







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

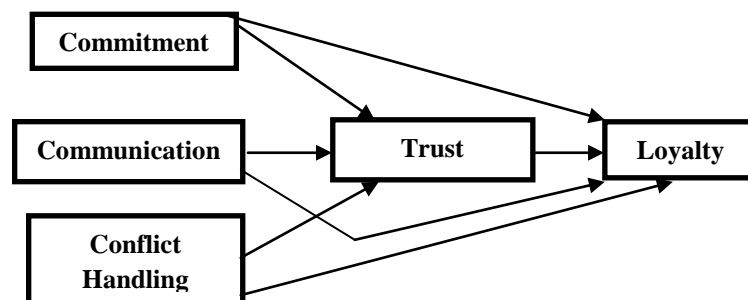


Figure 1: Conceptual Framework

### 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 <sup>a</sup>						
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

a. Dependent Variable: Trust

Source: Primary Process Data, 2020

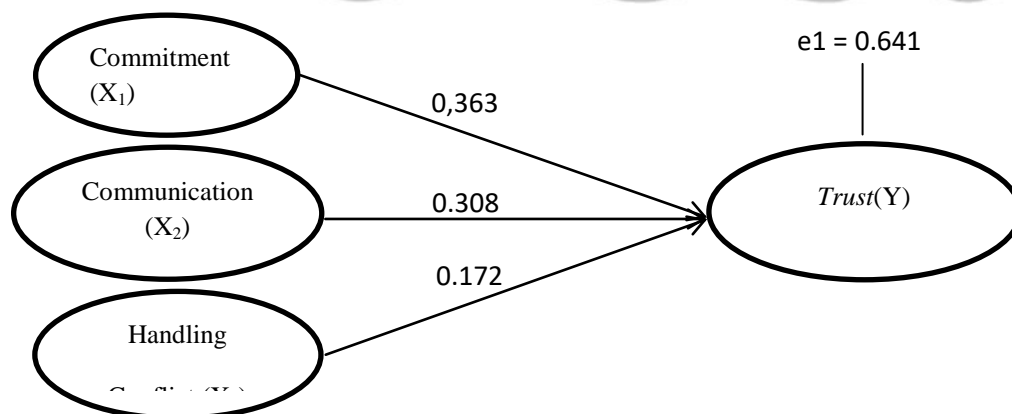
It is known that the significance value of the variable X1 = 0.01 is smaller than 0.05, while the significance value of the variable X2 = 0.10 and X3 = 0.69 is greater than 0.05. These results conclude that the regression model I, namely the variable X1 has a significant effect on Y, while the variables X2 and X3 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 <sup>a</sup>	,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 X1, X2, and X3 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 e1 is obtained by the formula  $e1 = \sqrt{1 - 0.588} = 0.641$ . 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 X1, X2, and X3 on Y. The meaning of the diagram above can be explained as follows:

- a. Analysis of the effect of X1 (Commitment) on Y (Trust): it is known that the direct effect X1 (Commitment) has on Y (Trust) is 0.363.
- b. Analysis of the influence of X2 (Communication) on Y (Trust): it is known that the direct effect of X2 (Commitment) on Y (Trust) is 0.308.
- c. Analysis of the effect of X3 (Conflict Handling) on Y (Trust): it is known that the direct effect X2 (Conflict Handling) gives to Y (Trust) is 0.172.

**Pathway Hypothesis Test I**

**Coefficients<sup>a</sup>**

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 <sup>a</sup>		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

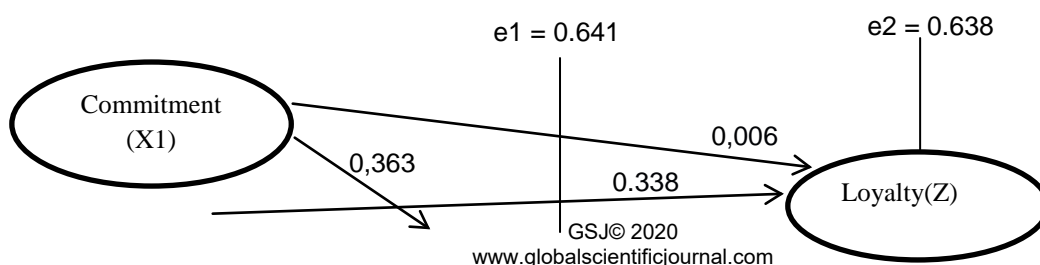
It is known that the significance value of the three variables, namely X1 = 0.960, X2 = 0.007, X3 = 0.25, and Y = 0.004, where the variables X2 and Y are less than 0.05, while the variables X1 and X3 are greater than 0.05. These results conclude that regression model II, namely variables X2 and Y have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

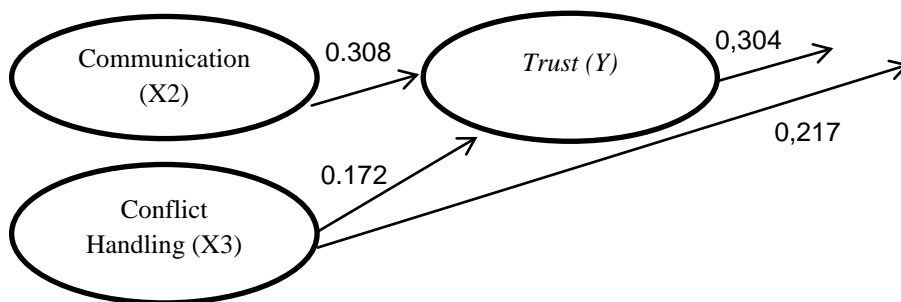
### Path Coefficient Test Model II

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,769 <sup>a</sup>	,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:

- a. 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 value of the direct effect 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.
- b. 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 direct effect. This result shows that directly X2 through Y has a significant effect on Z.
- c. 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

Coefficients <sup>a</sup>						
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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