



THE EFFECT OF RELATIONSHIP MARKETING ON CUSTOMER LOYALTY
AND ITS IMPACT ON BUSINESS STRATEGIES
PT. BANK MANDIRI (PERSERO) TBK

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Abstract:

This study aims to and analyze the influence of Relationship Marketing on Customer Loyalty through Trust To implement these objectives, a data collection technique through a questionnaire was used. The analysis technique used is the validity and reliability test, path analysis and T test. The results of the study found that commitment had significant influence on trust, communication had no significant effect on trust, conflict handling had no effect and had no significant effect on trust, commitment had no effect and had no significant effect on loyalty, communication had a significant effect on loyalty, conflict handling had no significant effect on loyalty, trust has a significant effect on loyalty and trust is an intervening variable that affects the relationship between commitment, communication and conflict handling on loyalty.

Keywords: Relationship Marketing, Trust, Loyalty

Introduction

The development of the business world in Indonesia is currently experiencing very rapid growth, both businesses engaged in the culinary and service sectors. The development of the economy as a whole is accompanied by developments in technology and science creating an increasingly fierce competition, both in domestic and international markets. Therefore companies are required to always be creative in order to see new views and define existing problems and be able to develop knowledge to win the competition (Appriyanti, Renny: 2006)

Especially in the world of banking in Indonesia, currently there is increasingly sharp competition between banks because banking is a business that operates in the world of services that is required to always provide the best of all actions taken. Competition in the banking world does not only come from within the country but also from abroad.

Bank Mandiri, one of which is a company engaged in the banking sector, the establishment of an independent bank started from the long journey of 4 (four) state-owned banks, namely the Indonesian Export Import Bank, Bank Dagang Negara, Bank Bumi Daya, and the Indonesian Development Bank. Established on October 2, 1998, Bank Mandiri is part of the

banking restructuring program implemented by the Indonesian Government.

In building the trust of its customers, Bank Mandiri fosters good long-term customer relationships. As well as trust arising from a long process until both parties trust each other, this process will affect the operational activities of Bank Mandiri in collecting the number of savings customers such as the number of customers of PT. Bank Mandiri (Persero) Tbk Branch Kartini, Urip Sumoharjo and Slamet Riyadi totaling 48,092 customers, in 2018 the number of customers was 50,832 and in 2019 there were 52,031 customers.

But on the other hand, customers who closed their accounts also experienced an increase in 2017 of 10,504, 2018 of 9,063 and a huge increase in 2019 of 13,662. This is indicated by a lack of customer trust because customers feel they are not able to get more savings, so it is necessary to know the strategies and supporting factors that can boost customer confidence so that this situation does not happen again.

On July 20, 2019, Bank Mandiri experienced problems in the IT system which resulted in changes in the account balances of a number of customers, either completely or partially missing, or suddenly increasing without realizing it. In his statement, Director of Bank Mandiri Kartiko Wirdjoatmodjo or often called Tiko, expressed his apology through Instagram social media, which explained that there was an error in the data transfer system that made Bank Mandiri have to close all its services, while Bank Mandiri Corporate Secretary Rohan Hafas said there had been an error in the transfer system. The process from the core system to the back up system which is routinely carried out at the end of the day is quoted from www.breakingnews.co.id.

One of the benchmarks for the success of a bank depends on customer trust. The more people believe, the more funds are collected and played back by achieving maximum profitability. In a situation with a tight level of competition, customers often do not have loyalty to a bank because of the large number of offers given to customers and the customer will always choose the offer that is most profitable for him. So loyalty is the main key that provides a competitive advantage for the company because it has strategic value for the company so as not to turn to other companies (Chan 2003: 34)

Complaints are caused by conflicts that occur between customers and companies, conflicts that occur between the customer and the company can be an opportunity to prove the consistency of promises made to customers through resolution and information obtained from willingness to discuss the reasons for their occurrence. Every organization that is customer-oriented needs to regularly provide wide opportunities for its customers to submit suggestions, opinions and complaints. In providing services to customers, sometimes there are errors or service failures, therefore it is necessary to handle complaints that can restore service and get customer trust back (Samuel 2012: 35).

According to (Ndubisi, 2007), one of the strategies implemented by banks in restoring customer trust is through relationship marketing with its components, namely commitment to serving, communication with customers, and handling customer conflicts as a focus in building good relationships with customers. Flexible communication and the best commitment to serving consumers and the ability to handle complaints play an important role in building and increasing customer trust (Bowo, 2003). Furthermore, trust is a strong mediation between commitment to serving and handling complaints in influencing consumer loyalty (Samuel 2012: 39).

Relationship marketing, in other words, fosters closer relationships by creating two-way communication by managing a mutually beneficial relationship between customers and companies (Chan: 2003). Basically, relationship marketing is a long-term relationship and bond between producers, consumers and suppliers and other actors. The existence of relationship marketing at least involves a smooth relationship and continuous exchange and requires mutual trust and dependence. So that in the concept of relationship marketing, marketers emphasize the importance of long-term good relationships with consumers and marketing infrastructure, which can create awareness in the form of overall relationships and commitment. Relationship marketing is able to empower the strength of customer desires with service pressure and information technology to provide satisfaction to customers. Relationship marketing according to this model is

carried out continuously and requires companies to always communicate with customers in order to get feedback from customers for future improvements and integrate relationship marketing into company strategy (Adi and Purwanto, 2006).

This study aims to determine how the customer trust of PT. Bank Mandiri (Persero) Tbk, Branch of Urip Sumoharjo towards services provided through commitment, communication and handling of complaints and their impact on customer loyalty. This is necessary in order to become an evaluation in Bank Mandiri services after an increase in customers who closed their accounts for the last 3 years and damage to the IT system on July 20, 2019.

LITERATURE REVIEW

Bank

According to Law no. 10 of 1998 (Revision of Law No.7 of 1992) that what is meant by a bank is a business entity that collects funds from the public in the form of savings and distributes them to the community in order to improve the standard of living of the people at large.

According to Taswan (2006: 4) in the book Banking Management states a bank is an institution or company whose activities are to collect funds in the form of demand deposits, deposits, savings and other deposits from parties with excess funds then place them back to people who need funds through the sale of financial services. in turn it can improve the welfare of the people at large.

Strategic Management

According to the Indonesian dictionary, it is stated that the term strategy is a science to use resources to implement certain policies. Strategy comes from ancient Greek which means the art of war. A strategy has the basics or schemes to achieve the intended goals and basically the strategy is a tool to achieve a goal.

According to (David: 2002) the strategy also goes through several stages in the process, in general the strategy goes through three stages, namely:

1. Formulation / Formulation

The first step strategy taken is to formulate a strategy that will be carried out. What it means is the development of objectives, regarding external opportunities and threats, establishing strengths and weaknesses internally, establishing an objectivity, producing alternative strategies, and selecting strategies to implement. In strategy formulation, an attitude is also determined to decide, expand, avoid or make a decision in the activity process.

2. Strategy Implementation

After formulating and selecting the predetermined strategy. In the implementation stage of the strategy that has been chosen, it really requires commitment and cooperation from all units, levels and members of the organization.

3. Control Strategy

The final stage of this strategy is an evaluation of strategy implementation. Strategy evaluation is needed because the success that has been achieved can be measured again to set the next goal. Evaluation becomes a benchmark strategy for strategies that will be reproduced by an organization and evaluation is very necessary to ensure that the stated goals have been achieved

Relationship Marketing

In his research, Ndubisi (2007) states that the dimensions of relationship marketing are commitment, communication, and conflict handling. Bowen and Shoemaker (1998: 56) reveal that in recent developments, the business industry now uses a relationship marketing approach more than a transactional approach. This is understandable considering that the transactional approach has many weaknesses, among others, the approach is easily imitated by competitors. Meanwhile, the relationship marketing approach will get loyal customers, which is not easily imitated by competitors.

Commitment is an important factor in the strength of relationship marketing and is useful for determining the level of customer loyalty and predicting the frequency of future purchases.

This shows that commitment is the result of a successful and mutually beneficial relationship (Gundlach, 1995: 23). Scanzoni (2000: 330) mengemukakan bahwa komitmen merupakan tingkatan tertinggi in building the strength of a relationship and will provide a long-term benefit for both parties involved. As one aspect of relationship marketing, commitment is an ongoing desire to build a valuable relationship (Moorman, 1992: 24). This shows that commitment will exist if the relationship is truly considered to have an important meaning. Commitment is defined by Moorman, (1992: 316), the relationship between attitudes towards physical evidence, processes and employees with the quality of connectedness, and its role in generating re-purchase intentions and loyalty.

Communication is a process used by companies and consumers to share information with each other in order to achieve a common interest. Communication is the company's task at an early stage to build awareness, develop consumer preferences (by promoting value, performance and features), convince buyers, and encourage potential customers to make purchasing decisions (Ndubisi and Chan, 2005). Ndubisi (2006: 7) states that communication is a view to always providing time, and reliable information. This is a new perspective as an interactive dialogue between companies and customers. Communication consists of several: it can be verbal (both written and spoken), visual (illustrations, pictures, product demonstrations, facial expressions), or a combination of the two. It can also be a symbol represented, for example, by a tall person, high quality packaging, a logo that impresses and conveys a special meaning that the marketer wants to impart. Communication in relationship marketing is related to the value obtained by customers, providing accurate and reliable information and information about changes in the services offered, and proactive communication when problems occur between the company and customers (Ndubisi, 2007).

Conflict often arises because of errors in communicating wants and needs and values to others. Communication failure is due to the communication process cannot take place properly, messages are difficult to understand by employees due to differences in knowledge, needs and values that are believed by the leadership. Conflict is a process that starts when one party feels that the other party has influenced negatively, or will immediately affect negatively, or will immediately affect negatively, something that becomes the first party's concern (Robbins, 2006: 56). Conflict often arises because of errors in communicating wants and needs and values to others. Communication failure is due to the communication process cannot take place properly, messages are difficult to understand by employees due to differences in knowledge, needs and values that are believed by the leadership. Conflict is a process that starts when one party feels that the other party has influenced negatively, or will immediately affect negatively, or will immediately affect negatively, something that becomes the first party's concern (Robbins, 2006: 56).

Trust

Basically, trust arises from a long process until both parties often trust. The dimension of a trust is described as the dimension of a business relationship that determines the level for each party who feels it, relying on the integrity of the promises offered by others (Callaghan and Shaw, 2002: 76).

Trust is an exchange between partners who can be honest and trustworthy. Each partner can result in the possibility of loss, so there is a need to show concern as a sign of maintaining a trust. Trust is the customer's willingness to have a sense of confidence in a company (Morgan and Hunt, 1994). The trust variable is an important factor that can overcome crises and difficulties and is an important asset in developing long-term relationships in an organization (Ardiyanto, 2013: 101). The banking business is a business of trust, therefore the management system must be based on the principle of prudence (Dewi, 2014: 3). A bank that can maintain the trust of customers and employees, then loyalty between customers and employees with the bank will definitely be maintained. Trust that is built in such a way can also provide a big advantage, both for companies and for consumers (Silmi, 2012: 4).

Loyalty

Loyalty can be defined as loyalty, namely one's loyalty to an object. Loyalty describes a customer's willingness to use goods or services repeatedly and exclusively, and voluntarily recommending these products or services to other consumers (Lovelock and Wright, 2005: 133). The concept of loyalty in this case is a deeply held commitment to buy or support a preferred product or service in the future even though the influence of the situation and marketing efforts has the potential to cause customers to switch (Kotler and Keller, 2008: 244).

According to Chan (2003: 34) Customer loyalty is the main key that provides a competitive advantage for companies because it has strategic value for customer-oriented companies, which have the view that customers are the life or life of the company so that customers, especially loyal ones, must be maintained and pampered so as not to turn to another company.

Conceptual Model

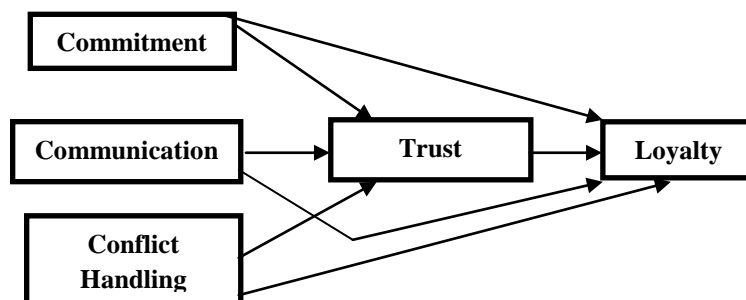


Figure 1: Conceptual Framework

Research Location and Design

This study uses a quantitative approach, where the data comes from primary data collected through a questionnaire. The data obtained were analyzed using path analysis. Then the results will be described to describe empirical facts related to the relationship between variables, either directly or indirectly. The location of this research was conducted at PT. Bank Mandiri (Persero) Tbk Makassar

Population and Sample

The population of this research is the customers of PT. Bank Mandiri (Persero) Tbk Branch Kartini, Urip Sumoharjo and Slamet Riyadi who have savings of 52,031 customers.

The sample in this study the sampling technique used was accidental sampling. Accidental sampling is the determination of the sample $n = 100$. Based on coincidence, that is, anyone the researcher encounters can be used as a sample, if it is considered that the person who happened to be met is suitable as a data source (Mas'ud: 2004). The reason for using accidental sampling is due to a very large population with high respondent activity, namely bank customers, so it is very appropriate to use accidental sampling.

Method of collecting data

Data or supporting information in this study was obtained through distributing questionnaires to respondents by means of observation and interviews.

Data analysis method

Methods of data analysis in this study using path analysis methods using SPSS 25 for windows software which consists of validity, reliability, and path analysis.

RESEARCH RESULT

Prerequisite Evaluations

Corrected item-total correlation for each statement indicator has a value that is greater than the R

Table value, namely 0.195, so all statement indicators considered valid. Apart from that, value *cronbach's alpha* Each variable has a number greater than 0.6 so that all variables are declared reliable to be used as a measuring instrument for the questionnaire instrument in this study.

Model I Path Coefficient

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	5,472	1,410		,000
	Commitment	,464	,141	,363	,001
	Communication	,472	,180	,308	,010
	Conflict Handling	,236	,129	,172	,069

a. Dependent Variable: Trust

Source: Primary Process Data, 2020

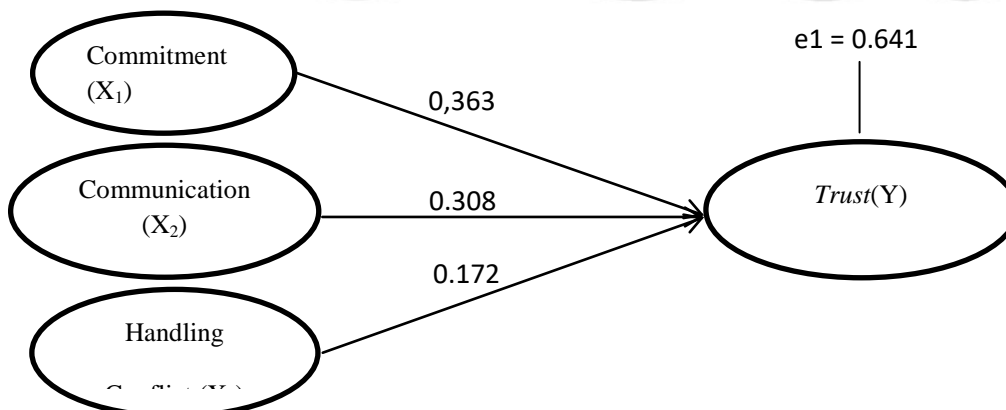
It is known that the significance value of the variable $X_1 = 0.01$ is smaller than 0.05, while the significance value of the variable $X_2 = 0.10$ and $X_3 = 0.69$ is greater than 0.05. These results conclude that the regression model I, namely the variable X_1 has a significant effect on Y, while the variables X_2 and X_3 have no significant effect on Y.

Path Coefficient Test Model I

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,767 ^a	,588	,575	2,099

Source: Primary Process Data, 2020

Obtained the value of the correlation coefficient (R) of 0.588. This shows that the effect of X_1 , X_2 , and X_3 on Y is 58.8% while the remaining 42.2% is the contribution of other variables not included in the study. Meanwhile, the value of e_1 is obtained by the formula $e_1 = \sqrt{1 - 0.588} = 0.641$. Thus the path diagram for the structure model I is obtained as follows:



Source: Primary Process Data, 2020

Based on the diagram above, it can be seen that the effect of variables X_1 , X_2 , and X_3 on Y. The meaning of the diagram above can be explained as follows:

- Analysis of the effect of X_1 (Commitment) on Y (Trust): it is known that the direct effect X_1 (Commitment) has on Y (Trust) is 0.363.
- Analysis of the influence of X_2 (Communication) on Y (Trust): it is known that the direct effect of X_2 (Commitment) on Y (Trust) is 0.308.
- Analysis of the effect of X_3 (Conflict Handling) on Y (Trust): it is known that the direct effect X_2 (Conflict Handling) gives to Y (Trust) is 0.172.

Pathway Hypothesis Test I

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,472	1,410		3,882	,000
	Commitment	,464	,141	,363	3,297	,001
	Communication	,472	,180	,308	2,620	,010
	Conflict Handling	,236	,129	,172	1,840	,069

Source: Primary Process Data, 2020

The t test results show that the influence of each variable of commitment, communication, and conflict handling on trust can be seen from the t-count and the level of significance (probability). The commitment variable has a tcount of 3,297 > 1,983 and a commitment significance value of 0.001 < 0.05 so that Ha is accepted and Ho is rejected. Communication variable has a tcount of 2.620 > ttable 1.983 and a communication significance value of 0.10 > 0.05 so that Ha is rejected and Ho is accepted. The Conflict Handling variable has tcount 1,840 < ttable 1,983 and the Conflict Handling significance value of 0.069 > 0.05 so that Ha is rejected and Ho is accepted. Thus, the Commitment variable has a significant effect on trust, the Communication variable has no significant effect on trust and the Conflict Handling variable has no effect and is not significant for trust.

Path Coefficient Model II

Model		Coefficients ^a		Standardized Coefficients	t	Sig.
		Unstandardized Coefficients	Std. Error			
1	(Constant)	-,790	1,485		-,532	,596
	Commitment	,007	,146	,006	,050	,960
	Komunikasi	,508	,183	,338	2,780	,007
	Conflict Handling	,292	,128	,217	2,280	,025
	Trust	,298	,100	,304	2,981	,004

Source: Primary Process Data, 2020

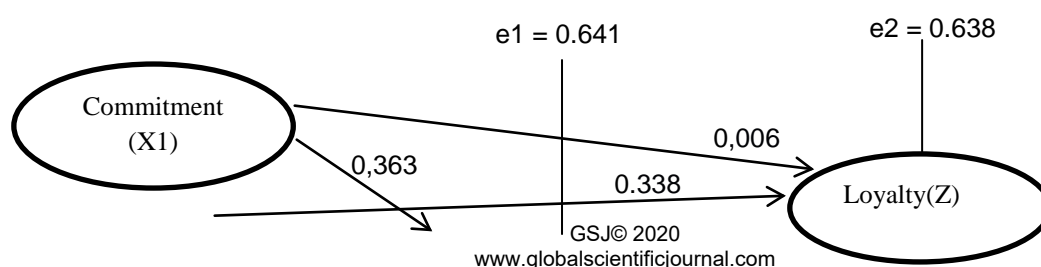
It is known that the significance value of the three variables, namely X1 = 0.960, X2 = 0.007, X3 = 0.25, and Y = 0.004, where the variables X2 and Y are less than 0.05, while the variables X1 and X3 are greater than 0.05. These results conclude that regression model II, namely variables X2 and Y have a significant effect on Z, while variables X1 and X3 do not have a significant effect on Z.

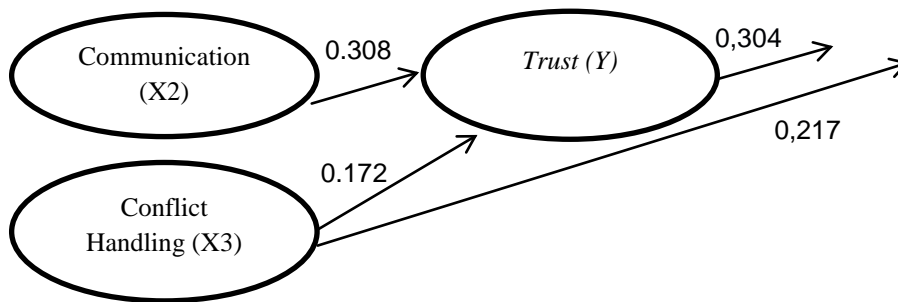
Path Coefficient Test Model II

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,769 ^a	,592	,575	2,056

Source: Primary Process Data, 2020

Obtained the value of the correlation coefficient (R) of 0.592. This shows that the effect of X1, X2, X3 and Z on Y is 59.2% while the remaining 40.8% is a contribution from other variables not included in the study. Meanwhile, the value of e2 is obtained by the formula $e1 = \sqrt{1 - 0.592} = 0.638$. Thus, the path diagram for the structure model II is obtained as follows:





Source: Primary Process Data, 2020

Based on the diagram above, it can be seen that the effect of variables X1, X2, and X3 on Z. The meaning of the diagram above can be explained as follows:

- Analysis of the influence of X1 (Commitment) through Y on Z: it is known that the direct effect that X1 (Commitment) gives to Z (Loyalty) is 0.006. While the indirect effect of X1 (Commitment) through Y to Z is the multiplication of the beta value X1 to Y with the beta value of Y to Z, namely: $0.363 \times 0.304 = 0.110$. Then the total effect given by X1 to Z is the direct effect plus the indirect effect, namely $0.006 + 0.110 = 0.116$. Based on the results of this calculation, it is known that the direct effect value is 0.006 and the indirect effect is 0.110, which means that the value of the direct effect is smaller than the indirect effect, this result shows that indirectly X1 has no significant effect on Z.
- Analysis of the influence of X2 (Communication) through Y on Z: it is known that the direct effect that X2 (Communication) has on Z (Loyalty) is 0.338. While the indirect effect of X2 (Communication) through Y on Z is the multiplication of the beta value X2 to Y with the beta value of Y to Z, namely: $0.308 \times 0.304 = 0.093$. Then the total effect that X2 gives to Z is the direct effect plus the indirect effect, namely $0.338 + 0.093 = 0.431$. Based on the results of this calculation, it is known that the value of the direct effect is 0.338 and the indirect effect is 0.431, which means that the value of the direct effect is smaller than the indirect effect. This result shows that directly X2 through Y has a significant effect on Z.
- Analysis of the effect of X3 (Conflict Handling) through Y on Z: it is known that the direct effect X3 (Conflict Handling) has on Z (Loyalty) is (0.217). While the indirect effect of X3 (Conflict Handling) through Y on Z is the multiplication of the beta value X3 to Y with the beta value of Y to Z, namely: $0.172 \times 0.304 = 0.052$. Then the total effect given by X2 on Z is the direct effect plus the indirect effect, namely $(0.217 + 0.052 = 0.269$. Based on the results of this calculation, it is known that the value of the direct effect (0.217) and the indirect effect is 0.052 which means that the value of the direct effect is greater. Compared with the indirect effect, these results indicate that directly X3 through Y has no significant effect on Z. Analisis pengaruh Y (Loyalitas) terhadap Z: diketahui pengaruh langsung yang di berikan Y (Loyalitas) terhadap Z (Loyalitas) sebesar 0.304.

Pathway Hypothesis Test Model II

Pathway Hypothesis Test Model 11						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,790	1,485		-,532	,596
	Commitment	,007	,146	,006	,050	,960

Communication	,508	,183	,338	2,780	,007
Conflict Handling	,292	,128	,217	2,280	,025
Trust	,298	,100	,304	2,981	,004

Source: Primary Process Data, 2020

The t test results show that the influence of each variable commitment, communication, job characteristics, conflict handling and trust in loyalty can be seen from the tcount and the level of significance (probability). Commitment variable has a tcount of 0.50 <ttable 1.983 and a commitment significance value of 0.960 > 0.05 so that Ha is rejected and Ho is accepted. Communication variable has tcount 2.780 > ttable 1.983 and communication significance value 0.007 <0.05 so that Ha is accepted and Ho is rejected. The Conflict Handling variable has tcount 2,280 > ttable 1,983 and the Conflict Handling significance value is 0.025 <0.05 so that Ha is accepted and Ho is rejected. The trust variable has tcount 2,981 > ttable 1,983 and the trust significance value is 0.004 <0.05 so that Ha is accepted and Ho is rejected. Thus, the Commitment variable has no effect and is not significant towards Loyalty, the Communication variable has a significant and significant effect on Loyalty, the Conflict Handling variable has no significant effect on Loyalty and the Trust variable has an effect and is significant on Loyalty.

Discussion:

The Effect of Commitment on Customer Trust

The results of the data analysis of research that have been carried out show that commitment has a significant effect on customer trust, where the significance value obtained is 0.001 <0.05. This indicates that Bank Mandiri customers can provide guarantees for the products offered, by providing guarantees for the products offered, customers will feel a higher level of confidence in saving at Bank Mandiri. On the one hand, Bank Mandiri offers personalized services to meet customer needs, in that way customers will feel more appreciated and have their own value towards an independent bank which will increase their trust. Bank Mandiri is also very flexible when there is a change service and is also able to fulfill the promise of every product offered to customers, therefore customers believe that if there are problems with Bank Mandiri services, Bank Mandiri can anticipate it directly.

Effect of Communication on Customer Trust

The results of the data analysis of research conducted on Bank Mandiri customers show unfavorable results, where the significance value obtained is 0.10 > 0.05, which means that communication has no significant effect on trust. According to respondents from the research results by providing precise and accurate information, providing information if there are new banking services and Bank Mandiri makes and fulfills its promises, it is indicated that it has not been able to maximize customer trust because even though Bank Mandiri delivers the right information and delivers if there are products new ones but from the customer side there may be some who have not received the information provided by Bank Mandiri, from the results of the observations made it appears that the information provided by the Mandiri bank is not all the services that have just been presented at each of the existing branches and it may some respondents did not see this information. Other observations were also found during the communication research that occurred between PT. Bank Mandiri Tbk as the main savings issuer with the main savings customer is more of a one-way communication, because the one actively communicating is the bank, whereas if there is no information that needs to be known, the customer rarely communicates using existing facilities. In addition, customers prefer to communicate directly, namely by meeting face to face with the company. Robben (2008) says that communication is a behavior activity or activity to deliver messages or information about a complaint or feeling, delivering good and honest information will create a sense of trust and loyalty to a service or item provided or offered.

The Effect of Conflict Handling on Customer Trust

The results of data analysis of research conducted on Bank Mandiri customers showed unfavorable results, where the significance value obtained was $0.069 > 0.05$, which means that conflict handling has no effect and is not significant to trust. Judging from the indicators according to the respondent, the conflict handling carried out by independent banks in this case is to avoid potential conflicts, resolve conflicts before they become problems and discuss solutions with customers when problems arise, according to the respondents that researchers accept, they are not optimal. This occurs because the field findings of some respondents said that when the problem occurred, in this case, for example, the case of losing a balance from an ATM (Automated Teller Machine), independent banks were deemed not to be quick to handle this problem on the one hand, also in using EDC (Electronic Data Capture), some respondents said If the customer's funds are deducted but have not succeeded in the system, the customer must wait 1X24 hours for the refund and make customer trust less optimal.

The Effect of Commitment on Customer Loyalty

Komitmen merupakan suatu keinginan untuk mempertahankan hubungan yang bernilai. Komitmen akan menjadi lebih tinggi bagi setiap individu yang percaya bahwa mereka menerima nilai lebih dari adanya sebuah hubungan. Ketika pelanggan merasa bahwa Bank Mandiri dapat menjaga janji serta kepercayaan pelanggan, pelanggan akan memiliki komitmen yang tinggi terhadap PT. Bank Mandiri Persero Tbk.

Hasil analisis data penelitian yang telah dilakukan menunjukkan bahwa Komitmen tidak berpengaruh dan tidak signifikan terhadap loyalitas, dimana nilai signifikansi yang diperoleh adalah $0.596 > 0.05$. Dalam hal ini Bank Mandiri dinilai belum mampu memberikan jaminan terhadap beberapa produknya, temuan dilapangan dikarenakan beberapa nasabah mempunyai tabungan di beberapa bank dan produk-produk yang di hasilkan mempunyai kelebihan masing-masing maka dari itu dapat diindikasikan nasabah masih berpindah-pindah tergantung kebutuhannya. Layanan personal untuk memenuhi kebutuhan nasabah, fleksibel saat layanan mereka mengalami perubahan dan mampu memenuhi janji terhadap produk yang ditawarkan bank mandiri juga belum mampu maksimal dikarenakan banyaknya bank-bank lain berlomba-lomba dan menawarkan produk mereka, membuat nasabah memilih lebih dari satu bank untuk memenuhi kebutuhan mereka serta kecenderungan perilaku untuk beralih pada bank lain.

Effect of Communication on Customer Loyalty

According to research by Ndubisi (2007: 100), communication has a positive influence on loyalty. Communication in the context of relationship marketing means the act of maintaining relationships with customers, providing precise and accurate information, and communicating actively if problems arise. The foundation of a strong relationship can be established through effective communication. Through communication made by the Bank, customers can find out the conditions that are being experienced by the Bank. The emergence of a sense of belonging from the customer towards the Bank encourages the customer's desire not to move to a competing bank or in other words the customer will become more loyal. Communication has the meaning of the ability to provide precise and accurate information. Communication can be used as an interactive dialogue between the company and customers which includes program activities in savings that can be noticed by customers. For this reason, PT. Bank Mandiri needs to develop precise and accurate information in order to establish good relationships with customers.

The results of the research data analysis that have been conducted show that communication has a significant effect on loyalty, where the significance value obtained is $0.007 < 0.05$, meaning that the higher the communication, the higher the loyalty. This indicates that Bank Mandiri provides precise and accurate information to customers, by submitting precise and accurate information, customers feel that they have received special treatment which in turn can increase customer loyalty. Furthermore, Bank Mandiri is considered able to provide information if there is the latest banking service, customers judge with the right information with the latest services, customers can choose between other banks that do not provide the latest service information, therefore the information submitted by Bank Mandiri has greatly affected customer loyalty. and finally, Bank

Mandiri is considered capable of making and fulfilling its promises to customers, according to customers the promises given to what is delivered to the Mandiri bank can be fulfilled which in turn creates customer loyalty.

The Effect of Conflict Handling on Customer Loyalty

The results of the data analysis of the research that have been carried out show that conflict handling has an effect on loyalty, but not significant, where the significance value obtained is $0.025 > 0.05$.

The better the handling of customer conflicts will increase customer loyalty. The underlying logic of thought is that the customer is truly satisfied with Bank Mandiri's ability to handle complaints, will remain loyal to the company as indicated by the pattern of making transactions again, telling the goodness and excellence of the company to others, providing recommendations to others and using the product / new services required.

When customers have problems or are even slightly disappointed, large corporations quickly reveal themselves. Service restoration can also be handled very well when it is seen as an opportunity rather than a difficult choice. Customer complaints are an opportunity to strengthen relationships (Bramson: 2004). The main reason why customers switch to other providers is dissatisfaction with the resolution of the problem. Complaints should be viewed as an opportunity to learn, improve service and find out what customers really want. These complaining customers are usually interested in giving the company the opportunity to put things right. This means that if the company handles complaints effectively, the company is more likely to stay in control and improve relationships which will have an impact on increasing customer loyalty (Bruce and Langdon: 2004). Customers who make complaints need to be taken seriously by Bank Mandiri because good conflict handling will increase competitiveness and increase profitability (Jonshton: 2001). Conversely, if the handling of conflicts is done poorly, the customer will be dissatisfied and will have an impact on the customer's intention to switch to other service providers who will tell the bad things they have experienced to others.

The Effect of Trust on Customer Loyalty

The results of the research data analysis that have been conducted show that trust has a significant effect on loyalty, where the significance value obtained is $0.004 < 0.05$. This finding at the same time strengthens the answers of respondents who show that bank Mandiri customer trust can increase customer loyalty by seeing significant results. From this study using indicators of trust suggests that according to respondents independent bank cares about the safety of the company's products so that it can increase customer loyalty, can provide trusted promises to customers, independent banks can provide quality and consistent service and are also able to fulfill the obligations they make to customers.

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