Relationship Marketing Dimensions in Customer Satisfaction and Loyalty: Logic and the Role of Intermediary Variables on Path Analysis

Lingga Kencana

Faculty of Economics and Business, University of Jember
Jember, East Java, Indonesia

Abstract: This study aims to determine and analyze the value and tendency of the influence of the role of intermediary satisfaction variables between financial benefit variables, social benefits, and structural benefits on customer loyalty variables, as well as analyzing the value and tendency of direct influence variables financial benefits social benefits, structural benefits to satisfaction variables and variables customer loyalty. The variables in the study are relationship marketing dimensions which consist of financial benefits (X1), social benefits (X2), structural benefits (X3), customer satisfaction (Z), and customer loyalty (Y). The analysis used is path analysis to analyze the influence relationship between variables and analyze the role of intermediary variables in mediating the relationship between independent variables and dependent variables. Logic models of gradual path analysis with intermediate variables will only provide an intermediary role in connecting one variable to another, not helping to increase or increase the value of the influence directly. The results show that satisfaction plays a role in mediating relationships with a positive direction and with a relatively low level of tendency between financial benefits, social benefits, and structural benefits to loyalty. In addition, relationship marketing dimensions that are shaped by financial benefits that can build a relationship with customers on the basis of financial benefits and other benefits to customers; Social benefits that can build a social relationship with customers through good communication, and; Structural benefits that can help customers and provide information about everything that customers need will create satisfaction and shape the loyalty of their customers.

Keywords: Dimension of Relationship Marketing, Satisfaction, Loyalty, Logic, Role of Intermediate Variables

1. INTRODUCTION
Maintaining all existing customers in general will be more profitable than customer changes because the cost of attracting new customers can be five times the cost of maintaining an existing...
customer (Kotler, 2007:207). One marketing strategy that can be used to retain customers is through a relationship marketing strategy. Then with relationship marketing, customers who have fostered good relations with the company will feel satisfied. Kotler (2007:117), states customer satisfaction is a feeling of pleasure or disappointment someone who appears after comparing the expected performance (results). Growing customer satisfaction will provide benefits, namely providing a good basis for repurchase and creating customer loyalty. Griffin (2002:31), customer loyalty is a customer who not only repurchases an item and service, but also has a positive commitment and attitude towards the service company, for example by recommending someone else to buy. Choosing to retain customers will be far more efficient than finding new customers.

Positive banking developments are also followed by the many choices of banking services that cause consumers to freely choose which banking services they will use. The large selection of banking services also led to increasingly high competition conditions between companies. The increasingly high competition conditions in the banking sector, of course forced the existing companies to try harder to maintain the existing market. The company is also required to make a good strategy in order to maintain and win the market, so that the company's vision and mission can be achieved. The company also wants existing customers to be maintained forever, because loyal customers are one of the company's assets. However, a competitor that emerges with all the advantages of its products causes the company to have difficulty in seizing new markets and coupled with the possibility of consumers going to other companies because of the superiority of the product. Efforts made by banks to retain their customers are intended so that customers have a desire to return and buy products offered by the bank.

BRI, Bank BNI, Bank BTN and Bank Jatim were chosen because they had several achievements during the 2015 and 2016 periods, based on data from Bank Indonesia and the Regional Financial Economics Study of East Java Province. BRI, Bank BNI, Bank BTN, and Bank Jatim are able to achieve growth above the average National Bank in Indonesia and Banks in East Java, both in the category of total assets, Third Party Funds (Demand Deposits, Savings) and Credit (Productive and Consumptive). The total number of banks in Indonesia as many as 119 banks, BRI banks, BNI banks, BTN banks, and Bank Jatim achieved relatively good ratings for total assets and total loans, a relatively good rating for total third party funds, a relatively good rating for capital paid up, as well as a relatively good rating for profit before tax (BI, December 2016 unaudited). The banking strategy in maintaining and improving performance can be done by the strategies used by BRI, BNI, Bank BTN and Bank Jatim by using relationship marketing strategies. Kurtz in Lupiyoadi (2006:117), stated that relationship marketing can be developed through three levels, namely financial benefits, social benefits, and structural benefits.

The theory that supports a concept in business strategy really needs to be considered, and the phenomena that occur in the field in reality are very unique and interesting can be examined more deeply, then the formulation of the problem in this study is;

a. What is the value and tendency of direct influence of financial benefits, social benefits, structural benefits of satisfaction and loyalty?
b. What is the value and tendency of direct influence of satisfaction with loyalty?
c. How the value and tendency of the influence of the intermediary role of satisfaction between financial benefits, social benefits, structural benefits of loyalty?

Based on the formulation of the problem above, the research objective is;

a. Knowing and analyzing values and the tendency of direct influence of financial benefits social benefits, structural benefits for satisfaction and loyalty;
b. Knowing and analyzing the values and trends of direct influence of satisfaction with loyalty;
c. Knowing and analyzing the value and tendency of the influence of the intermediary role of satisfaction between financial benefits, social benefits, and structural benefits of loyalty.

2. LITERATURE REVIEW

According to Chan in Tiasih (2014:8), relationship marketing is the introduction of each customer more closely by creating two-way communication by managing a mutually beneficial relationship between the customer and the company. This relationship is a partnership, not just a relationship between the seller and the buyer but rather leads to a closer and closer relationship.
Whereas Kotler (2003:13), relationship marketing is the process of creating, maintaining and strengthening strong and value relationships with customers and other believers. Relationship Marketing underwent a change that was originally oriented to sales to be customer-oriented, from being initially oriented to customer manipulation to engaging customers in business activities, and from selling and giving information to obtaining information and satisfying customers. Kurtz in Lupiyoadi (2006:124) states that relationship marketing can be developed through three levels, namely: 1) Financial benefits. The first approach to building a relationship that adds value to customers is to provide financial benefits. The intended financial benefit is that the company provides price-intensive customers so as to provide benefits for customers; 2) Social benefits. The company builds a social relationship with customers through good communication. Through this communication, the company knows and studies the needs and desires of individual customers; 3) Structural Benefits. The company builds a structural bond with customers so that customers can easily interact with the company concerned. Through this structural bond, the relationship between the company and the customer, which was originally a seller and buyer, turned into a partner in business.

Kotler (2003:70), satisfaction is a feeling of pleasure or disappointment someone who appears after comparing the expected performance (results). While Hasan (2008:58), customer satisfaction arises from an emotional response to the product used, especially when they compare perceived performance compared to expectations. Customer satisfaction is also a function of the difference between perceived performance and expectations. While customer satisfaction is a level of difference or incompatibility between perceived product performance and expected product performance. If performance is below expectations, customers feel dissatisfied. And vice versa, if the performance above expectations the customer feels satisfied or happy. The company's goal is to create customers who are satisfied or happy, so that satisfied customers will provide benefits, such as making repeat purchases, disseminating good information to others about the company and creating customer loyalty or loyalty. The purpose of a company is to get profit or profit, where the profit is derived from the products and services they offer to consumers. Consumers are individuals who play an important role in achieving company goals, if these consumers make repeat purchases continuously in a long period of time, these consumers become customers. If the customer is loyal to the products and services offered by the company, of course the company will get profits from these customers.

Getting a loyal customer of the company requires a good cooperation in all the management of the company, a good company must be able to know what is desired by consumers and customers and also how they are satisfied or feel happy. In addition, the company management must also concentrate on how customers are satisfied and the company must foster good relationships so that customers become loyal to the company. Griffin (2002:4), defining customer loyalty is: "loyalty is defined as non-random purchase expressed over time by some decision making units". Based on this definition, it can be explained that more loyalty refers to the form of behavior of decision-making units to make continuous purchases of goods or services of a selected company.

Relationship marketing is a tool to maintain loyal customers. The result is to increase the power of each other to increase customer satisfaction (Irawan, 2002). Tjiptono (2003:107), the main purpose of relationship marketing is to increase customer satisfaction in order to become loyal customers to the company, customer satisfaction is a full evaluation if the alternative chosen will give the same results or exceed customer expectations. Tjiptono (2003:107), relationship marketing will provide benefits for companies and customers. If the customer feels satisfied with the goods and services sold by the company, then there will be loyalty which is certainly needed by the company to continue to grow and survive in the tight market competition.
3. RESEARCH METHODOLOGY

This type of research is explanatory research, which explains a relationship between variables through hypothesis testing (Ghozali, 2005:12). Sugiyono (2012:8) Quantitative method is a research method based on philosophical positivism, used to examine certain populations or samples, data collection using research instruments, quantitative or statistical data analysis, with the main objective of testing predetermined hypotheses. Population consists of a set of objects that become the center of attention, from which contained information that is very wanted to be known (Gulo, 2004:76). The population in this study is all banking customers which include BRI, BNI, Bank BTN, and Bank Jatim.

The sample is a part or number of specific footage taken from a population and examined in detail (Santoso, 2008:71). The sampling method in this research is using multistage sampling. The first phase is to use cluster sampling as a determinant of banking which is considered credible with the status of state and private companies. The second stage is to use nonprobability sampling with purposive sampling technique as the determinant of respondents in the study that is indeed suitable as respondents. The purposive sampling technique with the criteria of respondents is the customer segment banking with priority categories (middle to upper class) in the four banks studied. The third stage is to use proportional sampling as a divider of the number of respondents that fits the needs in each unit of the object under study based on the total population in the object.

Determination of the number of samples in this study refers to the opinion of Roscoe (in Sekaran, 2006:253) that the sample size of more than 30 people and less than 500 is appropriate for most studies. Ferdinand (2002:51) suggests that the sample size depends on the number of indicators used in all variables. The sample size is the number of indicators multiplied by 5 to 10. Referring to Ferdinand the number of samples in this study were 105 customers who saved, obtained from 15 multiplied by 7. The number of samples in this study was 105 respondents. The distribution of the number of respondents, BRI Bank as many as 43 respondents, Bank BNI as many as 29 respondents, Bank BTN as many as 15 respondents, and Bank Jatim as many as 18 respondents.

The independent variable in this study is the dimension of relationship marketing; 1) Financial Benefits (X1), the indicators used are; (a) Promotion, (b) Prizes, and; (c) Reduction of costs; 2) Social Benefits (X2), the indicators used are; (a) Hospitality, (b) Ease, and; (c) Room, and; 3) Structural Benefits (X3), the indicators used are; (a) Information, (b) Reliability, (c) Guarantee. The connecting variable is satisfaction (Z), with the indicator being; 1) Meeting needs; 2) Providing solutions, and; 3) Reliable service. The dependent variable is loyalty (Y), with the indicator being; 1) Loyalty; 2) Resilience to negative influences, and 3) Refer.

Likert scale is a scale that is based on the sum of respondents' attitudes in responding to statements relating to indicators of a concept or variables being measured (Sanusi, 2011:59). The data collection process uses a questionnaire based on indicators with an assessment using a Likert scale with a score of 1 to 5.
Path analysis is part of linear regression analysis which is used to analyze causal relationships between variables where independent variables affect dependent variables, either directly or indirectly through one or more intermediaries. Path analysis is an extension of simple or multiple linear regression equations that are needed in the path of variable relations that involve more than one equation and are more focused on the role of intermediary variables or indirect effects (Sarwono, 2006:147). Path analysis equation formed:

\[ Z = \beta ZX_1 + \beta ZX_2 + \beta ZX_3 + \varepsilon_1 \]  \hspace{1cm} \text{(equation 1)}

\[ Y = \beta YX_1 + \beta YX_2 + \beta YX_3 + \beta YZ + \varepsilon_2 \]  \hspace{1cm} \text{(equation 2)}

4. RESEARCH RESULT

4.1 Characteristics of Respondents

The majority of respondents who become banking customers are respondents aged between 31 - 35 years as many as 18 people or 17.14%, the minority of respondents who become clients of banking are respondents aged between 31 - 35 years as many as 72 people or 68.57% and above 40 year as many as 15 people or 14.28%. The majority of respondents who become banking customers are male respondents as many as 84 people or 80% and the minority of respondents who are clients of banking are female respondents as many as 21 people or 20%. The majority of respondents who become banking customers are respondents who have 64 undergraduate education or 60.95%, the minority of respondents who become banking customers are respondents with high school education as many as 15 people or 14.28% and diploma educated as many as 26 people or 24.76%.

4.2 Instrument Test

Instrument test using validity test with Pearson's product moment test showed that the 15 indicators proved valid because the significance value was below 0.05 or 5%. Reliability test with Cronbach Alpha test shows that the 15 variable indicators proved reliable because the Cronbach Alpha value is above 0.6. Data normality test with the Kolmogorof Smirnoff test showed that the 4 variables proved to be normally distributed because the significance value of the Kolmogorof smirnoff above 0.05 or 5%.

4.3 Classic assumption test

The model used in this analysis is using the BLUE method (best linear unbiased estimator). This method has criteria that observations must represent minimum, constant, and efficient variations. BLUE assumption is that the model is normally distributed, there is no multicollinearity, and there is no heteroscedasticity.

4.3.1 Model Normality Test

Test the assumption using the model normality test with a normal p-plot test.

![Normal P-P Plot of Regression Standardized Residual](image)

Figure 2. Model Normality Test
Figure 2 shows the data in the model is normally distributed because it has a data distribution around the diagonal line and follows the direction of the diagonal line.

### 4.3.2 Multicollinearity Test

Multicollinearity test is done by comparing the VIF value.

<table>
<thead>
<tr>
<th>Variable</th>
<th>VIF</th>
<th>Cut off</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Benefit (X₁)</td>
<td>1.732</td>
<td>&lt; 10</td>
<td>There is no multicollinearity</td>
</tr>
<tr>
<td>Social Benefit (X₂)</td>
<td>2.654</td>
<td>&lt; 10</td>
<td>There is no multicollinearity</td>
</tr>
<tr>
<td>Structural Benefit (X₃)</td>
<td>2.378</td>
<td>&lt; 10</td>
<td>There is no multicollinearity</td>
</tr>
</tbody>
</table>

Table 1 shows that there is no multicollinearity between the independent variables used in the study because it has a variable VIF value of less than 10.

### 4.3.3 Heteroscedasticity Test

Heteroscedasticity test uses a scatter plot residual test.

![Figure 3. Heteroscedasticity Test](scatterplot)

Figure 3 shows the absence of heteroscedasticity because the data spread does not form a particular line in the model and the distribution of coordinates that spread above and below zero on the Y axis.

### 4.4 Model Fit (F test)

The F test functions as a predictive feasibility of a path analysis or multiple linear regression model. Multiple linear regression analysis, F distribution table is searched at α = 5%, with degrees of freedom (df) df1 or 4-1 = 3, and df2 n-k-1 or 105-3-1 = 101 (8,554).

<table>
<thead>
<tr>
<th>Path</th>
<th>F-c</th>
<th>F-table</th>
<th>Sig</th>
<th>α</th>
<th>explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>X → Z</td>
<td>49,869</td>
<td>&gt; 8,554</td>
<td>0.000</td>
<td>&lt; 0.05</td>
<td>Model fit</td>
</tr>
<tr>
<td>X → Y</td>
<td>43,648</td>
<td>&gt; 8,554</td>
<td>0.000</td>
<td>&lt; 0.05</td>
<td>Model fit</td>
</tr>
</tbody>
</table>

The results of the F test for path analysis or multiple linear regression analysis a formed are declared feasible with predictive accuracy in suitable or appropriate models.

### 4.5 Path Analysis

Path analysis serves to analyze the relationship and influence of independent variables through intermediary variables on the dependent variable by giving a focus on the value and tendency of the influence of the path formed or the influence of the indirect path. The intermediate variable is the link between the independent variable and the dependent variable in the study. The process of the intermediate variable in the model that is formed is done in stages in the analyzer, so the calculation of the value of the intermediate variable in the gradual path model is done manually.
by the researcher. Trend values obtained from manual calculations in stages will still provide feasibility on the results obtained by the research.

Path analysis results in this study;

<table>
<thead>
<tr>
<th>Structural Path</th>
<th>Beta (β)</th>
<th>T Count</th>
<th>t table</th>
<th>Sig.</th>
<th>a</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>X₁ → Z</td>
<td>0.271</td>
<td>3.068</td>
<td>&gt; 1.983</td>
<td>0.003 &lt; 0.05</td>
<td>Significant</td>
<td></td>
</tr>
<tr>
<td>X₂ → Z</td>
<td>0.257</td>
<td>2.492</td>
<td>&gt; 1.983</td>
<td>0.014 &lt; 0.05</td>
<td>Significant</td>
<td></td>
</tr>
<tr>
<td>X₃ → Z</td>
<td>0.361</td>
<td>3.768</td>
<td>&gt; 1.983</td>
<td>0.000 &lt; 0.05</td>
<td>Significant</td>
<td></td>
</tr>
<tr>
<td>ε₁</td>
<td>0.476</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>R² = 0.585 or 58.5%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Equation 1

<table>
<thead>
<tr>
<th>Structural Path</th>
<th>Beta (β)</th>
<th>T Count</th>
<th>t table</th>
<th>Sig.</th>
<th>a</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>X₁ → Y</td>
<td>0.285</td>
<td>3.101</td>
<td>&gt; 1.983</td>
<td>0.002 &lt; 0.05</td>
<td>Significant</td>
<td></td>
</tr>
<tr>
<td>X₂ → Y</td>
<td>0.335</td>
<td>3.249</td>
<td>&gt; 1.983</td>
<td>0.001 &lt; 0.05</td>
<td>Significant</td>
<td></td>
</tr>
<tr>
<td>X₃ → Y</td>
<td>0.262</td>
<td>2.640</td>
<td>&gt; 1.983</td>
<td>0.010 &lt; 0.05</td>
<td>Significant</td>
<td></td>
</tr>
<tr>
<td>Z → Y</td>
<td>0.428</td>
<td>5.877</td>
<td>&gt; 1.983</td>
<td>0.000 &lt; 0.05</td>
<td>Significant</td>
<td></td>
</tr>
<tr>
<td>ε₂</td>
<td>0.498</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>R² = 0.552 or 55.2%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Table 2 based on the coefficient value in the path analysis then equations 1 and 2 that can be formed are;

Z = 0.271 X₁ + 0.257 X₂ + 0.361 X₃ + 0.476 ε₁
Y = 0.728 X₁ + 0.335 X₂ + 0.262 X₃ + 0.728 Z + 0.498 ε₂

Hypothesis testing is carried out to determine the effect of independent variables on the connecting variables and is significantly bound. The t-table distribution is searched at α = 5% (2-sided test, 0.05:2 = 0.025), with degrees of freedom (df) n-k-1 or 105-3-1 = 101 (1,983). The results of testing hypotheses in path analysis are independent variables consisting of financial benefits, social benefits and structural benefits have a positive and significant effect on the connecting variables, namely customer satisfaction, and the dependent variable is customer loyalty. Connecting variables namely customer satisfaction has a positive and significant effect on the dependent variable, namely customer loyalty.

4.6 Path Diagram

Path diagram in a stepwise path analysis model;

Figure 4. Path Diagram

a. Direct influence

1) The direct effect of financial benefits on satisfaction is 27.1%, and loyalty is 28.5%;
2) The direct effect of social benefits on satisfaction is 25.7%, and loyalty is 33.5%;
3) The direct effect of structural benefits on satisfaction is 36.1%, and loyalty is 26.2%;
4) The direct effect of satisfaction on loyalty is 42.8%

b. Indirect influence (The role of intermediary variables in mediating the relationship of independent variables and dependent variables)
1) Indirect influence of financial benefits through satisfaction with loyalty (The role of satisfaction in mediating the relationship between financial benefits to loyalty), 
\( (0.271 \times 0.428) = 0.115 \) or 11.6%;
2) Indirect influence of social benefits through satisfaction with loyalty (The role of satisfaction in mediating the relationship between social benefits to loyalty),
\( (0.257 \times 0.428) = 0.11 \) or 11.0%;
3) The indirect effect of structural benefits through satisfaction on loyalty (The role of satisfaction in mediating the relationship between structural benefits to loyalty),
\( (0.361 \times 0.428) = 0.154 \) or 15.4%.

Indirect influence does have a lower value than the direct influence between the independent variable on the dependent variable. The lower value generated in the indirect effect is the result of the variable coefficient value \( X \rightarrow Z \) with a coefficient of \( Z \rightarrow Y \). Of course, this value will give a lower result, and it will seem to give an indirect effect, rather than direct influence. Indirect influence formulation will indeed conclude that it will give a lower value reduction not a higher value increase, this happens because the nature of the intermediate variable is only an intermediary between the independent variable and the dependent variable rather than directly affecting it. The logic of the path analysis model with intermediate variables will only provide an intermediary role in connecting one variable to another, not helping to increase or increase the value of the influence directly.

c. Total influence
1) The influence of the total financial benefits on loyalty and the role of satisfaction in mediating the relationship between financial benefits to loyalty, \( (0.285 + 0.115) = 0.4 \) or 40.0%;
2) The effect of total social benefits on loyalty and the role of satisfaction in mediating the relationship between social benefits to loyalty, \( (0.335 + 0.11) = 0.445 \) or 44.5%;
3) The effect of total structural benefits on loyalty and the role of satisfaction in mediating the relationship between structural benefits and loyalty \( (0.262 + 0.154) = 0.416 \) or 41.6%.

d. Proportion of influence of financial benefits, social benefits and structural benefits on satisfaction. The results of the analysis of multiple determination coefficients using adjusted R Square (multiple) shows the percentage proportion of the effect of financial benefits, social benefits and structural benefits on satisfaction is 0.585 or 58.5% and the remaining 41.5% is influenced by other factors not included in the model;

e. Proportion of influence of financial benefits, social benefits and structural benefits to loyalty. The results of the analysis of multiple determination coefficients using adjusted R Square (multiple) shows the percentage proportion of the effect of financial benefits, social benefits and structural benefits on loyalty is equal to 0.552 or 55.2% and the remaining 44.8% is influenced by other factors not included in the model.

f. The influence of \( \epsilon_1 \) variables other than \( X_1, X_2 \) and \( X_3 \) on \( Z \)
\[
= \sqrt{1 - R} \\
= \sqrt{1 - 0.773} \\
= \sqrt{0.227} \\
= 0.476 atau 47.6%;
\]
5. DISCUSSION

The results of testing the coefficients from path analysis show that financial benefits, social benefits and structural benefits have a positive and significant effect with a relatively moderate and strong tendency towards satisfaction and loyalty. As well as showing that satisfaction has a positive effect, it is significant with a level of tendency that is relatively strong towards loyalty.

Research shows that the effect of financial benefits on satisfaction proves that the work program is carried out by giving promotions to its customers by providing a series of promotions by issuing renewable and more innovative service products such as Islamic deposit savings, hajj deposits, simpedia savings, independent business loans, shared ATMs, and prime and so on. Banks also provide prizes drawn every year, various prizes offered such as cars, motorbikes and other home appliances. The banking management also provides a reduction in free monthly fees for nominal balances in certain ranges. Many programs are renewed, customers can choose the form of savings that they like and feel in accordance with their benefits.

Research shows that the social benefits made by management banking for its customers, proving that the greetings and smiles provided by employees will provide a more comfortable feeling to their customers, they talk about the things offered by their customers, customers will trust what employees give as a service for a solution from its customers, such as a solution to the problem of transfers between bank accounts or withdrawal of funds at a shared ATM, they provide a solution that will give the customer a sense of pleasure. The program or product offered also always provides comfort and convenience for its customers, customers can control the account to find out the amount of the transfer or the amount of the funds, only by using SMS Banking or online through a smartphone, this greatly facilitates and pleases its customers.

Research shows that the structural benefits of banking, in providing appropriate services with guarantees also provide convenience in accordance with the expectations of its customers. The customer can get appropriate information only by activating SMS Banking, transferring safely with their smartphone, and providing comfort and security for their account. They do not need to feel worried and anxious, if there are errors or firewalls that will hack their accounts they have been guaranteed by an online security system that has good banking with reliable and adequate quality human resources in the field of information technology. All of these things will provide comfort in use, they do not need to feel disappointed with the service that has been guaranteed and given by the bank.

Research shows that the financial benefits offered to customers from banking, prove that the existing programs are attractive to customers or prospective customers. They can determine what program or offer provided by banking, savings products or credit products offered certainly provide a sense and guarantee that is appropriate for them. They can do one of the things that are available and are being offered by the bank, by choosing one of the service products, they also get the opportunity to get various kinds of prizes offered by banking, the gift given will give a good sense and perception of the image from bankruptcy, although in the process there are only a few customers who feel the pleasure of the prize given by banking. They will be loyal, and are committed to anything or a variety of products that have been used and provide comfort and experience for customers.

Research shows that the social benefits shown by management banking or its employees in providing comfort for their customers, is to provide comfort in the waiting room, they provide comfortable chairs, provide queues with coupons and numbers located on the screen, they also get friendly service with costumer service or tellers who have beautiful and handsome faces that will give them a sense of comfort. They can also ask about how the product of a service is offered, such as shared or prime ATMs, most of them only withdraw cash through prime ATMs, but with a shared
ATM will make it easier for their customers, they can withdraw their money in cash and anywhere where they need it. Social benefits are tailored to the tastes and needs of its customers. Surely provide a basic commitment so that later they can behave well and talk about good things from the banking sector.

Research shows that the structural benefits of banking in providing convenience for its customers, proving that accurate and clear information provided by employees to its customers around the problems that are part of the service products offered, they can complain about the problems experienced by banking, response shown when a problem occurs by giving a polite greeting and calming the heart, as well as giving the process speed of what happens, the customer will complain if there are things that are considered inappropriate and suspicious, such as numbers or coding in a passbook, it is all a strange thing for customers, employees can explain well so that customers better understand numbers and coding that are considered strange, maximum service with guaranteed good quality employees, giving more meaning to customers.

Research shows that customer satisfaction in banking, proves that the services provided with values that are in line with the expectations of their customers, will certainly give a good sense to their customers, they will tell about good things about the services or services provided, especially they will recommend various kinds existing products and offered by bankers. Bank only need to provide services and a good guarantee to them, they will assume that the existing services will please them and the guarantees will give them peace of mind. They can also complain when they experience problems, they will be welcomed with good service and provide solutions for them.

Research shows that financial benefits through satisfaction with customer loyalty bankrupt proving that building relationships and providing benefits to customers is a priority. They can do whatever is perceived by them. In fact, it is a very dangerous thing for banking, because they do not know what they are telling their relatives or other people. Banks are obliged to provide solutions to their desires or needs, they can create new programs and give certain gifts that can please them, deposit and credit savings offered will play a major role in determining their commitment, they will be more loyal when the products offered are truly innovative and appropriate.

Research shows that social benefits through satisfaction with customer loyalty, prove that the communication that is built is very important and necessary to solve the problems that exist in banking, many problems faced by banking, customers from banking parties will feel disappointed or not appropriate if the communication is lacking pleasing the customers, they say harshly and say it is not in accordance with their work profession, it will certainly be very disappointing. But in this case, the service performance displayed is appropriate, they provide good and courteous service with transformative communication and provide solutions for them, besides the overall performance of banking services will have a serious impact on loyalty, and the commitment of its customers to convey good things others to the public.

Research shows that structural benefits through customer satisfaction with customer loyalty prove that the performance of services provided by informing everything that is needed by its customers is important. They are in desperate need of clarity regarding matters related to deposit funds in banking, other than that information transfer via SMS Banking is a matter that provides convenience for its customers, the customers give up the amount of administrative costs required by banking in providing this service. Customers will only focus on security guarantees, appropriate information and provide comfort for them.

6. CONCLUSION

The conclusion in this study is; 1) Financial benefits, social benefits, and structural benefits have a positive, significant direction, with a relatively moderate and strong tendency towards satisfaction and loyalty; 2) Satisfaction has a positive, significant direction, with a relatively strong tendency towards loyalty; 3) Satisfaction plays a role in mediating relationships with a positive direction and with a relatively low level of tendency between financial benefits, social benefits, and structural benefits to loyalty. This proves that relationship marketing is formed by financial benefits that can build a relationship with customers on the basis of financial benefits and other benefits to customers; Social benefits that can build a social relationship with customers through good
communication, and; Structural benefits that can help customers and provide information about everything that customers need will create satisfaction and shape the loyalty of their customers.

7. REFERENCES