THE INFLUENCE OF MARKETING STRATEGIES AND CUSTOMER TRUST ON THE LOYALTY OF SAVINGS CUSTOMERS AT PT BPR SWADAYA ANAK NAGARI (SAN)

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Abstract

This study aims to determine the effect of Marketing Strategy and Trust on Savings Customer Loyalty at PT BPR Swadaya Anak Nagari (SAN). The population in this study were all savings customers of PT BPR Swadaya Anak Nagari (SAN) with a sample size of 100 people. The sampling technique uses non probability sampling, which does not provide the same opportunity or opportunity to each member of the population when selected as a sample member. This research is associative. The results of this study can be explained where the Marketing Strategy variable has a positive and significant effect on the Loyalty of PT BPR Swadaya Anak Nagari (SAN) savings customers with a regression coefficient of 0.554 with a significant value of 0.000 (<0.05). The Trust variable has a positive and significant effect on the Savings Customer Loyalty of PT BPR Swadaya Anak Nagari (SAN) with a regression coefficient of 0.446 with a significant value of 0.004 (<0.05). While the test results simultaneously have a positive and significant effect on the loyalty of PT BPR Swadaya Anak Nagari (SAN) savings customers with a regression coefficient of 23.568 with a significant value of 0.000 (<0.05). For the test the coefficient of determination gives a contribution of 89.3%. And the remaining 10.7% is influenced by other variables not included in this test.

Keywords: Customer Loyalty, Marketing Strategy, Trust

1. INTRODUCTION

Banking has an important role and is also a driving force for the economy by growing and developing the business sector through funding sources by the bank. Banks have the main function of collecting public money and channeling it back to the community. Savings and deposits are products offered by banks to the public that aim to collect public money. Meanwhile, distribution to the community can be done in the form of lending. Bank activities in collecting and raising funds from the public can be influenced by public trust in the bank. In banking, customer loyalty is shown by attitudes, and behavior along with positive customer actions towards banks, and Loyalty is a deep commitment of customers to consistently order or repurchase selected products or services now or in the future, even though the influence of the situation and marketing efforts can cause changes in behavior (Mahanani and Alam, 2022). This means that loyalty is a form of customer commitment in using various products available at the bank. Loyal customers will definitely trust the company to make repeated or consistent purchases of the products they use. Customer loyalty is one of the determining factors and is used as a measure of the company's success in retaining customers (Rouf et al., 2021). The success or development of banking is supported by loyal customers. Businesses can survive because of customers, to get these customers a marketing strategy

is needed. Marketing strategy is a technique used by a company to achieve pre-planned goals, where basic decisions are made regarding target markets, product placement in the market, marketing mix and marketing costs required (Sunyoto, 2015). Marketing strategy is a planning mindset related to sales or marketing to achieve the expected goals of the strategy (Kotler, Philip Keller, Kevin Lane, 2016).

In addition to marketing strategies, long-term relationships between customers and banks are also based on customer trust in the form of customer loyalty. Building trust is an important factor in shaping customer loyalty. Trust is all information owned by customers or conclusions made by customers about objects, features and benefits (Mowen, John C and Mino, Michael, 2016). This means that customer trust grows from positive information from a company. The greater the customer's trust in the company, the greater the customer's loyalty to the company. If customers trust the bank, customer loyalty to the bank will arise by itself. To gain trust, it is very important to determine a marketing strategy that provides mature quality services (Didin Fatihudin, Anang Firmansyah, 2019). PT BPR Swadaya Anak Nagari (SAN) was established with the aim of improving the welfare of the community. PT BPR Swadaya Anak Nagari (SAN) offers various savings products, in the form of short-term savings that can be withdrawn at any time, and long-term savings such as deposits that can be withdrawn based on the agreed time. The development of the number of customers can be seen in the table below:

Table 1. Development of the Number of Customers of PT BPR Swadaya Anak Nagari (SAN)

Year	Number of Customers (People)	Customer Development
2017	7.563	-
2018	7.799	3,12%
2019	8.122	4,14%
2020	7.525	-7,35%
2021	8.462	12,45%

Source: PT BPR Swadaya Anak Nagari (SAN)

From the table it can be seen that the number of customers has increased from 2017 to 2019 but has decreased in 2020. Based on information from the Bank, the number of customers has decreased because the marketing strategy cannot be carried out optimally due to the Covid-19 pandemic where people find it difficult to interact directly with the Bank PT BPR Swadaya Anak Nagari (SAN). However, in the following year 2021 growth occurred along with the recovery of the people's economy. Efforts from the bank in implementing marketing strategies and fostering customer trust in PT BPR Swadaya Anak Nagari (SAN) is one way to build good relationships with customers in building customer trust and creating loyal customers.

2. LITERATURE REVIEW

2.1. Loyalty

(Mahanani and Alam, 2022) loyalty is a deep commitment of a customer to continuously order or repurchase certain products or services in the future, although this behavior may change due to the influence of the situation and marketing activities. According to (Kotler, Philip Keller, 2016), loyal and committed customers will continue to reuse banking services and order banking products in the future, even though situations and marketing actions cause changes in behavior.

According to (Sumarwan, 2011), the factors that influence loyalty are: price, service, product/service quality, promotion. According to (Keller, Kevin Lane, Kotler, Philip, 2014), several things affect customer loyalty such as satisfaction, emotional connection, trust, security, experience with the company. (Sari and Usvita, 2018) loyal customers are an important resource for customers, this can be seen from the indicators, namely:

1. Behaviorally loyal (loyal personality), meaning that overall loyalty is a behavioral dimension. More specifically, loyalty is defined as a type of customer behavior (such as repeat purchases) that is directly related to a particular product over a period of time.
2. Attitudinal loyalty specifically means criticizing the behavioral concept of loyalty and arguing that loyalty develops as a result of conscious evaluation of competing products. Some others have added this attitudinal dimension, including customer preferences or intentions.
3. Cognitive loyalty (loyal awareness) refers to the additional dimensions of behavior and attitude. Some experts add so-called "cognitive" loyalty. The state of loyalty to a particular product is the first thing consumers consider when deciding what to buy or where to buy it.

2.2. Marketing Strategy

(Arif, 2010) strategy is a game plan to achieve this, while marketing can be interpreted as a social process that designs and delivers something that meets the needs and desires of customers to provide optimal customer satisfaction. Kotler, Philip Keller, 2016) The definition of marketing is a management process carried out by individuals or groups to achieve their needs and desires by creating, offering, and exchanging something of value with each other.

Abu Bakar (Marketing Management) The 7p elements of the marketing mix can be explained as follows:

1.Product : A product is anything that can be offered to the market to satisfy wants and needs. To satisfy consumers and needs, a product must be competitively produced in different types in order to compete.

2.Price : Price is the first aspect that sellers pay attention to when marketing their products. From the buyer's point of view, price is one of the factors that determine the choice to satisfy his needs.

3.Promotion : According to Abu Bakar (Marketing Management 2018: 41), promotion is a company's effort to provide details about products to consumers so that consumers are interested in the products offered.

4.Location (distribution channel) : Sucipto (Business profitability study 2017: 68) states that distribution strategy is important in deciding how to reach the target market and how to carry out various distribution activities.

5.People : According to Sucipto (Business Profitability Survey 2017: 70), all participants who take part in the presentation of services, i.e. in a role where the process and consumption of services take place in real time, which can affect the presentation of services, are considered human subjects. services buyer perception.

6.Physical Evidence : Abu Bakar (Marketing Management 2018: 100) says physical evidence is the service environment where companies and customers interact, and many items that facilitate activities or communicate services or related physical spaces.

7.Process : This process consists of complexity and variance referring to the steps and stages of the process.

According to (Philip Kotler and Gary Armstrong, 2006), there are three indicators of marketing strategy that cause changes in marketing strategy, namely:

1. The product life cycle should be adapted to the life cycle stages, i.e. implementation phase, growth phase, maturity phase, and decline phase.

2. The company's competitive position in the market, the marketing strategy must be adjusted to the company's position in the competition, whether as a leader, challenger, follower or just a small part of the market.

3. The economic situation, marketing strategies must be in line with the economic situation and future prospects, whether the economy is booming or high inflation.

2.3. Customer Trust

(Maharani, 2010) states that trust is part of relational marketing which determines the trust of both parties in the honesty of the promises made. Without trust, a relationship will not last long. Trust is also the dominant trust in work relationships, which is related to honesty and mutual assistance.

In Iskandar (2012) by Mayer et al, there are three factors that form a person's trust in others, namely ability, benevolence, and honesty. According to Fandy Tjiptono (2011: 237), trust indicators include: Brand credibility and brand intention.

2.4. Conceptual framework

The conceptual framework is a formulation or simplification of the theoretical framework that supports research (Notoatmojo, 2010). the theoretical framework of this study is as follows:
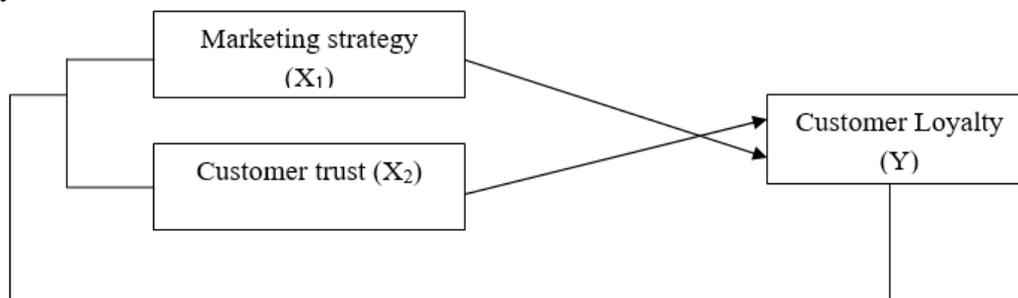

Figure 1. Conceptual Framework

Based on the background, problem formulation, research objectives and the description above, a hypothesis is obtained, among others:

H1: Marketing strategy has a positive and significant effect on the loyalty of PT BPR Swadaya Anak Nagar (SAN) Savings customers.

H2: Trust has a positive and significant effect on the loyalty of PT BPR Swadaya Anak Nagar (SAN) Savings customers.

H3: Marketing strategy and customer trust simultaneously have a positive and significant effect on the loyalty of PT BPR Swadaya Anak Nagar (SAN) Savings customers.

3. RESEARCH METHODS

This type of research is associative research. Associative research is research that aims to determine the effect or relationship of two or more variables, according to Sugiyono (2003). The population includes all savings customers of PT BPR Swadaya Anak Nagar (SAN), totaling 39,471 customers. How to determine the sample size using the Slovin formula, a sample of 100 respondents was obtained. in this study the authors used data collection techniques in the form of surveys, observations, interviews and literature to ensure data quality with validity and reliability tests. Furthermore, the classical assumption test was carried out before analyzing the data using multiple linear regression.

4. RESULTS AND DISCUSSION

4.1. Research Results

4.1.1. Validity Test

Validity Test is done to determine the extent to which the instrument used can actually measure what is to be measured. The purpose of the validity test is to check whether each question is worthy of being included in the specified variable. The validity test results show that all items in the sentence are accepted as valid because the total correlation value of the corrected items is greater than 0.30.

4.1.2. Reliability Test

The reliability test results of this study proved to be reliable as shown in Table 2 below:

Table 2. Reliability Test Results

Var.	Number of items	Cronbach's Alpha	Description
Customer Loyalty (Y)	7	0.781	Reliable
Marketing Strategy (X1)	8	0.850	Reliable
Customer Trust (X2)	8	0.822	Reliable

4.1.3. Classical Assumption Test
1) Normality Test

The purpose of the normality test is to test the regression model whether the variables are normally distributed or not. The results of the normality test calculation are shown in the table below:

Table 3. Normality Test Results

No	Variable	Sig	Alpha	Description
1	Customer Loyalty (Y)	0.529	0.05	Normal
2	Marketing Strategy (X1)	0.481	0.05	Normal
3	Customer Trust (X2)	0.737	0.05	Normal

It can be seen from the data above that all data shows normal conditions, because the total variable is dangt; 0.05. with customer loyalty 0.529, marketing strategy 0.481, customer trust 0.737 so that the data meets the requirements for data analysis using regression according to normality.

2) Linearity Test

This test is conducted to determine whether the model information used is correct or not. Conversely, whether the function used in empirical studies is linear, quadratic, or public (Ghozali, 2016). To determine whether there is a linear relationship between the predictor variable and the dependent variable, it can be seen in the p-p plot. If the points (data) are scattered in one straight line, then the data is called linear.
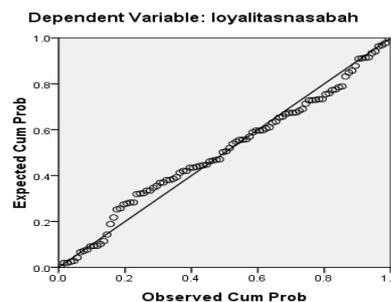

Figure 2. Linearity Test Results

Based on a significant P-P plot From the picture above, it can be explained that the data points are scattered around the diagonal line and follow the direction of the diagonal line which shows a normal distribution pattern. Thus, it can be concluded that the regression of this study is linear.

3) Heteroscedasticity Test

According to Imam Ghozal (2016), the purpose of the heteroscedasticity test is to check whether there is an imbalance in the variance of the residual observations in the

regression model. If the residual variance of an observation is different from other observations, this is called heteroscedasticity.
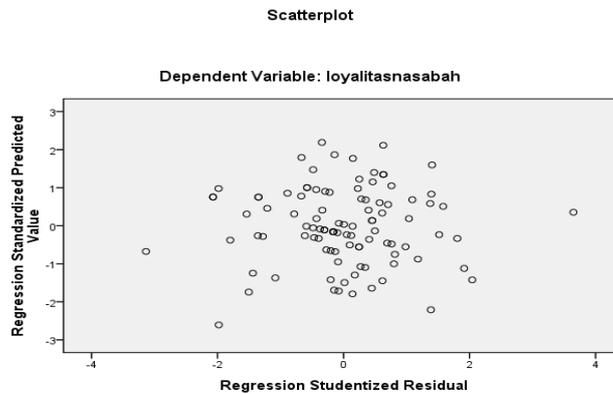

Figure 3. Heteroscedasticity Test Results

There is no special pattern in the distribution of points in the figure above, it can be concluded that there is no heteroscedasticity.

4) Multicollinearity Test

Table 4. Multicollinearity Test Results

Independent Var.	Tolerance	VIF	Desc.
Marketing Strategy (X1)	0.610	0.638	No Multicollinearity
Customer Trust (X2)	0.610	0.638	No Multicollinearity

From the analysis results in Table 4 above, it can be seen that for all independent variables in this study, namely marketing strategy and customer trust, none of them has a tolerance value of less than 0.1, while none of them has a VIF value of less than 0.1. the value is smaller. value greater than 10. Therefore, it is stated that there are no symptoms of multicollinearity between the independent variables.

4.1.4. Multiple Regression Analysis

Multiple analysis is used to determine how much influence the independent variable has on the dependent variable The results of multiple linear regression analysis are presented in the following table:

Table 5. Summary of Multiple Regression Analysis Results

Independent Var.	B	T	Sig	Infor.
Constant	0.046	0.356	0.723	-
Marketing Strategy (X1)	0.554	14.445	0.000	Significant
Customer Trust (X2)	0.446	10.198	0.000	Significant
F : 406.724 F Significant : 0.000 Coefficient of Determination : 0.893				

Based on the research model of this thesis, referring to the views of Sugiyono (2009), the equation is as follows:

$$Y = 0.046 + 0.554X1 + 0.446X2 + e$$

Based on the above equation, it can be explained as follows

1. The constant value (a) is 0.046, the constant is positive, meaning that if the marketing strategy score (X1) and customer trust (X2) are zero, the customer loyalty score (Y) is the same constant.
2. B1 coefficient of 0.554. The coefficient of the customer loyalty marketing strategy variable is positive. When the score increases, customer loyalty also increases
3. B2 coefficient of 0.446. The coefficient on the customer trust variable on customer loyalty is positive. When the customer trust score increases, customer loyalty decreases

4.1.5. Hypothesis Testing

1) T test

To determine the partial effect of each independent variable on the dependent variable, this can be seen from the t value and the existing significance level. From the t test, it can be seen that the variable regression coefficients are: The marketing strategy variable has a t value of 14.445 and a significance value of 0.000. Thus it can be concluded that marketing strategy has a positive and significant effect on customer loyalty or hypothesis 1 is accepted. The t value of the customer trust variable is 10.198 and the significance value is 0.000. The data shows that the customer trust variable has a significant positive effect on customer loyalty or hypothesis 2 is accepted.

2) F test

The F test is used to test the hypothesis simultaneously at a certain level of difficulty for all independent variables (marketing strategy and customer trust) and the dependent variable (customer loyalty). Table 5 shows the significance value of the F test of 0.000.. Thus, it can be said that the existing regression model is good and suitable for use in this study.

3) Coefficient of Determination (R^2)

The magnitude of the influence between marketing strategy variables on customer trust is seen from the coefficient of determination test value of 0.893. These results indicate that the variable customer loyalty of PT BPR Swadaya Anak Nagari (SAN) according to the marketing strategy variable and customer trust. As much as 89.3% is simultaneous, the remaining 10.7% is influenced by other variables.

4.2. Discussion

Based on the results of the first hypothesis research, it is known that the value of the marketing strategy variable is 0.554, the t value is 14.445 with a significant value of 0.000. The results of this test can be concluded that the marketing strategy variable has a positive and significant effect on customer loyalty or hypothesis 1 is accepted. Judging from the marketing strategy variable, the TCR results obtained are 69.45% so that it is in the good enough category, meaning that respondents assess the marketing strategy carried out by PT BPR Swadaya Anak Nagari (SAN) at a fairly good level. For this reason, PT BPR Swadaya Anak Nagari (SAN) needs to improve ways or develop a marketing strategy model. So that customers are interested in using PT.BPR Swadaya Anak Nagari (SAN) products, which will have an impact on increasing the number of customers who have a high level of loyalty, if the marketing strategy is improved, customer loyalty will also increase.

For the Customer Trust variable, the results of the second hypothesis research show that the value of the customer trust variable is 0.446, the t value is 10.198 with a significant value of 0.000, so it can be concluded that customer trust has a positive and significant effect on customer loyalty or hypothesis 2 is accepted. The trust variable has a TCR value of 70.975% which is at a fairly good level of achievement. Customer trust is at a fairly good level. Therefore, banks must continue to increase customer trust so that customers are more loyal. This is also because the results of testing the second hypothesis show that customer trust has a positive and significant effect on customer loyalty. This means that customer trust is a variable that has a positive and significant effect on the loyalty of PT BPR Swadaya Anak Nagar (SAN) savings customers. To increase the loyalty of savings customers, PT BPR Swadaya Anak Nagari (SAN) must pay attention to the wishes and fulfill customer needs to further increase customer loyalty. This is in line with research (Didin Fatihud and Anang Firmansyah, 2019) which states that when customers trust the bank, customer loyalty to the bank will appear by itself. To gain trust, it is very important to determine the marketing strategy. The results of the F test show a significant value of F less than 5% (0.000 and <0.05), so that the marketing strategy and customer trust have a positive and significant effect on the loyalty of PT BPR simultaneously at Swadaya Anak Nagari (SAN). With an F-value of 406.724 and a significance of 0.000. This means that marketing strategies and customer trust simultaneously affect the loyalty of PT BPR Swadaya Anak Nagari (SAN) savings customers.

5. CONCLUSION

The conclusions of the research conducted are as follows: Marketing strategy has a positive and significant effect on customer loyalty, the regression coefficient is 0.554 and a significant value of 0.000. the first hypothesis is accepted. Customer trust has a positive and significant effect on customer loyalty with a regression coefficient of 0.446 and a significant value of 0.000. second hypothesis accepted Marketing strategy and customer trust have a positive and significant effect simultaneously on customer loyalty of PT BPR Swadaya Anak Nagari (SAN). By testing the research model with the F test, a significance value of 0.000 was obtained, which means that the research model used in this study, so that the third hypothesis is accepted. The coefficient of determination is 89.3%. This shows that the proportion of all independent variables considered in this study is 89.3%. The remaining 10.7% is influenced by other variables not considered in this study.

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