

## The Effect of Brand Image, Relationship Marketing and Product Quality on Customer Satisfaction and Loyalty (Study on PT Bank Jtrust Indonesia, Tbk Sudirman Branch-Jakarta)

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**Abstract:** The purpose of this study was to determine the effect of brand image variables, relationship marketing and product quality on customer satisfaction and loyalty. This type of research is descriptive research. This study used a sample of 200 respondents. The analytical method used is path analysis with SPSS 20. The results of data analysis show that brand image and relationship marketing have a significant influence on customer satisfaction and loyalty, while for product quality has no influence both of customer satisfaction and loyalty. The results of the joint test of brand image, relationship marketing and product quality variables simultaneously have a significant effect on satisfaction and loyalty. Customer satisfaction has an influence with customer loyalty.

**Keywords:** Brand image, product quality, marketing relationship, customer satisfaction and loyalty.

### INTRODUCTION

Tight competition in the banking industry makes banks always try to provide products and services according to customer needs. Deeper customer recognition is needed to determine customer needs and ultimately able to create customer satisfaction. Customer satisfaction is very closely related to customer loyalty. Loyal customers will make bank's benefit caused they stay for a long time. Banks can maximize to sell their products (cross selling) to the loyal customers.

The decreasing customer's deposit on the bank is a problem that needs attention and handling properly. Customer's deposit of PT Bank Jtrust Indonesia, Tbk (Jtrust Bank) has decreased from 2012 to 2016 until 13.35% for 5 years [1]. The decreasing customer's deposit can be caused by tight of competition, decreased customer satisfaction and loyalty. Customer satisfaction and loyalty is an interesting issue to be studied in marketing. This is due to the many variables that can affect customer satisfaction and loyalty, some of them are brand image, relationship marketing and product quality.

In this study will see the influence of brand image, relationship marketing and product quality on the satisfaction and loyalty of customers of Jtrust Bank. The research was carried out on the Jtrust Bank customers of Sudirman Branch-Jakarta

### STUDY THEORY

#### Customer Loyalty

Loyalty in a business context describes a customer's willingness to continue patronizing a firm over the long run, preferably on an exclusive basis, and recommending the firm's products to friend and associates [2]. Lee *et al.*, [3] explained that the measurement of loyalty can be conducted roughly in 5 levels: 1) Repurchase willing 2) Derivatively positive oral administration 3) Recommendation willing 4) Tolerance to price adjustment 5) Consumption frequency. By considering the loyalty impact on profit, bankers should build strong relationship strategies because all relationship marketing underpinning such as trust, commitment, conflict management, communication, and gratitude have positive and moderate relationship with customers loyalty [4].

### **Customer Satisfaction**

Consumer satisfaction is the most decisive concept in marketing thinking and consumer research. In theory, consumers who are satisfied with a product, service or brand will most likely continue to buy it and tell others about the pleasant experiences they feel with the product, service or brand. If not satisfied, most likely consumers will change products or brands and complain complaints to producers, retailers and other consumers [5]. According to Stauss & Neuhaus in [6] distinguishes three types of satisfaction and two types of dissatisfaction, namely:

- Satisfaction because service providers are able to meet customer demand (demanding customer satisfaction).
- Satisfaction because service providers provide everything the same remains (stable customer satisfaction)
- Satisfaction because the customer receives what is (resigned customer satisfaction)
- Dissatisfaction but customers do nothing (stable customer satisfaction)
- Customer dissatisfaction creates protest (demanding customer dissatisfaction)

### **Brand Image**

Brand Image can be considered as a type of association that appears in the minds of consumers when remembering a particular brand. The association can simply appear in a particular form of thought or image that is associated with a brand, as well as when we think about other people [7]. According to Simamora [8] in the concept of brand image there are 3 important components, namely corporate image, user image and product image.

### **Relationship Marketing**

The term relationship marketing has been widely used to describe the type of marketing activity designed to create extended relationship with customer. Ideally, both the firm and the customer have an interest in deeper engagement and higher value-added exchange [2]. Relationship marketing increasingly, a key goal of marketing is to develop deep, enduring relationship with people and organization that directly affect the success of the firm's marketing activities. Relationship marketing aims to build mutually satisfying relationship with key constituents in order to earn and retain their business [9]. All relationship marketing underpinning such as trust, commitment, conflict management, communication and gratitude have positive and moderate relationship with customer's loyalty [4].

### **Product Quality**

Bank products are services offered to customers to get attention, to be owned, used or consumed to meet customer needs and desires [10]. If the perceived service is smaller than expected, the customer becomes no longer interested in the service provider concerned. Whereas if what happens is the opposite (perceived > expected), then it is likely that customers will use the service provider again [11]. Bank services are related to customer satisfaction, according to Kasmir [10] customer satisfaction in the banking world are as follow : 1) tangibles. It is physical evidence that must be owned by bank employees, such as buildings, office equipment, attractiveness of employees, means of communication, and other physical facilities. 2) Responsiveness, the desire and willingness of bank employees to provide services to customers. 3) Assurance, there is a guarantee that employees have knowledge, competence, politeness and trustworthy traits or behaviors. 4) Reliability, namely the ability of

### **Hypothesis**

On the basis of the theoretical framework and the result of previous research, formulated hypotheses concerning Brand Image, Product Quality, Relationship Marketing, and Satisfaction and Customer Loyalty in case study for Jtrust Bank as follow:

- H1: Suspected there is influence of individual Brand Image to Customer Satisfaction
- H2: Suspected there is influence of Relationship Marketing to Customer Satisfaction
- H3: Suspected there is influence of Product Quality to Customer Satisfaction
- H4: Suspected there is an influence individual Brand Image on Customer Loyalty
- H5: Suspected there is influence of Relationship Marketing to Customer Loyalty
- H6: Suspected there is an effect of Product Quality to Customer Loyalty
- H7: Suspected there is influence of satisfaction to Customer Loyalty
- H8: Suspected there is indirect influence of Brand Image to Customer Loyalty
- H9: Suspected there is indirect influence of Relationship marketing to Customer Loyalty
- H10: Suspected there is indirect influence of Product Quality Customer Loyalty

## **RESEARCH METHODS**

### **Design of Research**

The research method used descriptive research, in which research is aimed at explaining marketing problems and opportunities, market situations through characteristic numerical values. Descriptive research is based on a clear understanding of the problem, certain hypotheses that have been formulated, knowledge of the nature of information

collected during the study and also a relatively large sample. Descriptive research results are used to obtain general conclusions about how many groups of customers or the entire market.

### Research Variables

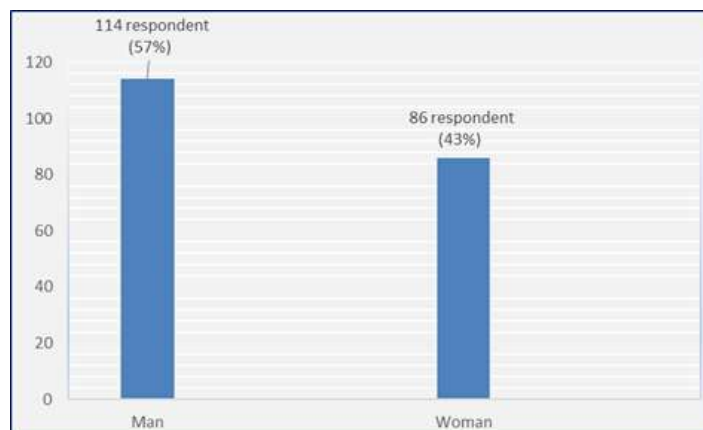
The instrument to be discussed consist of 3 (three) independent variables (Eksogen), namely brand image (X1) as the first independent variable, (X2) relationship marketing (X3) as the second variable, and product quality (X3) as the third independent variable, while the dependent variable (Endogen) is customer satisfaction as dependent variable (Y1) and customer loyalty (Y2).

### Variable Measurement

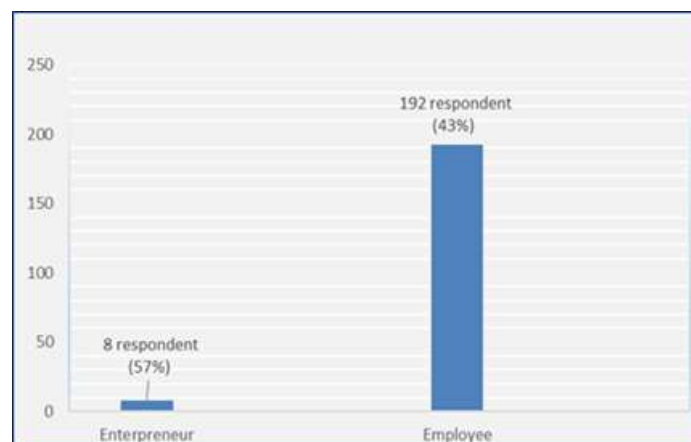
Variable measurement in this research used a Likert scale, the variables to be measured are translated into variable indicators and then compiled into questions or statements. The answer to each instrument has a gradation from strongly agreeing to being strongly disagree. This size does not give an absolute value to the object but only gives a ranking where the smallest object is given the number 1 and the biggest is given the number 5 as follows: Strongly Disagree: 1, Disagree: 2, Hesitate: 3, Agree: 4 and Strongly Agree: 5. In this study the respondent chooses one of the available answers then each answer is given a certain score. The score of the respondents is then added to get the total score. The total score is then divided by the maximum score that might occur to get the average respondent's chosen position.

## RESULTS AND DISCUSSION

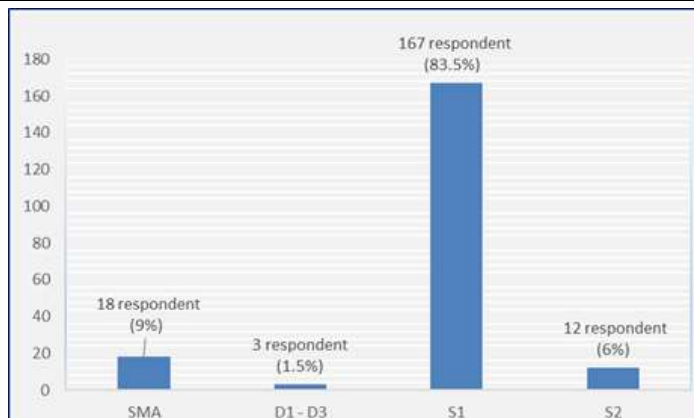
The research data was obtained from the respondents' answers and analyzed using SPSS 20. For the characteristics of the respondents who had answered the questioners we circulated, we can explain them based on gender, occupational status, level of education, age and amount of customer's deposit as follows:



**Fig-1: Characteristics of Respondents by gender**  
Source: Processed from the questionnaire

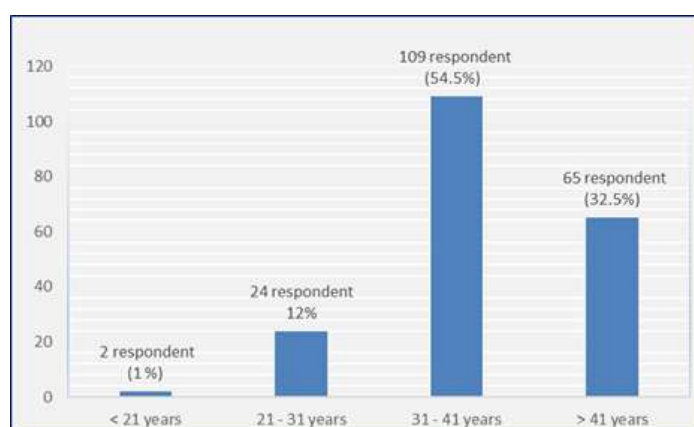


**Fig-2: Characteristics of Respondents by occupational**  
Source: Processed from the questionnaire



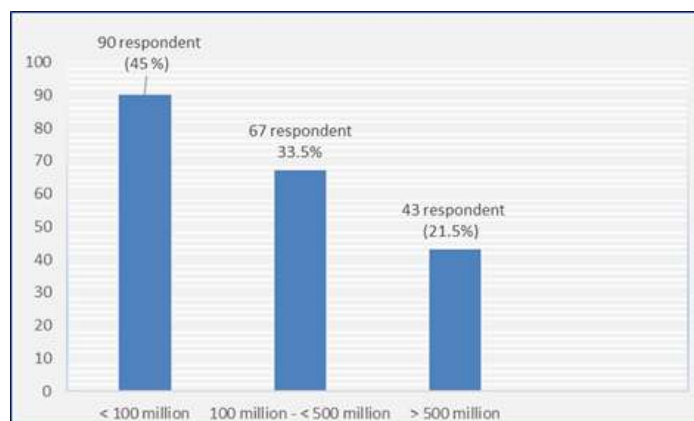
**Fig-3: Characteristics of Respondents by education**

Source: Processed from the questionnaire



**Fig-4: Characteristics of Respondents by Age**

Source: Processed from the questionnaire



**Fig-5: Characteristics of Respondents by amount of customer deposit**

Source: Processed from the questionnaire

**Validity and Reability Test**

Validity testing is used product moment correlation. All indicators used to measure the variables in this study have a coefficient that is greater than r-table on the real level  $\alpha = 0.05$ , which means that the data tested is valid.

**Table-1: Validity Test of Brand Image Variables**

Statement	Correlation	Result
X1.1	0.467	Valid
X1.2	0.655	Valid
X1.3	0.473	Valid
X1.4	0.454	Valid
X1.5	0.747	Valid
X1.6	0.458	Valid
X1.7	0.540	Valid
X1.8	0.706	Valid

**Table-2: Validity Test of Relationship Marketing Variables**

Statement	Correlation	Result
X2.1	0.794	Valid
X2.2	0.376	Valid
X2.3	0.627	Valid
X2.4	0.825	Valid
X2.5	0.797	Valid
X2.6	0.755	Valid
X2.7	0.659	Valid
X2.8	0.368	Valid
X2.9	0.747	Valid
X2.10	0.616	Valid
X2.11	0.791	Valid
X2.12	0.536	Valid
X2.13	0.686	Valid

**Table-3: Validity Test of Product Quality Variables**

Statement	Correlation	Result
X3.1	0.623	Valid
X3.2	0.698	Valid
X3.3	0.612	Valid
X3.4	0.786	Valid
X3.5	0.779	Valid
X3.6	0.631	Valid
X3.7	0.539	Valid
X3.8	0.736	Valid
X3.9	0.714	Valid
X3.10	0.675	Valid
X3.11	0.703	Valid
X3.12	0.629	Valid
X3.13	0.686	Valid
X3.14	0.596	Valid
X3.15	0.472	Valid

**Table-4: Validity Test of Customer Satisfaction Variables**

Statement	Correlation	Result
Y1.1	0.832	Valid
Y1.2	0.672	Valid
Y1.3	0.529	Valid
Y1.4	0.560	Valid
Y1.5	0.563	Valid
Y1.6	0.327	Valid
Y1.7	0.780	Valid
Y1.8	0.696	Valid

**Table-5: Validity Test of Customer Loyalty Variables**

Statement	Correlation	Result
Y2.1	0.575	Valid
Y2.2	0.550	Valid
Y2.3	0.602	Valid
Y2.4	0.670	Valid
Y2.5	0.450	Valid
Y2.6	0.766	Valid
Y2.7	0.475	Valid
Y2.8	0.469	Valid
Y2.9	0.432	Valid
Y2.10	0.808	Valid

Reliability is to find out how far the measurement results remain consistent, if two or more measurements are taken against the same symptoms using the same measurement tool. A variable is said to be reliable if it has a Cronbach Alpha value > 0.60 [12].

**Table-6: Reability Test**

Variables	Cronbach's Alpha	Result
Brand Image	0.731	Reliable
Relationship Marketing	0.758	Reliable
Product Quality	0.759	Reliable
Satisfaction Customer	0.746	Reliable
Loyalty Customer	0.741	Reliable

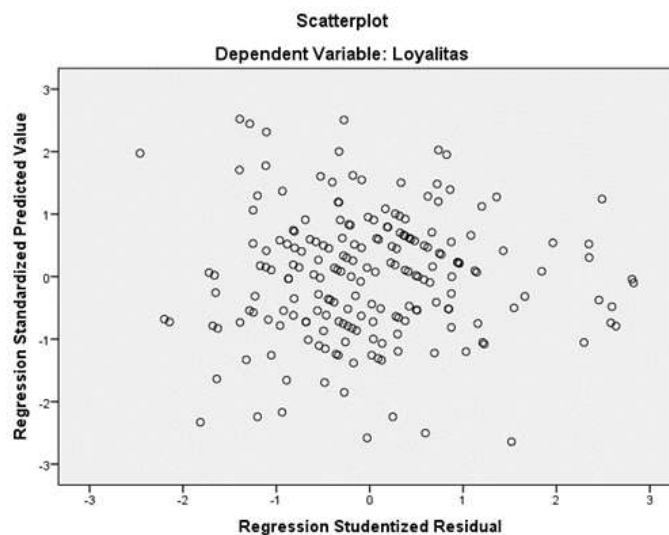
**Classic Assumption Test**

**Normality Test**

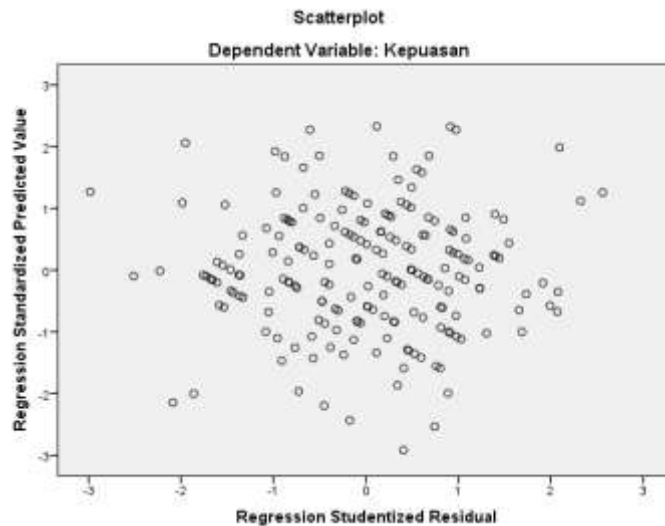
By using the significance level  $\alpha = 5\%$  (0.05) One Sample Kolmogorov Smirnof test, get structure equation I for variables X1, X2, X3 and Y1 obtained a value of 0.722 which significant value > 0.05 means that the data is normally distributed. Structure Equation II for X1, X2, X3, Y1 and Y2 obtained a value of 0.682 which significant value > 0.05 means that the data is normally distributed.

**Heterocedasticity Test**

From the result of data processing with SPSS program obtained the scatterplot of heteroscedasticity as follows:



**Fig-6: Heterocedasticity Structural Equation 1**



**Fig-7: Heterocedasticity Structural Equation 2**

From the two images above it can be seen that the points spread with a pattern that is not clear above and below the number 0 on the Y axis. So it can be concluded that there is no heterocedasticity problem in the regression model.

**Multicollinearity Test**

**Table-7: Multicollinearity Structural Equation 1**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-1.421	1.802		-.789	.431		
1 Brand image	.714	.083	.593	8.622	.000	.454	2.201
Relationship marketing	.143	.047	.216	3.068	.002	.432	2.317
Product quality	.010	.046	.017	.209	.835	.338	2.960

**Table-8: Multicollinearity Structural Equation 1**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2.531	1.969		1.286	.200		
2 Brand image	.378	.106	.268	3.559	.000	.329	3.036
Relationship marketing	.164	.052	.211	3.141	.002	.412	2.429
Product quality	.056	.051	.082	1.102	.272	.338	2.960
Kepuasan	.408	.078	.349	5.240	.000	.421	2.377

By looking at the results of the three variables multicollinearity test in Tables 6 and 7 above, has a Tolerance value of 0.454, 0.432, 0.338 which means greater than 0.1 and has a VIF value of 2.201, 2.317, 2.960 which indicates that the VIF results are less than 10 in table 8. As well as in table 7 obtained Tolerance values of 0.329, 0.412, 0.338, 0.421 which means greater than 0.1 and has a VIF value of 3,036, 2,429, 2,960, 2,377 which indicates that the VIF results are less than 10, it can be concluded that the regression model is not multicollinearity problems occur.



**Table-9: Linearity Test Results for Structure Equations 1**

Variable	Method	Sum of Squares	Df	Mean Square	F	Sig.
Brand image	Linearity	1.692.746	1	1.692.746	236.808	.000
Relationship marketing	Linearity	1.116.929	1	1.116.929	114.134	.000
Product quality	Linearity	1.138.598	1	1.138.598	118.188	.000

Source: SPSS output that has been processed (2018)

**Table-10: Linearity Test Results for Structure Equations 2**

Variable	Method	Sum of Squares	Df	Mean Square	F	Sig.
Brand image	Linearity	2.181.802	1	2.181.802	204.808	.000
Relationship marketing	Linearity	1.788.127	1	1.788.127	159.488	.000
Product quality	Linearity	1.758.227	1	1.758.227	149.552	.000
Customer Satisfaction	Linearity	2.214.912	1	2.214.912	220.410	.000

Source: SPSS output that has been processed (2018)

The calculation results show the significance <0.05 on table 9 and 10, it can be concluded that there is no linear relationship between brand image, relationship marketing and product quality variables with customer satisfaction, and it can also be concluded that between brand image variables, relationship marketing, product quality and customer satisfaction with loyalty there is no linear relationship, thus the assumption of linearity is fulfilled.

**Hypothesis Testing**

**Table-11: t-Test Structure Equations 1**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.421	1.802		-.789	.431
	Brand image	.714	.083	.593	8.622	.000
	Relationship marketing	.143	.047	.216	3.068	.002
	Product quality	.010	.046	.017	.209	.835

From table-12 Model 1 (t-test) hypotheses 1,2,3 can be seen that:

- The significant value of brand image variable is 0.000. The value indicate that individually brand image have an affect on Customer Satisfaction because of signfinance value  $t < 0.05$ .
- The significant value of relationship marketing variable is 0.002. The value indicate that individually relationship marketing have an affect on Customer Satisfaction because of signfinance value  $t < 0.05$ .
- The significant product quality variable is 0.835 The value indicate that individually product quality don't have an affect on Customer Satisfaction because of signfinance value  $t > 0.05$ .

**Table-12: F Test Structure Equation 1**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.786.637	3	595.546	89.981	.000 <sup>b</sup>
	Residual	1.297.238	196	6.619		
	Total	3.083.875	199			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Product quality, Brand image, Relationship marketing

From table-13 (F-test) this indicates that simultantenously brand image, relationship marketing and product quality have an effect on customer Satisfaction because of significance value sig  $0.000 < 0.05$  or value of F 89.981 > 2.42 (F table).



Coefficient of Determination (R<sup>2</sup>)

Table-14: Tabel R Square

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.761 <sup>a</sup>	.579	.573	2.573

a. Predictors: (Constant), Product quality, Brand image, Relationship marketing

The number of R Square is 0.579. This figure is use to see the influence of brand image, relationship marketing and product quality on customer satisfaction by calculating the Determination Coefficient using the formula:

$$KD = (\text{Koefisien Determinasi})$$

$$KD = R^2 \times 100\%$$

$$KD = 0.579 \times 100\%$$

$$KD = 57.9\%$$

Structural Equation 1 becomes:

$$Y1 = 0,593X1 + 0,216X2 + 0,017X3 + 0,649$$

The residual number is obtained from  $\sqrt{1 - R^2}$

$$= \sqrt{1 - 0,579} = 0,649$$

The results of the analysis show that there is a path coefficient that has no significant effect on satisfaction, namely the product quality (X3) variable, then the structure equation 1 needs to be improved through the trimming method, intended to test the significance of each path coefficient that has been calculated. If the calculated path coefficient is insignificant, the calculation is repeated again by removing the insignificant path that is issuing the X3 variable which is considered insignificant.

Structural Equation 1 becomes:

$$Y1 = 0,600X1 + 0,224X2 + 0,649$$

The residual number is obtained from  $\sqrt{1 - R^2}$

$$= \sqrt{1 - 0,579} = 0,649$$

Structure Equations 2

Table-15: t-Test Structural Equation 2

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
	(Constant)	2.531	1.969		
Brand image	.378	.106	.268	3.559	.000
1 Relationship marketing	.164	.052	.211	3.141	.002
Product quality	.056	.051	.082	1.102	.272
Kepuasan Nasabah	.408	.078	.349	5.240	.000

a. Dependent Variable: Loyalitas Nasabah

From table-15 Model 1 (t-test) hypotheses 4,5,6 can be seen that:

- The significant value of brand image variable is 0.000. The value indicate that individually brand image have an affect on Customer Loyalty because of signifinance value  $t < 0.05$ .
- The significant value of relationship marketing variable is 0.002. The value indicate that individually relationship marketing have an affect on Customer Loyalty because of signifinance value  $t < 0.05$ .
- The significant product quality variable is 0.272 The value indicate that individually product quality don't have an affect on Customer Loyalty because of signifinance value  $t > 0.05$ .

- The significant customer satisfaction variable is 0.000. The value indicates that customer satisfaction have an affect on Loyalty because the significance value  $t < 0,05$

**Table-16 F-Test Structural Equation 2**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	2683.719	4	670.930	85.195	.000 <sup>b</sup>
Residual	1535.676	195	7.875		
Total	4219.395	199			

a. Dependent Variable: Customer loyalty

b. Predictors: (Constant), Customer satisfaction, Relationship marketing, Product quality, Brand image

From table-13 (F-test) this indicates that simultanously brand image, relationship, product quality and customer satisfaction influence customer loyalty (Y2) because F significance value  $0.000 < 0.05$  or F value  $85.195 > 2.42$ (F table).

**Table-17: Table R Square**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.798 <sup>a</sup>	.636	.629	2.806

a. Predictors: (Constant), Kepuasan Nasabah, Relationship marketing, Product quality, Brand image

$$KD = R^2 \times 100\%$$

$$KD = 0,636 \times 100\%$$

$$KD = 63,6\%$$

This figure has the intention that the influence of brand image, customer satisfaction, relationship marketing and product quality on customer loyalty simultanously is 63.6% while the remaining 36.4% ( $100\% - 63.6\%$ ) is influenced by other factors or variables - other variables outside this model. This shows that customers are already loyal to the variables in the Jtrust Bank Branch Sudirman product, Jakarta.

Structural Equation 2 becomes:

$$Y_2 = 0,268X1 + 0,349Y1 + 0,211X2 + 0,082X3 + 0,603$$

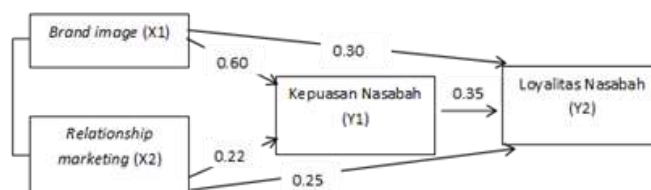
The results of the analysis show that there is a path coefficient that has no significant effect on satisfaction, namely the product quality (X3) variable, then the structure equation 2 needs to be improved through the trimming method, intended to test the significance of each path coefficient that has been calculated. If the calculated path coefficient is insignificant, the calculation is repeated again by removing the insignificant path that is issuing the X3 variable which is considered insignificant.

Structural Equation become:

$$Y_1 = 0,600X1 + 0,224X2 + 0,649$$

$$Y_2 = 0,302X1 + 0,350Y1 + 0,250 X2 + 0,796$$

The residual number (R2) is obtained from  $\sqrt{1 - 0.634} = 0.796$



**Fig-8: Path of Trimming Analysis of Linear Regression**

**Table-18: Direct, Indirect dan Total Effect**

Variable	Direct Effect	Indirect Effect	Total Effect
BI → CS	35.1%	-	-
RM → CS	4.60%	-	-
PQ → CS	0.03%	-	-
BI → CL	7.20%	-	-
RM → CL	4.40%	-	-
PQ → CL	0.79%	-	-
CL → CL	12.25%	-	-
BI → CS → CL	-	20.70%	47.35%
RM → CS → CL	-	7.50%	16.85%
PQ → CS → CL	-	0.59%	12.27%

From table-18 Direct, Indirect and Total effect hypotheses 9, 10 and 11 can be seen that:

- Value of indirect effect of brand image to customer loyalty which customer satisfaction as Intervening 20.7% and total effect 47.35%. There is an indirect influence between brand image on loyalty through customer satisfaction
- Value of indirect effect of relationship marketing to customer loyalty which customer satisfaction as intervening 7.5% and total effect 16.85%. There is an indirect influence between relationship marketing on loyalty through customer satisfaction.
- Value of indirect effect of product quality to customer loyalty which customer satisfaction as intervening 0.59% and total effect 12.27%. There is an indirect effect product quality on loyalty through customer satisfaction.

## DISCUSSION

In this study, the brand image and marketing relationship are proven to have a significant effect on customer satisfaction and loyalty. While the product quality variable proved to have no attributes to customer loyalty. The results of direct product quality measurement on satisfaction were only 0.028% and indirect was 0.59%. The results of this study contradict the results of research conducted by Kurnia [13] and Ismail [14] where product quality has a significant effect on customer satisfaction. Product quality does not have a significant effect on customer satisfaction, showing that the product quality of the bank still has to be improved and cannot play a role as a driver of increased customer satisfaction. Current technological developments are very fast which allows you to use internet banking, mobile banking and e-channel services developed by the banking world today. Customers can easily make their own transactions via the internet or mobile banking and will also be informed via SMS sent by the bank. Transaction information obtained quickly and accurately will provide a sense of security and trust that will affect customer satisfaction.

The use of technology in Jtrust Bank is still limited. Internet banking services can be used for corporate customers only. To support ATM services, bank making collaboration with ATM Bersama and ATM Prima networks. This collaboration makes bank Jtrust Bank's ATM can be used in all ATM Bersama and Prima networks.

To pursue the advancement of banking technology, the bank has prepared remedial measures. As an initial step, the bank will replace the new core banking system with advanced technology and it was already done on January 2018. After replacing the core banking system, the bank will prepare various technology-based services such as internet banking retail, virtual accounts, and service development transaction at ATM. In connection with the necessity of using this technology according to Zeithaml *et al.*, [15] In fact, without focused internal support and customer-oriented systems, it is almost impossible for employees to provide quality services, no matter how much they want. This means that banks must focus internally on developing customer service-oriented technology.

## CONSLUSIONS

Based on the result of the research, the conclusion obtained from this study are as follows:

- Brand image (X1), and relationship marketing (X2) influence customer satisfaction (Y1). The result of research with t test mean supporting hypothesis 1 and 2.
- Brand image (X1) and relationship marketing (X2) influence customer loyalty (Y2). The result of reseach research with t test mean supporting hypothesis 4 dan 5.
- Product quality don't have influence to customer sataisfaction and custmer loyalty.
- Customer Satisfaction (Y1) influence to customer loyalty (Y2). The result of the research with t test mean supporting hypotesis 7
- Brand image, relationship marketing and product quality have influence indirect effect to customer loyalty with customer satisfaction as intervening (supporting hypothesis 8, 9.10)

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