
THE EFFECT OF IMPLEMENTATION RELATIONSHIP MARKETING ON CUSTOMER LOYALTY IN BANK SULUT TONDANO

*PENGARUH IMPLEMENTASI PEMASARAN TERHADAP LOYALITAS NASABAH DI
BANK SULUT TONDANO*

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ABSTRACT

Customer Relationship Management (CRM) is the process used to implement a relationship marketing strategy. CRM gathers market-driven data to learn more about customer needs and behaviour for the purpose of delivering added value and satisfaction to the customer. The data, in conjunction with information technology, is then used to develop stronger relationships with customers. Fundamentally, CRM is based on a number of concepts focusing on the marketplace and the consumer. This research objective is to know the effect of implementation relationship marketing on customer loyalty in Bank SULUT, Tondano. 50 respondents has used as samples. The method used is Multiple Regression Analysis. The result shows that trust, commitment, communication, conflict handling are significant influence on customer loyalty decision simultaneously. Trust and conflict handling have significant influence partially on customer loyalty.

Keywords: *Commitment, Communication, Conflict Handling, Trust, Customer Loyalty*

ABSTRAK

Customer Relationship Management (CRM) adalah proses yang digunakan untuk menerapkan strategi hubungan pemasaran. CRM mengumpulkan data yang digerakkan oleh pasar untuk mempelajari lebih lanjut tentang kebutuhan pelanggan dan perilaku untuk tujuan memberikan nilai tambah dan kepuasan kepada pelanggan. Data, dalam hubungannya dengan teknologi informasi, digunakan untuk mengembangkan hubungan yang lebih kuat dengan pelanggan. Pada prinsipnya, CRM didasarkan pada sejumlah konsep yang berfokus pada keberadaan pasar dan konsumen. Tujuan penelitian ini adalah untuk mengetahui pengaruh penerapan hubungan pemasaran terhadap loyalitas pelanggan di Bank Sulut Tondano. Sampel dari penelitian ini adalah konsumen Bank SULUT Cabang Tondano sebanyak 50 responden. Metode yang digunakan adalah Analisis Regresi Berganda. Hasil penelitian menunjukkan bahwa kepercayaan, komitmen, komunikasi, penanganan konflik memiliki pengaruh yang signifikan terhadap keputusan loyalitas pelanggan secara bersamaan. Kepercayaan dan penanganan konflik memiliki pengaruh yang signifikan secara parsial terhadap loyalitas pelanggan.

Kata Kunci: *Komitmen, Komunikasi, Penanganan Konflik, Kepercayaan, Loyalitas Pelanggan*

1. INTRODUCTION

Research Background

In the era of development and competition world today, a change of paradigm or mindset of each individual, organization/company or state/nation in terms produce something effort to increase the value, began to be confronted by the shifting patterns that were once dominant strategy wait, now patterned to seek or chase. This is illustrated by the phenomenon that the company began to focus on delivering value and increase customer loyalty. Loyalty means customers back again and again to conduct business transactions (purchases), although it maybe not the best product on the market or have the lowest prices. This consumer behavior that is quite irrational can be explained that good relations are interwoven with consumers. It's the key to a company's success in retaining customers.

Through the application of CRM, the company is expected to build communication and a good relationship with the customers so as to produce a product company not only sell and market a product with good quality or competitive prices but also be able to answer the needs and wants of consumers.

When consumers are loyal or faithful to a product certainly will encourage the sale of products continuously as the biggest advantage gained from loyal customers that the company can sell goods or services to customers who have tried and know the goods or services concerned, the company must be able to retain such customers. Maintain all existing customer generally be more profitable rather than customer turnover due to be compared with the cost of attracting new customers to five times the cost of retaining an existing customer, Kotler (2002: 60). So maintaining the same customer to maintain the viability of the company, this was due to defend the meaning customers can increase revenues or income of the company in product sales.

Therefore, this research is conducted to know the effect of relationship marketing tools offered by Bank Sulut Tondano to the customer loyalty. In this research the relationship marketing tools are trust, commitment, communication, and conflict handling.

Research Objectives

The objectives of this research are to find out the influence of:

1. Relationship marketing on customer loyalty at Bank Sulut Cabang Tondano simultaneously.
2. Trust on customer loyalty at Bank Sulut Cabang Tondano partially.
3. Communication on customer loyalty at Bank Sulut Cabang Tondano partially.
4. Commitment on customer loyalty at Bank Sulut Cabang Tondano partially.
5. Conflict handling on customer loyalty at Bank Sulut Cabang Tondano partially.

Theoretical Framework

Relationship Marketing

Morgan and Hunt (1994), relationship marketing refers to all marketing activities directed towards establishing, developing, and maintaining successful relational exchanges. Kotler P, Relationship Marketing is the practice of building long-term satisfying relations with key parties- customer, suppliers, and distributors – in order to retain their long- term preference and business.

Trust

Veloutsou et al (2002) theorized that level of trust as one of the key virtues that underpin relationship marketing and affect customer loyalty. Trust has been defined as “a willingness to rely on an exchange partner in whom one has confidence” (Moorman *et al.*, 1993). A betrayal of this trust by the supplier or service provider could lead to defection. Schurr and Ozanne (1985) defined the term as the belief that a partner’s word or promise is reliable and a party will fulfil his/her obligations in the relationship.

Commitment

Wilson (1995) observed that commitment was the most common dependent variable used in buyer-seller relationship studies. In sociology, the concept of commitment is used to analyze both individual and organizational behaviour (Becker, 1960) and mark out forms of action characteristic of particular kinds of people or groups (Wong and Sohal, 2002), while psychologists define it in terms of decisions or cognitions that fix or bind an individual to a behavioural disposition (Kiesler, 1971 as cited in Ndubisi, 2007).

Communication

Anderson and Narus (1990), Today, there is a new view of communications as an interactive dialogue between the company and its customers, which takes place during the pre-selling, selling, consuming and post-consuming stages. In relationship marketing communication means keeping in touch with valued customers, providing timely and trustworthy information on service and service changes, and communicating proactively if a delivery problem occurs. It is the communicator’s task in the early stages to build awareness, develop consumer preference (by promoting value, performance and other features), convince interested buyers, and encourage them to make the purchase decision (Ndubisi and Chan, 2005). Communications also tell dissatisfied customers what the organization is doing to rectify the causes of dissatisfaction.

Conflict Handling

Crosby *et al.*, (2002) theorized that conflict handling capacity as one of the key virtues that underpin relationship marketing which affect customer loyalty. Dwyer *et al.* (cited in Ndubisi 2007) defined conflict handling as a supplier’s ability to avoid potential conflicts, solve manifest conflicts before they create problems, and discuss solutions openly when problems do arise. How well this is done will determine whether the outcome is loyalty, “exit” or “voice”. Rusbult *et al.*, (1988) concluded that the likelihood of this behaviour in individual cases depends on the degree of prior satisfaction with the relationship, the magnitude of the customer’s investment in the relationship, and an evaluation of the alternatives available.

Ndubisi and Chan (2005) found a significant relationship between conflict handling and customer loyalty, indirectly through trust and perceived relationship quality. The ability of the product or service provider to handle conflict well will also directly influence customer loyalty. Customers will value a relationship in which service providers acknowledge when wrong and remedies the wrong.

Previous Research

Sivesan. (2012). “Impact of Relationship Marketing on Customer Loyalty on Banking Sectors”. The study purpose is to find out the impact of relationship marketing on customer loyalty. It’s important to examine the actual impact of relationship marketing on customer loyalty. Such understanding or finding will help to banks to establish the better management of firm.

Sivesan, Achachutnan. (2012).” How ‘Relationship Marketing’ Contributes to Gaining Customer Loyalty to Banking, Industry in Sri Lanka?” In this study there are a few points that can be used to conclude this research. It is very important that the relationship marketing in the private commercial banks in Jaffna peninsula contributes the customer loyalty. This research is also to examine the actual impact of relationship marketing on customer loyalty. Such understanding or finding will help to banks to establish the better management of firm- customer relationship and to achieve level of loyalty among customers.

Jumaev, Kumar, and Hanaysha. (2012). ”Impact of Relationship Marketing on Customer Loyalty in the Banking Sectors”. In this study the purpose is to examine the causal relationship of several antecedents of customer loyalty in the context of retail banking in Northern Malaysia. From the tests and findings all predictors including commitment, trust, empathy, perceived conflict handling, perceive value have positive correlation to customer loyalty. It is important for managers to remember that customers branch mark not just from what similiar service companies are doing, but what the best service providers in general are doing.

Jesri, Ahmadi, Fatehipoor. (2013). “Effect of Relationship Marketing (RM) on Customer Loyalty (Case Study: Mehr Bank, Kermanshah Province, Iran).” In this study examine to investigate the relationship between the components of relationship marketing and customer loyalty. In terms of implementation by building relationship with customer, an organization can also gain quality sources of marketing intelligence for better planning or marketing strategy. It is important, therefore, to empirically examine the actual impact of the components of relationship marketing on customer loyalty. Such understanding will assist in better management of frim- customer relationship and in achieving higher- level of loyalty among customers.

Udegbe, Idris, Olumoko (2010). ”Relationship Marketing and Customer Loyalty: a customer service approach in nigerian companies”. In this study relationship marketing in customer service operations and its influence on customer loyalty has long attracted the attention of marketing researchers and practitioners. The connection between relationship marketing in customer loyalty has been a neglected subject in developing nations, Nigeria inclusive. The purpose of this study is to identify and examine the level of relationship marketing practices in Customer service operations and its effect on customer loyalty.

Conceptual Framework

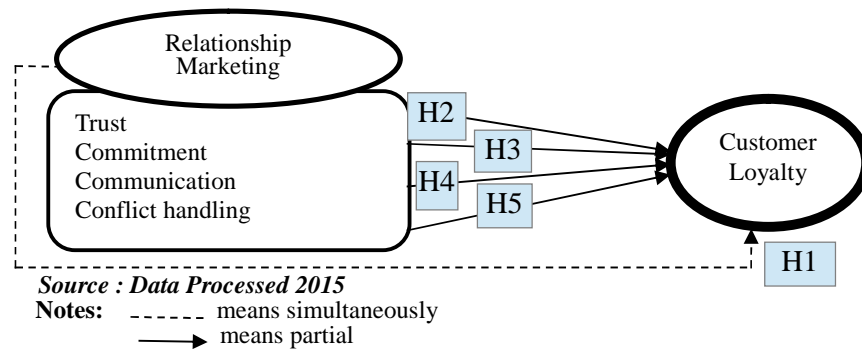


Figure 1.1. Conceptual Framework

Research Hypothesis

H1: Relationship marketing (trust, communication, commitment, and conflict handling) influence customer loyalty at Bank Sulut Cabang Tondano simultaneously.

- H2: Trust influence customer loyalty at Bank Sulut Cabang Tondano partially.
H3 : Communication influence customer loyalty at Bank Sulut Cabang Tondano partially.
H4 : Commitment influence customer loyalty at Bank Sulut Cabang Tondano partially.
H5 : Conflict handling influence customer loyalty at Bank Sulut Cabang Tondano partially.

2. RESEARCH METHOD

Type of Research

The research type is causal research. This type of research determines if one variable causes another variable to occur or change. This research will determine and investigate the influence of trust, commitment, communication, and conflict handling on customer loyalty.

Place and Time of Research

This research is conducted in PT. Bank SULUT Cabang Tondano. This research was conducted during May until Juni 2015.

Population and Sample

Sekaran and Bougie (2009:262) defined population is the entire group of people, events, or things of interest that the researcher wishes to investigate. The population of this research are consumers of Bank Sulut Tondano. Sekaran and Bougie (2009:276) defined sample is a subset of the population. The sampling method is simple random sampling. The total samples of this research are consumers of Bank SULUT, Tondano are 50 respondents.

Data Collection Method

Data collection method in this research is used primary data that were obtained from questionnaires. According to Sekaran and Bougie (2009:180), primary data refer to information obtained first-hand by the researcher on the variables of interest for the specific purpose of the study.

Measurement of Research Variables

These research variables will be measure by using a Likert scale. Likert scale as a widely used rating scale is designed to examine how strong subjects agree or disagree with statements.

Data Analysis Method

Validity and Reliability Test

To analyze the validity of questionnaire, Pearson Product Moment is used. An instrument measure is valid if the instrument measure what ought to be measured.

Reliability test is established by testing for both consistency and stability of the answer of questions. Alpha Cronbach is reliable coefficients that can indicate how good items in asset have positive correlation one another.

Multiple Regression Analysis Model

Sekaran and Bougie (2009:350) defined multiple regressions as a statistical technique that simultaneously develops a mathematical relationship between two or more independent variables and an interval scaled dependent variable. The formula of multiple regressions is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

- Where : Y : Customer loyalty
- a : The constant, when al the independent variable equal to 0
- X1, X2, X3, X4 : Values of independent variable
 - X1 : Trust, X2 : Commitment,
 - X3 : Communication, X4 : Conflict handling.
- b1, b2, b3, b4 : the slope for each independent variable
- e : error

3. RESULT AND DISCUSSION

Validity and Reliability

Table 4.1. Validity Test

Correlations

		Trust	Commitment	Communication	Conflict Handling	Customer Loyalty
TRUST	Pearson Correlation	1	.555**	.334*	.430**	.560**
	Sig. (2-tailed)		.000	.018	.002	.000
	N	50	50	50	50	50
COMMITMENT	Pearson Correlation	.555**	1	.584**	.651**	.605**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	50	50	50	50	50
COMMUNICATION	Pearson Correlation	.334*	.584**	1	.736**	.502**
	Sig. (2-tailed)	.018	.000		.000	.000
	N	50	50	50	50	50
CONFLICT HANDLING	Pearson Correlation	.430**	.651**	.736**	1	.695**
	Sig. (2-tailed)	.002	.000	.000		.000
	N	50	50	50	50	50
CUSTOMER LOYALTY	Pearson Correlation	.560**	.605**	.502**	.695**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	50	50	50	50	50

Source: Data Processed, 2015

Notes : **: Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Table 1 give the result of validity test showing that all variables are valid because of the value of R_{count} is greater than R_{table} for each variable.

Table 4.2. Realibility Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.863	5

Source: Data Processed, 2015

Table 2 give the result of reliability test showing that all variables is reliable because of the value of Cronbach's Alpha is greater than the limitation for each variable.

Classical Assumption Test

Multicollinearity Test

Table 4.3. Multicollinearity

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
TRUST	.682	1.467
COMMITMENT	.462	2.163
COMMUNICATION	.437	2.288
CONFLICT HANDLING	.378	2.646

Source: Data Processed, 2015, Note : a. Dependent Variable: CUSTOMER LOYALTY

The tolerance value of trust is 0.682, commitment is 0.462, communication is 0.437, and conflict handling is 0.378, meaning the tolerance value of each variable is more than 0.2. The VIF value of trust is 1.467, commitment is 2.163, communication is 2.288, and conflict handling is 2.646, meaning the VIF value of each variable is less than 10. Since all the tolerance value is more than 0.2 and the VIF value is less than 10, so this research is free from multicollinearity.

Heteroscedasticity Test



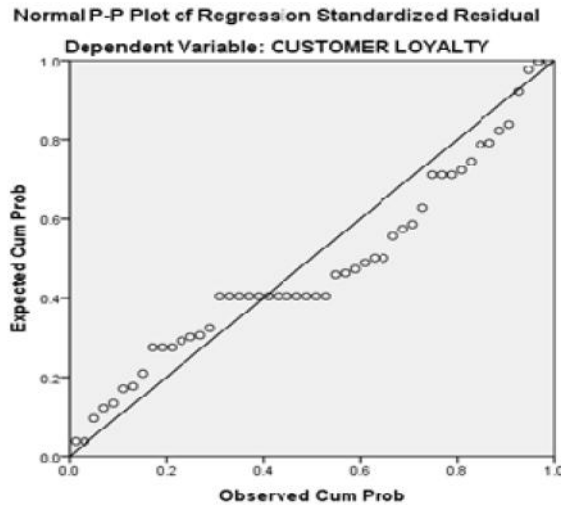
Source: Data Processed, 2015

Figure 4.1. Classical Assumption Normality Test

Heteroscedasticity occurs when there is certain pattern is formed. In this research the dots are

spreading randomly above and below the number zero (0) in the Y axis, and there is no clear pattern is formed. This proves that the model is free from heteroscedasticity.

Normality Test



Source: Data Processed, 2015

Figure 4.2. Classical Assumption Heteroscedasticity Test

Normality test can be identifying by using graph of P-P plot. The data will distribute normally if the value of P-P Plot is spread around the diagonal line of the graph. In this research that the dots are spreading near the diagonal line and follow the direction of the diagonal line. Therefore, the normality test is completed.

Multiple Regression Analysis

Table 4.4. Multiple Regression

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.265	1.382		1.640	.108
	TRUST	.233	.101	.271	2.311	.025
	COMMITMENT	.141	.137	.147	1.030	.309
	COMMUNICATION	-.058	.129	-.065	-.445	.658
	CONFLICT HANDLING	.508	.151	.531	3.367	.002

Source : Data Processed 2015

Note: a. Dependent Variable: CUSTOMER LOYALTY

The equation is as follows:

$$Y = 2.265 + 0.233 X1 + 0.141 X2 + (- 0.058) X3 + 0.508 X4$$

The interpretation of the equation is :

Constant 2.265 shows the influence of trust (X1), commitment (X2), communication (X3), conflict handling (X4) to the customer loyalty (Y).

- Constant 2.265 shows the influence of trust (X1)), commitment (X2), communication (X3), conflict handling (X4) to the customer loyalty (Y). It means that, in a condition

where all independent variables are constant (zero), customer loyalty (Y) as dependent variable is predict to be 2.265.

- 0.233 is the slope of X1 (Trust) meaning if there is one unit increasing in X1 while other variables are constant then Y is predicted to increase by 0.233.
- 0.141 is the slope of X2 (Commitment) meaning if there is one unit increasing in X1 while other variables are constant then Y is predicted to increase by 0.141.
- -0.058 is the slope of X3 (Communication) meaning if there is one unit increasing in X3 while other variables are constant then Y is predicted to decrease by -0.058
- 0.508 is the slope of X4 (Conflict Handling) meaning if there is one unit increasing in X4 while other variables are constant then Y is predicted to increase by 0.508

Coefficient of Correlation (R) and Coefficient of Determination (R²)

R and R² are use to see the relationship between independent and dependent variables. The result can be seen in table 4.5.

Table 4.5. Table R and R²

Model	R	R Square	Adjusted R Square
1	.760 ^a	.577	.539

Source : Data Processed 2015

Notes : a. Predictors: (Constant), Conflict Handling, Trust, Commitment, Communication.

b. Dependent Variable: CUSTOMER LOYALTY

The coefficient of correlation (R) value is 0.760, meaning that the independent variables have very strong positive association with the dependent variable because the value of R is above 0.5.

Hypothesis Testing (F-Test)

The F-test is commonly used as a test the hypothesis that the relationship marketing influence customer loyalty simultaneously. If F_{count} is higher that F_{table} thus the alternative hypothesis (H₁) is accepted and the original hypothesis (H₀) is rejected.

Table 4.6. F-Test Output

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	26.539	4	6.635	15.342	.000 ^b
	Residual	19.461	45	.432		
	Total	46.000	49			

Source : Data Processed 2015

Notes : a. Dependent Variable: CUSTOMER LOYALTY

b. Predictors: (Constant), Conflict Handling, Trust, Commitment, Communication.

In the table 4.8, the degree of freedom 1 (numerator) is 4 and degree of freedom 2 (denominator) is 45 with level of significance is 0.05 (= 0.05) and the level of confidence is 95% then F_{table} is 2.57.

T-Test

The T-test is used to see the partial influence of each independent variable on the dependent variable. This test is done by comparing t_{count} with t_{table} with the level of significance is 45% (= 0.05). the hypothesis testing in this test will be :

- $t_{count} > t_{table}$ then H_0 is rejected and H_1 is accepted
- $t_{count} < t_{table}$ then H_0 is accepted and H_1 rejected

Table 4.7. T-Test Result

Variables	t_{count}	t_{table}	Description
Trust (X1)	2.311	1.67	Accepted
Commitment (X2)	1.030	1.67	Rejected
Communication (X3)	-0.445	1.67	Rejected
Conflict Handling (X4)	3.367	1.67	Accepted

Source : Data Processed 2015

Discussion

Trust and Customer Loyalty

Variable trust (X1) has a positive influence on customer loyalty at Bank Sulut that can be seen at the table 4.9, t_{count} (2.311) is bigger than t_{table} (1.67). The value of trust (X1) in b is 0.233 means if there is one unit increasing in X1 while other variables are constant the Y is predicted to increase by 0.233. Trust in this research context means the perceived level of confidence in transaction partners realibility and honesty. Thus, creating trust in customer mind set along with commitment is an important antecedent of customer loyalty. In this research, the variable trust is measured by the level of bank concerned with the security of customer’s transaction, the reliable promises of the bank, and the consistency of bank in providing quality service to customers. Based on the data obtained from questionnaire, most of customers give the point “4” (agree) about the trustworthy in Bank Sulut. These results show that Bank Sulut Cabang Tondano can fulfil their promise in a timely and accordance with what promised to customer in a sense of providing the best quality. But also in order to develop and maintain the existence of trustworthy Bank Sulut should be more effective to maintain the customer trust to company’s services and improve the quality of the security and confidentiality of customer transactions.

Commitment and Customer Loyalty

Based on the results shown the value t_{count} for its variable is (1.030) and $<$ than t_{table} (1.67). It means that variable commitment (X2) is significantly not influence customer loalty. Although the variable validity level is greater than 0.3, and the data about consumers commitment is valid. Most of respondents assumed that the strategy that Bank Sulut offer to personalized services to meet customers need, the flexibilit of bank when its services are changed, and the flexibilit of bank in serving the customers need. Besides the accuracy and timely information provided by bank is quite good by some portion of respondents. Therefore the company should recognise the potency of service commitment in keeping loyal customrts relations. I have found the studies that use the same variables in the research, and the research it shown that the variables is rejected. This result has a similar result from the research by Sivesan (2012). It mentions

Communication and Customer Loyalty

The variable of communication (X3) has no significantly influence on customer loyalty at Bank Sulut, that can be seen in the value of communication (X3) in b is (-0.058). Based on the table 4.9, t_{count} (-0.445) is samller than t_{table} (1.67). This variable is measured by the bank strategy to provide information when provide a new banking services, bank always provides accurate information, as well as good and friendly communication by the employees while serving the customers. Effective communication predisposes customers to stay with a provider of banking services. Most of respondents, assumed that the service provided by the employee is not quite

friendly while serve the customers. Beside the accuracy and timely information provided by bank is quite good by some portion of the respondents. Therefore the company should concern about their communication service with customers in order to maintain a good relationship.

Conflict Handling and Customer Loyalty

Conflict handling procedure is one thing that influences customer loyalty. Based on the result shown the value t_{count} for its variable is the bigger (3.367) and $>$ than t_{table} (1.67). It means that variable conflict handling (X4) is significantly influences customer loyalty. The level of validity shown the value in 0.508, means the variable validity level is greater than 0.3, so the changes of variable conflict handling about 50.8%, will change customer loyalty in Bank Sulut Cabang Tondano of 50.8%. In this research, the level of conflict handling is measured by how bank tries to avoid potential conflict, the banks tries to solve manifest conflicts, the bank has the ability to openly discuss solutions when problem arise. The customers assume the bank liable in any customer complaints as long as there are reports or claim. This step was taken by the management so that customers do not have to feel afraid with the risk of service errors that happens. Customers tend to be loyal to banks that handle customers complains and other conflicts satisfactorily. Therefore it is important that effective conflict resolution mechanisms are not only in place but are proactive. Banks should be willing to discuss problems openly with their customers.

4. CONCLUSION AND RECOMMENDATION

Conclusion

1. The result of regression analysis indicates that the variable trust and conflict handling, giving a significant influence to the customer loyalty at Bank Sulut Cabang Tondano but communication and commitment not giving a significant influence, with the regression equation: $Y = 2.265 + 0.233 X1 + 0.141 X2 + (- 0.058) X3 + 0.508 X4$, yet obtained a number of regression coefficient 0.233, 0.141, (- 0.058) and 0.508. And $t_{count} = 2.311, 1.030, 3.367, t_{table} = 1.67$
2. The magnitude of the influence of regression coefficient indicated by 0.233 X1 0.141 X2 (- 0.058) X3 0.508 X4. This means if there is an increase in the variable trust, commitment, communication, and conflict handling by 1% from the previous condition, the customer loyalty in Bank Sulut Cabang Tondano will increase. Thus if the opposite with ceteris assumption (affect by other factors outside this research).
3. The relationship between variable X1, X2, X3, and X4 with variable Y in Bank Sulut Cabang Tondano is closely and have a positive correlation coefficient (r) of 0.760.
4. The magnitude of the contribution or proportion of variable trust, commitment, communication, and conflict handling to the variations of ups and downs of customer loyalty at Bank Sulut Cabang Tondano is determine by the determination of the coefficient (r^2) = 0.577 (57%) whereas the rest is explained by other factors.
5. The greater the trust in bank, the higher the level of the Bank's commitment, the more reliable and timely its communications and the more satisfactory it handles conflicts, the more loyal its customers will tend to be.

Recommendation

1. The variable trust, commitment, communication, and conflict handling in banking are important and need specific attention.
2. In this research, variable or factor conflict handling has the greatest level significant or affecting customer loyalty. Therefore is better for Bank Sulut Cabang Tondano to be more

- pay attention to this factor, by making any policies and increased the services thus influencing the how to handle customers complains and other conflicts satisfactorily.
3. Bank Sulut should bring a clever and innovative marketing strategic to attract customers, retaining the existing customers and encourage the bank's service for customers.
 4. Also it is recommended that the bank has to resolve conflict in a manner that will eliminate unimportant loss and inconvenience to customers. This will build the customers' loyalty that will benefit banks in gaining the competitive advantage in an increasing competition in the banking sector. Banks need to fulfil highly demanding customers because they will continue use the bank the services is satisfied.
 5. For future research can go for larger sample and compare two different samples of young generation and older generation consumers in evaluating the values of banks.

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