

ANALYSING RELATIONSHIP MARKETING TACTICS AT PT. BANK SULUTGO SIAU*ANALISA HUBUNGAN TAKTIK PEMASARAN DI PT BANK SULUTGO SIAU*

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Abstract: Since more competition in business nowadays, many companies are required to build long-term profitable relationship with customers and to achieve customer loyalty. All of company and from every industry tried giving their best to maintained customers satisfaction. One type of services companies that important in the business world are banks that has work as a financial institution and financial intermediary for everyone. There are so many ways and differences relationship marketing tactics implemented for the customers. This study analyses the relationship of marketing tactics namely service quality, communication and price perception in PT. Bank SulutGo Siau. Used qualitative method, 10 customer were interviewed to collect the data. A semi-structure interview is used in this research to collect primary data. Result and conclusion showed that service quality, communication and price perception as became indicators in this result has positive responses from customers Bank SulutGo Siau.

Keywords: *relationship marketing tactics, service quality, value offers, communication.*

Abstrak: Sudah semakin banyak bisnis yang berkembang pada masa ini, membuat banyak perusahaan berusaha untuk membangun hubungan jangka panjang dengan konsumen agar konsumen bisa mendapatkan kepuasan dari perusahaan. Semua berlomba- lomba untuk memberikan yang terbaik dari segi produk ataupun pelayanan. Salah satu tipe dari industry yang menawarkan jasa adalah bank yang bertugas sebagai instansi keuangan untuk semua orang dari berbagai kalangan. Ada begitu banyak cara dan cara untuk menjaga hubungan antara penjual dan konsumen. Penelitian ini membahas tentang hubungan taktik pemasaran yaitu, kualitas pelayanan, penawaran nilai dan komunikasi di PT. Bank SulutGo Siau. Menggunakan metode kualitatif, 10 nasabah sudah diwawancarai untuk mengumpulkan data. Semi- struktur wawancara digunakan dalam penelitian ini untuk mendapatkan data utama. Hasil dan kesimpulan menunjukkan bahwa seluruh indicator memiliki respon yang baik dari nasabah Bank SulutGo Siau.

Kata kunci: *hubungan taktik pemasaran, kualitas pelayanan, penawaran nilai, komunikasi.*

INTRODUCTION**Research Background**

In this era, there are a lot of business that consist of service, commercial and manufacturing companies that established for the purpose of obtaining profit and non-profit. But now many companies prefer to obtain benefits. Now many service companies came up with the good deal to impress their customer because the main activity of service company, to provide good quality service as their foundation to survive.

There are so many type of service company in this world like example delivering service, designing service, financial service and so on. One type of service companies that already exist from long time period and important in the business world are banks which act as financial institutions and financial intermediary for everyone. In Indonesia there are several banks such as Bank Mandiri, BRI, BCA, BNI 45, Bank Pan Indonesia (Panin), BII, BTN which known as largest banks that exist in Indonesia. A company must be prepare and provide strategy to make the customers using their services continuously.

Relationship marketing has received much attention in both academy and practice areas in the last few decades. It was during the last decade of the 20th century that relationship marketing began to dominate the marketing field. Company might think they already doing well to maintaining the customers but still do not know are they already used the marketing tactics effectively. Relationship marketing is concerned about building customer loyalty by providing value to all the parties involved in the relational exchanges (Peng and Wang, 2006), as customer loyalty is the final goal of relationship marketing.

Most of the customers now are getting smarter and wise to choose which company can fulfill their expectations. They can easily defect to competitors who willing to fulfill their expectation, so the company must have strategy to retain customer loyalty and relationship marketing tactics can be applied to solve this problem. In Siau, only has three bank which are BNI, BRI which means the competitors not many but BNI and BRI are largest bank in Indonesia so they will always maintaining their service to get loyal customer.

Actually Bank SulutGo was only helper branch but since 2016 they officially become branch office. So, they still need review about their service in their new status as a branch office. Since already become branch office which means has full access they need to keep improving the facilities that they have done before.

Relationship marketing is connected with banking in early 1980s and the concept of relationship marketing was first presented by Keshvari and Zare (2012) as attracting, maintaining, and enhancing customer relationship. Relationship marketing focuses on creating new and mutual value between banks and their customers with long-term period.

With the growth of technology especially internet, customer would be less interested in talking to unknown personnel in order to fulfill their banking needs and this may be become the case for every basic banking requirements, it will make customer think more complex needs and build long term customer relationships that competition will hard to break into. So, it means that relationship marketing tactics are needed to be implemented in Service Company especially in banking industry. Customer retention is also important because of business competitive environment. Relationship marketing and tactics must be prepared to make customer interest.

The object of this research is Bank SulutGo Siau. Bank Sulut is one of 26 government regional bank in Indonesia. Bank SulutGo was established in 1961. Bank Sulut has 51 branch offices, 47 cash offices. Bank SulutGo Siau was only helper branch but since 2016 it officially becomes branch office. In Siau only has four bank which are Mandiri, BNI, BRI and Bank SulutGo. It means there are still several things to be researched to create better performance than the others bank and create better performance and improving quality service of Bank SulutGo Siau.

Research Objectives

Based on the explanation on the background, the objectives that purposed to achieve by doing this research, which are:

To analyze how the relationship marketing tactics based on:

1. Service quality
2. Value offers
3. Communication

THEORETICAL FRAMEWORK**Marketing**

The first decade of the century 21st century challenged firms to prosper financially and even survive in the face of an unforgiving economic environment. Further Kotler and Keller (2012) stated that marketing is playing a key in addressing those challenges. Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large.

Relationship Marketing Tactics

Koi-Akrofi and Welbeck (2013) stated that Relationship marketing tactics can be said to be a process that can allow an organization to concentrate its limited resources on the greatest opportunities to increase sales and achieve a sustainable competitive advantage. Relationship marketing tactics which are considered in services industry and this research focus on banking industry especially in service quality, value offers and communication.

Service Quality

Parasuraman, Zeithaml and Berry (1988) defined service quality as the consumers' judgment about a firm's overall excellence or superiority. What happens and perceived by customers in the interaction process will obviously have critical impacts on customers' evaluation of service quality (Grönroos, 2000). Due to the peculiar attributes of service, the evaluation of service quality is more complex than evaluation of product quality.

There have been various ways for measurements of service quality proposed by previous researches and literatures. The famous measurement model of service quality is SERVQUAL developed by Parasuraman, Zeithaml and Berry (1988), who measured the differences between customer expectations and perceptions into five elements which are explain in table 2.1 below:

Table 1. Elements of Customer Expectation

INDICATORS	DEFINITIONS
Tangibles	Appearance of equipment, employees and service company's communications tools
Reliability	Accurately performing the promised service
Assurance	Behavior and knowledge of employees builds trust
Responsiveness	Punctual service to the queries
Empathy	Convenient operating hours and individual attention to the specific needs resulting in special treatment

Source: Habib Kazim, 2003

Value Offers

Value offers to a customer means adding something to the core product or services that the customer perceives important, beneficial and of unique value In bank industry, value that they can offers not only about the services but also can be like interest rate and how the value that companies offers effected to customers who saving and loan in the bank. Customers will judge the value of consumption after contrasting benefits gained from

products and services. When the customers feel the value they can automatically trust and satisfy with the company.

Communication

Communication is the process of transferring information and meaning between senders and receivers, using one or more written, oral, visual or electric media. According to Bovee and Thill (2012) Ambition and great ideas are not enough; you need to be able to communicate with people in order to succeed in a business. So, even it is service company or commercial or manufacturing company, the product and service must be introduce well so they will understand to use the services. That is why good communication is very important to attract and maintain buyers that have a main role of business success.

Previous Research

Doaei, Rezaei and Khajei (2011) are studied about Relationship marketing tactics on customer loyalty due to Relationship Quality in Karafain Insurance, Iran. They making research divided by three main points which are relationship marketing tactics, Relationship quality and the customer loyalty. This research using quantitative method and they collect the data by using questionnaires. This study have correlation in current research to strengthen the background and some theories which the Relationship marketing has impact in customer loyalty.

Koi-Akrofi and Welbeck (2013) are studied impact relationship marketing tactics to loyal customers. And in this study using four variables that correlation with this current research which are: service quality, price perception, brand image and value offered). Beside of the variable that has correlation with this research, in this study also give reference table that might be indicator of the question for the interview and some theories for qualitative research and data analyses method.

The last journal is come from Anahita Bagherzad Halimi, Alireza Chavosh, Sahar Hosseinkhah Choshali (2015). There are theories and findings in this study, that help the current research to explain more about relationship marketing tactics especially in variable communication that related with the relationship marketing tactics performance which help the current research to explain deeper about the usefulness and importance of relationship marketing tactics.

Conceptual Framework

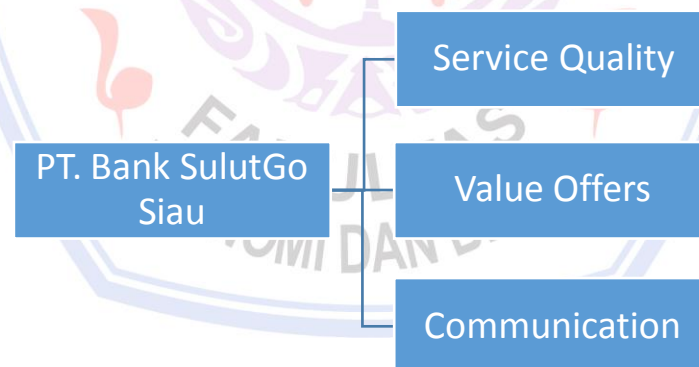


Figure 1. Conceptual Framework

Source: Data Process 2017

RESEARCH METHOD

Type of Research

This research is using qualitative methodology to analyze the relationship of marketing tactics in Bank Sulut Cab.Siau. Qualitative research involves the studied use and collection of a variety of empirical materials – case study, personal experience, introspective, life story, interview, observational, historical, interactional, and visual texts – that describe routine and problematic moments and meanings in individual’s lives. So this research generalized the data used descriptive analysis in writing report.

Place and Time of Research

This research is located in Jl. Boulevard Raya Kawasan Plaza Siau Blok B 8-10 Kel. Tarorane Kec.SiauTimur. Kab. Kepl. Siau Tagulandang Biaro. The informants are those who living in Ulu, Siau. The interview took place in Siau and Manado. The interview will conduct in April to June 2017.

Research Procedure

The procedures of this research to analyze the relationship marketing tactics at PT Bank SulutGo Siau are as follows:

1. Explore the theory about relationship marketing tactics
2. Do the observation towards the customers of Bank SulutGo Siau.
3. Arranging the questions for the interviewing process.
4. Execute the interview.
5. Analyzing and comparing the result.
6. Presenting the result.

Population and Sample

Sekaran and Bougie (2010:37) define Population is the entire group of people, events, or things which a researcher desire to research. While Sugiyono (2007:285) stated that in qualitative research does not use form population instead using term “social situation” which consist of three elements: place, actors and activity. The social situation in this research is all elements related to logistic management of Culinary Small and Medium Enterprises in Manado especially the places, actors, and activities. Sample in qualitative research is not called as respondent but instead a source, participant or informant (Sugiyono, 2009:390-391). And the sampling sizes are the 10 customer Bank SulutGo Siau based on their jobs.

Data Collection Method

Data collection method that used in this research are primary data and secondary data. The primary data are taken from unstructured one-to-one interview with the informants and the secondary data taken from books, journal, and relevant literature from library and internet to gain more of supportive information regarding with this research.

Data Analysis Method

Berg and Biklen (1982:145) Data analysis is the process of systematically searching and arranging the interview transcripts, fieldnotes, and other material that you accumulate to increase your own understanding of them and to enable you to present what you have discovered to others.

RESULT AND DISCUSSION

Result

The researcher has interviewed the ten customers of Bank SulutGo Siau that represented each of their jobs to analyse the current relationship marketing tactics performance of the Bank SulutGo Siau and the strategies conducted by the Bank SulutGo Siau to maximize their performance.

Informant 1

The first respondent is informant 1. He is a civil servant in regional office in Siau, and he has been a customer of Bank Sulut since 2011. According to informant 1, the service in PT. Bank Sulut Siau is good and whenever he goes to the bank, he feels like a welcomed visitor because the employees always give his a satisfying service and are very friendly. When was asked about his value offers, because of Bank SulutGo provided loan for PNS that has interest rate lower than other bank. So, he satisfied as a customer who uses the loans product. He feels comfortable to made transaction in Bank SulutGo Siau because the employees are good in communicating with him and the employees always tried their best to explaining about the system or transaction process.

Informant 2

The second respondent is informant 2 is also a civil servant who works as a staff administrative in government. He has been a customer of Bank SulutGo since 2015. He also has loan in Bank SulutGo. Different with informant 1, informant 2 said that the service of Bank SulutGo is unsatisfying. He explained that actually he has bad experience because of the loan that supposed to be done in May 2017, but his salary still got cut off by bank until July 2017 and he came to the bank to process his refund. Informant 2 has same answered with informant 1 because as a civil servant he also feels the interest loan for them is lower than other bank. the way the employee delivering the information was unsatisfying. He asked about his instalment that still got cut off from his salary that supposed to be already done 2 month ago but his salary still get cut off. He takes time so long to wait the employee giving information and looks like the employee confused how to explain.

Informant 3

The third respondent is informant 3. She is an entrepreneur coffee house in Siau. She has been a customer of Bank SulutGo Siau since 2012. He finds service quality in Bank SulutGo Siau is good especially the employees are really warm and helpful. In Bank SulutGo, besides of the office and ATM are reachable which can minimize his expenses. He said that the interest rate for savings offered by Bank SulutGo Siau is 6% per month which can be considered quite high. The employees of Bank SulutGo Siau have a fast and good understanding in communicating process with customer.

Informant 4

The forth respondent is informant 4. He is an entrepreneur. He has been a customer of Bank SulutGo Siau since 2008. He thinks that the service of Bank SulutGo Siau is good, fast and gratifying. The saving interest that provided by Bank SulutGo Siau is very attractive and satisfying. Employees of Bank SulutGo Siau is very warm and kind and also always polite to him.

Informant 5

The fifth respondent is informant 5. She is a house wife and entrepreneur. She thinks that the services offered by Bank SulutGo Siau is nice, friendly and makes her comfortable. Just like informant 4, the facilities that Bank SulutGo offered about the picked up the money for saving when the customer have no time to go to Bank was really helpful for her. She feels comfort in performing transaction in Bank SulutGo Siau than other banks because the interest rate for savings and loans that offered by the banks is reachable for her.

Informant 6

The sixth respondent is informant 6 is an entrepreneur. He has been a customer of Bank SulutGo Siau since 2012. Based on his experience of being customer of Bank SulutGo Siau from 2006 until now, he has never received poor services from the employees. He was opening account in Bank SulutGo Siau as a borrower only but after 2 years passed, he decided to open saving account also because he the bank also has cooperation with government so it made more easier to made transaction because Bank SulutGo as a mediator government for contractor like him in terms of construction process. Employees of Bank SulutGo Siau because of their kindness in helping her when she did not understand about the procedure in bank and the employee also always giving information about some products or other things related with the bank.

Informant 7

The seventh respondent is informant 7. He is a young entrepreneur and he has been customer Bank SulutGo Siau since 2008. He said that as a businessman sometimes he is quite busy to frequently go to the bank and ATM to deposit or withdraw money. When he was asked about the interest rate, he was briefly explained that the interest rate for saving is quite high which mean it makes him satisfied, and for the loan interest, the interest is compatible with the value of loan guarantees that offered by Bank SulutGo. As what she have been see in the office, in working hours all of the employees always act professionally in delivering serviced to her and also to other customer.

Informant 8

The eighth respondent is informant 8. She is housewife and has restaurant inside her house. She has been customer Bank SulutGo since 2015. She stated that the reason why she choose Bank SulutGo Siau because the office and its ATM are closer to her house. The bank also offers high saving interest to its customers that can make the customer satisfy, she feels really comfortable because the way of employees treated her is quite good and how they tried to build good relationship with customer is really good so she feels no worries to having transaction in Bank SulutGo Siau.

Informant 9

The ninth respondent is informant 9 who is an entrepreneur. She has been a customer of Bank SulutGo Siau since 2005. She stated that she always feels comfortable whenever she performs transaction activities in Bank SulutGo Siau because the employees' kindness and always willing to help her while she busy and have no time to withdraw money from the bank, the employee always come and delivery the money in her house so it really helpful for her and the interest rate for saving that offered by Bank SulutGo Siau is really helpful. Employees in Bank SulutGo Siau good enough to delivering information about the bank

Informant 10

The tenth respondent is informant 10. He is an entrepreneur and has been customer Bank SulutGo Siau since 2012. When she asked about the services provided by Bank SulutGo Siau, he answered that the service is good and the employees are really friendly, warm and always served with smile so he really so comfortable. Saving money in Bank SulutGo Siau beside can save her time and money and also she was getting profit by the interest rate for savings that can give by Bank SulutGo Siau. When he asked some questions to the employees of Bank SulutGo Siau about some information that he did not understand, the employees were answering with patiently and politely.

Discussion

Service Quality

The result of interview showed that mostly the respondents agree that tangibles given by Bank SulutGo Siau are quite complete such as chairs, ATM and office of Bank SulutGo Siau. According to Parasuraman, Zeithaml and Berry (1988) noted that most financial institutions are alike in the services provided to their customers, and as they grow there is a tendency for service to give way to volume delivery to enhance profitability. For the first indicator, 8 out of 10 informants stated that they can feel the tangibles and completely facilitates them. This findings also support the second indicators of the service quality which is reliability, because almost all of the respondents are feeling satisfied in the service given by Bank SulutGo Siau whether in the form of relationship, responsibility, or service that the bank has been provided. The third indicators is assurance that also had positive result from the respondent, because of employees' good performance and behaviour, and also the guarantee product of bank that can be trusted. Many of the respondents claimed the employee of Bank SulutGo Siau treated respectfully, politely, and friendly. The forth is about responsiveness. Most of the respondents fully believe for the responsibility of Bank SulutGo Siau according to their own experiences that when the customers having problems that related with the products or the services, the employees always serves them properly and politely. The last indicator of service quality is empathy that supports the forth indicator such as care and individualized attention that a company provides to its customers for the example like shuttle service that can make customers satisfied.

Value Offers

Most respondents of Bank SulutGo Siau, the reasonable of Bank SuutGo Siau are satisfying because the bank offer good interest rate for savings than others, the place is strategies so they do not need to spend more money for transport and the shuttle service that provided by Bank SulutGo Siau which also saves their many and saves their time. The second indicator is value money. Most of the respondents stated that compatible with the services that offered and can be accepted because of the value offered by the Bank SulutGo Siau. According to Oliver (1997) in Zhang and Feng (2009) suggested that customers often judge price relating to service quality of the service, and accordingly generate satisfaction of dissatisfaction are depends on the equity principle. Peng and Wang (2006) in Zhang and Feng (2009) said that higher pricing perceived by consumers might negatively influence their purchase probabilities.

Communication

Based on the result of interview with ten customers in Bank SulutGo Siau, there are four elements that appear according to the customers' point of view and their explanation based on their experiences. The first indicator is communication bi-directionally or we also known as two-way communication. This indicator is running well in Bank SulutGo Siau because based on the interview of the customers, informants 1 up to 3 has no problem or obstacle in the communication process between the employees in Bank SulutGo Siau and them as the customers and it means communication is also important in building personnel's understanding of the firms objectives and creating thorough insights about organizational responsibilities and tasks to attain those objectives. Mohr et al. (1996). The employees have understanding well their problem and always tried their best to give the feedback as soon as possible. Therefore, they feel satisfied as customers. The second indicator is formality. The most respondents stated that the employees of Bank SulutGo Siau always polite, friendly and really warm to the customers. According Loveock and Wirtz (2011) stated that strong communication skill give you an advantage in the job market. The informants really agreed with second indicator which means they never have problem about how the employees treated or employees' attitude because of the skill communication that employees Bank SulutGo Siau offered to the customers.

CONCLUSION AND RECOMMENDATION

Conclusion

This research has been conducted in order to analyse the relationship marketing tactics by using its three strategies namely service quality, price perception, and communication according to assessment of customers of PT. Bank SolutGo Siau. The results of interview show that:

1. Most of the respondents give positive responses about the service quality of PT. Bank SolutGo Siau. The result shows that four indicators of service quality such as tangible, reliability, assurance, and responsiveness are satisfying the respondents.
2. Value offers also has responses from respondents. There are two indicators of price perception that make respondents decide to keep becoming customers of Bank SolutGo Siau. Those are price reasonable accepted and value for money with the results compatible with the service, can be accepted and satisfactory.
3. The result also shows that communications delivered by the employees of PT. Bank SolutGo Siau is good and it has positive responses from the respondents. Based on the result four indicators of communication such as communication bi-directionally, formality, influence actives, and frequency are good, satisfactory, and make respondents comfortable in performing transaction activity.

Recommendation

Based on the findings, there are recommendations proposed to the company as follows:

1. Relationship marketing tactics namely service quality, price perception, and communications are the actions that the bank must consider about in order to build positive relationship with customer, create more profits, and survive in business environment.
2. The bank must improve its service quality in part of facility customer want the bank add ATM in market area. So, it can provide better services for the customers.
3. The bank must improve the system that sometimes error or offline. Because the access to go to Siau might hard and takes time, so the bank need give more attention to system in Bank SolutGo Siau. It can make the customers have no worry to do transactions.

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