in the form of a standardized regression equation is as follows:

$$Y = a + b1X1 + b2X2 + b3X3 + e$$
$$Y = 0{,}783 + 0{,}241 + 0{,}509 + 0{,}605 + e$$

Based on the results of the regression equation above, it can be explained as follows:

b1 =   The regression coefficient value of Satisfaction (X1) is positive, this means that if Satisfaction (X1) increases then Customer Loyalty at Bank Negara Indonesia Branch of Kendari will also increase.

b2 = The regression coefficient value of Trust (X2) is positive, this means that if BNI customer trust (X2) further increases, then Customer Loyalty to BNI Branch of Kendari will also increase.

b3 = The regression coefficient value of Commitment (X3) is positive, this means that if customer commitment (X3) increases then Customer Loyalty to Bank Negara Indonesia Branch of Kendari will also increase.

b.   Correlation Coefficient

Based on the results of the analysis, the correlation coefficient

obtained is 0.885, meaning that the close relationship that arises from the variables of Satisfaction, trust and commitment is a positive and very strong relationship with BNI customer loyalty in the Branch of Kendari. This is based on the correlation coefficient criteria as follows:

0,00 - 0,199 = very low
0,20 - 0,399 = low
0,40 - 0,599 = moderate
0,60 - 0,799 = strong
0,80 - 1,000 = very strong
(Source :Sugiyono 2013)

c. Determination Coefficient

The Determination Coefficient aims to determine the extent to which the independent variables can make actual contribution to the dependent variable. Based on the analysis results, it can be seen that the contribution of satisfaction, trust and commitment to customer loyalty at BNI Branch of Kendari is by referring to the coefficient of determination (R2). Based on table 4.6, it is known that R2 = 0.784. This means that the contribution of satisfaction, trust and commitment variables to loyalty is 78.4% while the remaining 21.6% is the effects given by other variables excluded in the model.

Results of Partially Model Testing (t-test)

Results of partially testing can be seen in table 4.11. as the following:

Table 4.8.Results of Partial Test (t-test)

Table 4.8.Results of Partial Test (t-test)

Research Variables	T-arithmetic	Sig.	Testing Criteria
Satisfaction (X1)	2,178	0,032	Fsig< α 0,05 Sugiono (2013)
Trust (X2)	4,190	0,000	
Commitment (X3)	5,764	0,000	

Source: Processed Data, 2016

1. The significance of the effects of the X1 (Satisfaction) variable on Y (Loyalty) has t-arithmatic value by 2.178 with a significance value of 0.032 meaning that it is smaller than the value of =0.05. Therefore, Satisfaction (X1) partially has significant effects on Loyalty (Y). On this basis, the X1 (Satisfaction) variable can be included as one of the predictive variables for customer loyalty at the BNI Branch of Kendari.

2. The significance of the effects of the X2 (Trust) variable on Y (Loyalty) has t-arithmatic value by 4,190 with a significance value of 0.000 meaning that it is smaller than the value of =0.05. Therefore, Trust (X2) partially has significant effects on Loyalty (Y). On this basis, the X2 (Trust) variable can be included as one of the predictive variables for customer loyalty at the BNI Branch of Kendari.

3. The significance of the effects of the X3 (Commitment) variable on Y (Loyalty) has t-arithmatic value by 5,764 with a

significance value of 0.000 meaning that it is smaller than the value of =0.05. Therefore, (Commitment (X3) partially has significant effects on Loyalty (Y). On this basis, the X3(Commitment) variable can be included as one of the predictive variables for customer loyalty at the BNI Branch of Kendari.

4.2 Results

4.2.1. Effects of Satisfaction on BNI Customer Loyalty

Some previous studies illustrate that customer satisfaction has positive and significant effects on improvement of customer loyalty. Satisfaction theory in this research refers to a theory proposed by Kotler, (2003), while measurement of satisfaction is adapted from a theory developed by Rambat, Lupiyoadi (2006), stating that satisfaction is a much broader concept than merely assessment on service quality but it is also affected by quality of goods or service, price and physical environment.

In relation to the mean assessment of customer satisfaction, the indicator of the physical environment has the highest rating by the customers. This can be explained in relation to the fact that the physical environment is the indicator that contributes the most to customer satisfaction because customers perceive that BNI's physical environment is adequate.

Results of testing the second hypothesis (H2) show that satisfaction has positive and significant effects on customer loyalty (H2 is accepted). Thus, the results of the study can prove that customer satisfaction has positive and significant effects on customer loyalty.

This research result strengthen some previous research results, S. Sivesan, (2012); giving conclusion that customer satisfaction has positive and significant effects on customer loyalty. This indicates that higher level of customer satisfaction will lead to customer loyalty. Result of the research by Madjid (2012), stating that customer satisfaction has no significant on customer loyalty.

Referring to empirical facts, theoretical supports and previous research study, then it is necessary for BNI Branch of Kendari to improve customer satisfaction and loyalty. Physical environment of BNI Branch of Kendari can adequately meet customer expectation; related to this issue, the priority to be implemented is the necessity to improve saving benefits, service quality and review on still low level of interest rate as perceived by the customers than indicator of physical environment.

4.6.2. Effects of Trust on BNI Customer Loyalty

Trustin this research is based on customer confidence to BNI Branch of Kendari. Theretical study as the basis in studying and measuring the trust concept in this research refers the trust theory by Swan and Nolan, (1985) stating that there will be long term customer loyalty if customers have high level of trust to the products or company. The indicators used is depending on dependability, PersonnelHonesty, Competence, and Likablepersonnel attitude.

Analysis results show that the biggest contribution to customer trust of BNI branch of Kendari consecutively isas follow: first, customer sense of trust that BNI Bank branch of Kendari personnel is honest in providing information is perceived as the main factors in providing the biggest contribution to improvement of customer trust at BNI Bank branch of Kendari. This means that

customers conceptually see the personnel to have honesty as the main process in providing trust to the customers. Second is likable staff attitude. Third is competence as the third important factor in providing the biggest contribution and the fourth as the lowest factor in providing contribution to customer trust is customer dependency on any promise given by BNI and its staff.

These four factors actually have contribution to customer trust of BNI branch of Kendari so BNI should focus on the improvement of these four factors as an effort to improve customer trust.

If related to results of description analysis on customer trust, it shows that overall indicators of trust are perceived by the customers as good ones or in other words, customers have confidence in BNI consistency in realizing its promises, believe in staff honesty, believe in staff competence in providing superior services and systems as well as believe in staff ability to please customers and provide solutions on any problems they face.

However, BNI Bank branch of Kendari must be able to increase customer trust so that it will be betterby increasing any factors that are still perceived as low and quite good by the customers. Based on identification results of respondents' description related to the SPPS processingresults of the trust variable, it can be explained that results of respondents' description of BNI and staff ability to fulfill their promises are still considered as the lowest one when compared to other indicators. It is stated that some customers are not fully convinced of the promises made by BNI. In addition, the ability of staff to provide superior services and systems to customers is still considered low.

Based on empirical information obtained from customers that when they make savings, they obtain information from the staff about fixed interest rate on the savings and the fixed amount of installments to be paid when taking credit but later, they find changes in payment increase. In addition, some customers' distrust is also caused because sometimes the ATM is empty when the customers want to withdraw money through the ATM.

The results of testing the third hypothesis (H3) confirm that higher level of trust customer will lead to higher level of customer loyalty at BNI Bank branch of Kendari.The research results show that it can show customer loyalty to BNI Bank branch of Kendari when customers believed in BNI bank ability to prove their promises given to its customers. In addition, customers feel confident that BNI Bank branch of Kendariis honest and transparent in providing information. And there are always available funds at ATMs when customers need them.

This is an important concern for BNI management in developing policies related to increasing BNI staff honesty towards BNI customers. Customers believe that honest staff and superior systems can provide customer comfort, trust and confidence in BNI so that in the end, the customers will be loyal. Customer loyal attitude and behavior is shown by doing repeat transactions by frequently making savings, telling goodness of BNI to neighbors, family and friends and also buying products other than BNI Plus such as current accounts and time deposits.

Referring to these issues, priorities to be taken by the management of the BNI bank branch of Kendari are: First, since staff honestyis perceived as the most dominant indicator of the customer trust and is considered good and as the second highest factor by the customers, meaning this illustrates that staff honesty is the most important issue in developing customer trust and is

considered good by the customers, therefore, BNI must be able to maintain and improve staff honesty. Second, since customer dependability on the promise given by BNI branch of Kendariis the lowest indicator that contributes to customer trust, so that it is necessary to give better treatment.

Results of this study strengthen results of previous research conducted by Vuuren, (2012) stating that trust has significant effects on customer loyalty to bank. This study also proves the hypothesis of previous research conducted by Wijayanto, (2016) showing result that trust has significant effects on bank customer loyalty. Then, it is emphasized that in order to strengthen customer loyalty, it is recommended to design and consistently conduct character training and routine staff-based guidance as well as create an exit barrier program and periodically carry out a committed customer loyalty program.

4.6.3.   Effects of Commitment on BNI Customer Loyalty

Commitmentin this research is based on customer trust to BNI branch of Kendari. Theoretical theory as the basis in studying and measuring the commitment concept, Barnes, (2002) stated that commitment is a long term orientation in a relationship, including desire to maintain this relationship.

The commitment indicators used in this research are adapting indicators proposed by Andersonand Weitz(1992)namely (a). sense of pride of being a customer. (b). sense of belonging, and Moorman et al. (1993)with indicators: (c). desire to maintain and respect relationship.

Results of descriptive analysis show that appreciating relationships is perceived as the factor with the biggest contribution to the customer commitment to BNI Bank branch of Kendari. This means that customers conceptually view that respecting customer relationships is a strong process in creating customer commitment. The subsequent indicator with the second largest contribution in explaining customer commitment is a sense of pride of being BNI customer. And the third indicator with the smallest contribution but is still in the good category is the sense of belonging to BNI customers.

If related to results of the description analysis on customer commitment, it shows that overall indicators of the trust are perceived well by the customers.

Results of testing the third hypothesis (H4) confirm that commitment has positive and significant effects on customer loyalty. Higher level of customer commitment will lead to higher level of customer loyalty at BNI Bank branch of Kendari. Higher level of customer commitment to maintain a long-term relationship with BNI branch of Kendari will lead to higher level of customer loyalty.

Desire to maintain and respect relationship with BNK is perceived to be the highest factor by the customers if compared to other factors namely sense of belonging and sense of price of being BNI customers. Desire to maintain the long term relationship is focused on the commitment as the behavior element to maintain and preserve long term relationship between both parties so that the relationship will be more meaningful. There will be no any commitmentin if one or both parties perceived that the relationship is unfavorable. By other words, it is necessary to maintain commitment in a meaningful relationship which each party is willing to cooperate to maintain this relationship.

This research is in line with a research by Madjid, R, (2012)

which shows that commitment has direct effects on customer loyalty. This study supports and proves that customer commitment to BNI has direct and significant effects on the formation of customer loyalty at BNI Branch of Kendari.

Results of this study are not in line with a research conducted by S. Sivesan (2012) which shows that commitment tends not to have any effects on customer loyalty. Also, this is reinforced by a research conducted by Chen et al (2010) stating negative and insignificant relationship of between commitment and loyalty.

Furthermore, Henning et al., (2002) confirmed results of the study which shows that customer commitment has positive and significant effects on customer loyalty. The underlying logic of thinking is that there will be customer loyalty if customers really have a strong commitment in order to establish a long-term relationship with BNI bank branch of Kendari and each party is willing to work together to maintain a mutually beneficial relationship.

In line with the explanation above, BNI bank branch of Kendari must be able to increase the customer commitment so that it will be perceived to be very good, by increasing any factors that are still perceived as low and good by the customers such as customer high sense of ownership and sense of pride in making saving at BNI which these do not yet fully fulfill BNI management expectation.

5 CONCLUSION AND RECOMMENDATION

5.1 Conclusion

Based on the research results, then it can formulated some conclusion, as the following:

1. Satisfaction has positive and significant effects on customer loyalty. This means that high level of customer satisfaction is followed by an increase in customer loyalty. These results indicate that high level of satisfaction in terms of speed, value of savings benefits, savings interest rates and arrangement of parking areas can increase customer loyalty at BNI branch of Kendari.
2. Customer trust has positive and significant effects on customer loyalty. This means that the high level of customer trust will lead to higher level of customer loyalty. These results indicate that high level of customer trust in term of BNI dependability, staff honesty in providing information, staff competence and problem solving skill will lead to higher level of customer loyalty.
3. Customer commitment has positive and significant effects on customer loyalty. This means that higher level of customer commitment will lead to higher level of customer loyalty. This indicates that high level of customer sense of pride in BNI, sense of belonging to BNI and customer's desire to maintain a relationship with BNI, will lead to higher level of customer loyalty.

5.2 Recommendation

Based on the research results and conclusion, it can propose some recommendation in this research as the following:

1. The management at BNI branch of Kendarishould give more focus attention on the factors of customer satisfac-

tion, trust and commitment since these factors directly contribute significantly to customer loyalty. There are following strategic steps that can be taken to increase customer loyalty namely focusing attention on indicator of satisfaction through improvements to customer convenience, availability of well-managed customer parking areas, setting interest rates according to minimum banking standards.

2. There is another thing to be taken namely to expand variety of product/service variations such as BNI finance and conducting regular evaluations of the speed and accuracy of staff service provided to the customers in BNI branch of Kendari.
3. It is also necessary to develop and maintain customer loyalty with a strategy to increase consistency with the dependability made by BNI. It is also necessary to conduct coaching and training that focuses on staff character development as an effort to form more honest and trustworthy staff attitude.
4. It is also necessary to maintain and develop a high sense of belonging by the customers to BNI by trying to emphasize to staff the importance of building emotional relationships with customers, by greeting in a friendly manner and serving politely, interacting and trying to graspcustomer identity so that there will be familiarity with the customers. It is necessary to be taken as a form of providing high level of appreciation to customers. The effects of the emotional relationship between the customer and the staff will create a sense of pride, a high sense of belonging and customer's desire to maintain a relationship with BNI Bank, as an effort to realize customer commitment in Kendari City.

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