International Journal of Progressive Sciences and Technologies (IJPSAT)
ISSN: 2509-0119.

http://ijpsat.ijsht-journals.org
Vol. 11 No. 1 October 2018, pp. 01-09

The Effect of Service Marketing on Loyalty of Bank Nagari Customers

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***Abstract* - This study examines the effect of service marketing on loyalty. This research is causative study with a population of 7.440 respondents. Analytical technique used is path analysis to know the effect of service marketing on loyalty of Bank Nagari customers branch siteba. The sample of this research is 380 respondents selected by using proportional random sampling technique. Technique analysis data in this research is used by path analysis through program of SPSS. The results of the study prove that: (1) product, price, place, promotion, people, and process has a significant effect on loyalty; (2) physical evidence has no significant effect on loyalty.**

***Keywords* - *Product, Price, Place, Promotion, People, Process, Physical Evidence, Loyalty*.**

I. Introduction

Based on the data above indicates the low customer loyalty, this is allegedly caused by the application of marketing mix that is not optimal. Meeting the needs and desires of consumers requires a marketing concept called the marketing mix. According to Kotler (2000: 152) marketing mix services are a combination of seven important variables from the marketing concept that can be controlled by the company. These seven variables include product (product), price (price), place (place) and promotion (process), process (people), and evidence of physical (physical evidence).

The variable that the author identifies can affect customer loyalty is the product. If savings services are able to satisfy customers, of course customers will be loyal to the savings service and vice versa if the customer is not satisfied with the savings product, the customer will stop being a customer. Thus it can be said that the product has a positive influence on customer loyalty.

Furthermore, the variable that the author identifies can affect customer loyalty is the price or savings rate. Banks that are able to provide high savings interest to their customers will certainly motivate these customers to save more money at the bank so that customer loyalty will increase and vice versa.

Promotion is also assumed to be one of the variables in marketing mix that is important to be implemented by banks in savings marketing in order to increase customer loyalty. Given the good performance of the promotion mix will certainly increase customer loyalty to the bank Nagari branch Siteba.

Location is also one of the factors that can affect customer loyalty. Customers who feel that the strategic location of the bank, the availability of public transportation, ATM location that is easy to reach and road traffic to a smooth location will certainly encourage to be loyal to the bank Nagari branch Siteba.

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In the service marketing capabilities of personnel is very important, because in the marketing of services occurs direct interaction between consumers and personnel. Companies can differentiate themselves by hiring and training more capable and more reliable employees in dealing with customers, rather than rival employees. Bank employees are assumed to be factors considered by the customer in choosing the type of savings because in the service marketing capability of personnel is very important, because in the marketing of services occurs direct interaction between consumers and personnel.

Service companies can design a superior service delivery process, for example home banking that is in the form of a particular bank. If consumers feel that the clarity of transaction procedures opening, depositing, withdrawing and closing a better account would encourage customers to loyal to the bank Nagari branch Siteba. Research Setiawardi, et al (2013) found that the process has a significant positive effect on loyalty.

Customer loyalty can also be influenced by physical evidence, because with a comfortable waiting room, a large parking lot and an ATM that supports the course of customers will feel good about the bank Nagari branch Siteba so that in the end customers will always be loyal to the bank Nagari branch Siteba.

Based on the above problems, it is necessary to further examine the effect on customer loyalty in placing the funds in Bank Nagari Branch Siteba. The author is interested to examine it in the form of a thesis entitled: "The Influence of Service Marketing Mix Against Sikoci Savings Loyalty of Bank Nagari Branch Siteba."

II. Literature Review

1. Loyalty

Understanding loyalty according to Griffin (2011: 148) Customer Loyalty is defined as a held commitment to rebuying a preferred product or service consistenly in the future, despite situational influences and marketing efforts having a potential to cause switching behavior. According to Kotler and Keller (2009: 175) loyalty or loyalty is defined as a commitment that is held firmly to buy or subscribe to a particular product or service in the future even though there are influences of marketing situations and efforts that have the potential to cause behavior change. Hurriyati (2005: 70) reveals the definition of customer loyalty is a customer's commitment to stay in depth to subscribe again or repeat the product / service purchase consistently in the future, even though the influence of the situation and marketing efforts has the potential to cause behavior change. Kertajaya (2005: 54) defines loyalty as the behavior of consumers who conduct consumers who repeat, reference products or services used by others (revere) and be immune to the temptations of other products (immune).

2. Product

Asauri (2004: 171) defines that a product is a complex nature that can be touched, including packaging, color, price, performance of the company and retailer received by the purchase to satisfy needs and desires. According to Kotler and Armstrong (2012: 180) products are all things that can be offered to the market to attract attention, acquisition, use or consumed that can satisfy a desire or need. Another definition of the product by Private and Handoko (2007: 85) is anything that can meet and satisfy the needs and wants of human beings, whether tangible or real or not to be felt or service or service.

3. Price

Price is the amount of money (possibly added to some items) needed to obtain some combination of a product and the accompanying service. Kotler and Armstrong (2012: 439) the price is the amount of money charged on a product, or the sum of the value that the consumer exchanges for the benefits of owning or using the product. According to Kotler (2009: 214) the price is the amount of money that must be paid by the customer to obtain a product. Thus it can be concluded that at a certain price level, if the perceived benefits of consumers increase, then the value will increase as well. Likewise, the opposite at a certain price level, the value of an item or service will increase as the perceived benefits increase. Often also in determining the value of an item or service, consumers compare the ability of an item or service to meet their needs with the ability of substitute goods or services.

4. Promotion

Promotion is a manufacturer's effort to introduce or socialize its products to the public (consumers) in various ways that are in accordance with business ethics. Alma (2007: 179) states promotion is a form of marketing activity that seeks to disseminate information, influence / persuade, and remind the target market of the company and its products to be willing to accept, buy and loyal to the products offered by the company concerned. According to Alma (2007: 183) to carry out promotions can usually be done through four activities or components promotion namely: advertising (advertising), personal selling, sales promotion and publications.

5. Place

Kotler (2009: 64) place or distribution channel is the various activities undertaken by the company to make its products easily available and available to target consumers. Private and Irawan (2003: 339) explained that the location is the location or retail stores in a strategic area so as to maximize profit. Meanwhile, according to Lupiyoadi (2008: 87) defines the location is where the company should be headquartered conduct operations.

6. People

People in organizations known to employees within the company, as an element in the employee marketing mix should understand its role as contact in the relationship between the customer and the company. Alma (2007: 234) people (people) means people who serve or plan services for consumers ". Most services are served by the person so that they need to be selected, trained, motivated so as to provide satisfaction to the customer. According to Rankuti (2002: 18) employees must pay attention individually to consumers and understand consumer needs.

7. Process

According to Alma (2007: 34), this process occurs outside the views of consumers. Consumers do not know how the process happens, the important services received must be satisfactory. This process occurs thanks to the support of employees and management teams who manage all processes to run smoothly. Payne (2005: 213) states that the process is a structural element that can be managed to help convey the expected strategic positioning.

8. Physical Evidence

Physical evidence includes physical evidence is for external facilities, consumers will pay attention to the exterior design, parking lots, parks and ambience around the outside of the office (Alma, 2007: 234). According to Kotler and Keller (2007: 190) physical evidence is something that significantly contributes to consumers' decisions to buy and use the service products offered.

9. Conceptual Framework

conceptual research, which can be seen in the figure below

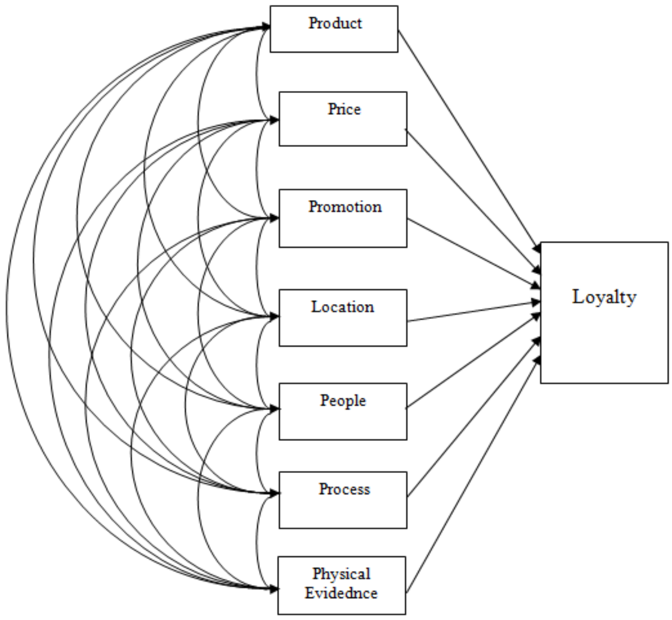

Figure 1. Conceptual Framework

10. Hypothesis Formulation

Products have a positive relationship and significantly influence in improving customer loyalty (Nuruni, 2012). According to Janita and Amonggiri (2012) the quality of the product will underlie the consumer to satisfy the product and decide to be loyal to the product. Kotler and Keller (2009: 241) mention that consumers who get satisfaction on the product they buy tend to repurchase the same product, one of which is quality. This can be used by marketers to develop brand loyalty from their customers. Marketers who lack or do not pay attention to the quality of products offered will bear the risk of unrivalled consumers.

H1: The product significantly influences the loyalty of Sikoci's savings customers in Bank Nagari branch Siteba

According to Huriyati (2005: 51) which states that the determination of an affordable price policy from the capabilities of consumers and price levels that are in accordance with the quality and benefits of goods or services offered. According to Lupiyoadi (2008: 68) pricing is very important considering the products offered by these services are intangible. The results of Putra and Raharja's (2012) research found that prices have a positive and significant influence on customer loyalty, meaning that the more appropriate the price with the quality of the product given by the company, the higher the customer loyalty.

H2: Price significantly influences Sikoci customer loyalty to Bank Nagari Siteba branch.

According Tjiptono (2005: 89) promotion is one of the determinants of customer loyalty. Promotions are carried out with various promotional activities such as advertising, sales promotion, personal marketing, and relationships with the community / customers are actively promotions that are able to provide opportunities for marketers / companies in attracting consumers to find out the existence of products or services offered it is also able to create consumer loyalty (Lupiyoadi, 2008: 52).

H3: Promotion has a significant effect on Sikoci saving customer loyalty at Bank Nagari Siteba branch.

According to Stanton (2006: 265), consumer loyalty is also determined by the availability of the company's operations place that is easily accessible, and can be available anywhere needed by consumers, because services are not delivered and for services easily achieved by the customer then the factor where procurement services / sales should be easy to reach customers . Lovelock and Lauren (2007: 95) states a strategic location and easy to reach can increase customer loyalty.

H4. Places / locations have a significant effect on the loyalty of customers of Sikoci savings at Bank Nagari branch Siteba.

According to Kartajaya (2005: 35) for most services, people / employees are vital elements in the marketing mix. Zeithaml and Bitner (2000: 109) states that employees / people are all actors who play a role in the presentation of services so as to increase customer loyalty. Elements of the people are corporate employees, consumers in the service environment

H5: Persons / employees have a significant influence on the loyalty of customers of Sikoci savings at Bank Nagari branch Siteba.

According to Kotler (2009: 120), the process is all actual procedures, mechanisms and flow of activities used to deliver services. Customers are often involved in the production of services, marketers desperately need to understand the nature of the processes facing their customers. If the process through which consumers in the transaction quite simple and not harming the mind, time and energy then consumers will feel satisfied and loyal (Lovelock and Lauren, 2007: 31).

H6: Process significantly influences Sikoci customer loyalty loyalty to Bank Nagari Siteba branch.

According Tjiptono (2006: 157) physical evidence such as the environment around the company or provider of products or services are very well ordered and the condition of a solid building and adequate building size will affect customer loyalty. Payne (2005: 118) states that physical evidence such as the environment around the location of the company or provider of products or services are very well ordered and the condition of a solid building and adequate building size will affect the perception of consumers to feel satisfied and loyal.

H7: Physical evidence significantly affects the loyalty of Sikoci's savings customers at Bank Nagari branch Siteba

III. RESEARCH METHODS

1. Type of Research

This study uses a quantitative approach. The research method used is path analysis method that is statistical analysis method used to explain the direct influence and indirect influence between research variables. In this study analyzed the effect of service marketing mix on customer loyalty.

2. Data Collection Techniques

Data collection techniques of this research were carried out directly through questionnaires. In addition, data collection is also carried out with a document / record process to obtain additional data that has been found from respondents. The number of samples is 380 respondents selected based on accidental sampling technique.

IV. RESULTS

1. Path Analysis Results

Path analysis in this study is used to determine the effect of marketing mix to loyalty either directly or indirectly. The results of path analysis can be seen in the following:

Table 1. Results of Path Analysis

No	Variable	Path Coefficient	t value	Sig.	Results
1	Produk	0,429	11,224	0,000	Significant
2	Harga	0,100	2,770	0,006	Significant
3	Promosi	0,333	9,494	0,000	Significant
4	Lokasi	0,076	2,219	0,027	Significant
5	Karyawan	0,086	2,431	0,016	Significant
6	Proses	0,272	7,154	0,000	Significant
7	Bukti fisik	0,056	1,548	0,122	Not Significant

Source: Primary Data Processed (2018)

Based on the results of path analysis as it is known that there is one variable that is not significant effect on customer loyalty is physical evidence variable. The insignificant variable must be excluded from the research model so trymming test should be done.

2. Path Analysis Results (*Trymming Test*)

At this stage the path analysis is carried out after an insignificant variable has been issued. The results of the path after trymming test will be explained as follows:

Tabel 2. Hasil Analisis Jalur Setelah Trymming Test

No	Variable	Path Coefficient	t value	Sig.	Results
1	Produk	0,437	11,546	0,000	Significant
2	Harga	0,099	2,728	0,007	Significant
3	Promosi	0,334	9,502	0,000	Significant
4	Lokasi	0,074	2,172	0,030	Significant
5	Karyawan	0,098	2,827	0,005	Significant
6	Proses	0,282	7,479	0,000	Significant

Source: Primary Data Processed (2018)

Based on the results of data analysis can be illustrated the path structure chart as follows:

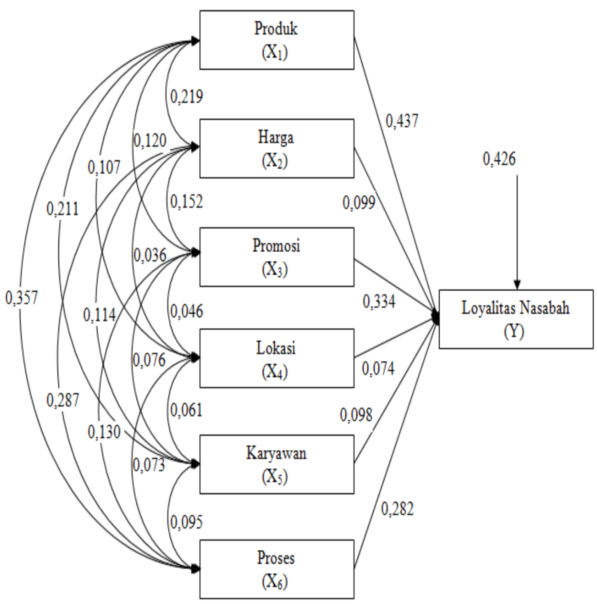

Figure 2. Results of Path Analysis

V. Discussion

1. Product Influence On Customer Loyalty

Based on the results of testing the first hypothesis is known that the product significantly influence the loyalty of SikociBank Nagari Branch Siteba. The higher the Sikocidimata customer's savings product will increase the loyalty of the customer. With the existence of various Sikoci saving facilities in the form of life insurance, the means of payment of various accounts (telephone, PDAM, PBB) and the online system in the withdrawal and deposit and transfer of the book can increase customer loyalty.

The findings of this study are supported by the results of descriptive analysis that found that the product is in the category has not been good and the loyalty in the category has not been high. This proves that the unfavorable product turns out to be the cause of the low loyalty of SikociBank Nagari Branch client Siteba.

The research findings are supported by Kotler and Keller's (2009: 241) opinion that consumers who get satisfaction on the products they buy tend to buy back the same product, one of which is quality. This can be used by marketers to develop brand loyalty from their customers. Marketers who lack or do not pay attention to the quality of products offered will bear the risk of unrivaled consumers.

Good product quality will lead to the desire of consumers or customers to repurchase. Customer satisfaction is the main cause of high loyalty. The creation of customer satisfaction can provide benefits, including the relationship between the company and its customers become harmonious. The relationship is a good base for repeat purchase, customer loyalty creation, and forming a word of mouth favorable to the company (Tjiptono, 2006: 33).

The findings of this study are consistent with previous research findings that found that products have a significant effect on loyalty (Setiawardi, et al, 2013; Semuel, 2006; Wijayanto, et al., 2013).

2. Price Influence on Customer Loyalty

Based on the results of testing the second hypothesis it is known that the price has a positive and significant effect on the loyalty of the SikociBank Nagari Savings Branch in the Savings Branch. The better customer perceptions of various prices on the Sikocitent savings can increase customer loyalty to the Sikoci Bank Nagari savings in the Siteba Branch.

The findings of this study found that the initial deposit amount for opening a Sikoci savings account that was not too high and supported by setting a minimum balance in an account that was not too high could increase customer loyalty. Furthermore, it was also found that the administration fees for Sikoci savings accounts that were not too high and the cost of ATM cards that were not too high also caused customers to remain loyal to Sikoci savings.

Furthermore, if we analyze the marketing mix, it is found that the price marketing mix has a significant relationship with the product mix, promotion, employee and process and is not significant with the location marketing mix. The strongest relationship between price and other marketing mixes is the process which is proven by the correlation coefficient of 0.287. This means that at a price that suits the customer's taste and is supported by a good process, it will certainly increase customer loyalty to the Bank of Siteba Branch Nagari.

The findings of this study are supported by the results of descriptive analysis that found that prices are in the less good category and loyalty that has not been high. This proves that the loyalty of the SikociBank Nagari Branch of Siteba due to the low initial deposit of low account opening, low monthly administration fee, low ATM card administration fee, the transfer fee and the low cost of ATM and e-banking service, loyal.

The findings of this study are supported by the opinion of Huriyati (2005: 51) which states that the determination of the price policy that is affordable from the ability of the consumer and the price level in accordance with the quality and benefits of goods or services offered is expected to provide a good orientation to the consumer so it can cause satisfaction and loyalty.

The findings of this study are also supported by the opinion of Lupiyoadi (2008: 68) states that such pricing decisions are important in finding how far a service is valued by consumers and also in the process of building consumer loyalty levels. The more appropriate the price with the quality, of course, the higher the customer loyalty. The findings of this study are consistent with previous research findings that found that prices have a significant effect on loyalty (Setiawardi, et al, 2013; Semuel, 2006; Wijayanto, et al., 2013).

3. Effect of Promotion on Customer Loyalty

Based on the results of testing the third hypothesis is known that the promotion has a positive and significant effect on the loyalty of SikociBank Nagari Branch Siteba. The better promotions made it can increase the loyalty of SikociBank Nagari Branch Siteba. That is, promotional activities through lucky draw prizes, choosing the preferred promotional media of many customers as well as the appeal of effective promotions in delivering promotional messages tentunnya will increase customer loyalty.

In terms of marketing mix, it is found that the promotion marketing mix has significant relationship with product mix, price, employee and process and is not significant with the location mix. The most powerful relationship between promotion and other marketing mix is the marketing price mix as evidenced by the correlation coefficient value of 0.152. That is, premises promotional tones made by Nagari Bank and supported by the price is not too high will certainly increase customer loyalty to Bank Nagari Branch Siteba.

The findings of this study are supported by the results of descriptive analysis that found that promotion conducted SikociBank Nagari Branch Siteba in the category enough. This is certainly the cause of the incidence of loyalitasnasabah against SikociBank Nagari Branch Siteba because the promotions made to provide information, persuade, remind customers of SikociBank Nagari Branch Siteba.

Thus it can be asserted that the high loyalty of customers of SikociBank Nagari Branch Siteba is determined by the promotion form. If Bank Nagari's Sitebasering Branch draws a lottery, placing advertisements on local and national television and installing billboards at Bank Nagari in public places certainly makes customers more loyal to the Bank of Nagari Siteba Branch.

The findings of this study prove that the promotion conducted by Bank Nagari Branch Siteba affect customer loyalty. As one of the providers of savings services, Bank Nagari Branch Sitebaharus better in marketing and introducing Sikoci products to the public by promoting with genjar.

The findings of this study are consistent with Tjiptono's opinion (2005: 89) promotion is one of the determinants of customer loyalty. Promotion is a form of marketing communication, which is a marketing activity that seeks to disseminate information, influence / persuade and / or remind the target market of the company and its products to be willing to accept, buy, and be loyal to the products / services offered by the company concerned. The main purpose of promotion is to inform, influence and persuade and remind target customers about the company and its marketing mix.

The findings of this study are also supported by the opinion of Lupiyoadi (2008: 90) which explains that promotions made with various promotional activities such as advertising, sales promotion activities, personal marketing, and establishing relationships with the community / customers are actively promotions that are able to provide opportunities marketers / companies in attracting consumers to find out the existence of products or services offered it is also able to create customer satisfaction and loyalty. The findings of this study are consistent with previous research findings that found that promotion has a significant effect on loyalty (Setiawardi, et al, 2013, Semuel, 2006; Wijayanto, et al., 2013).

4. Influence of Location on Customer Loyalty

Based on the results of the fourth hypothesis testing is known that the location Nagari Bank has a positive and significant impact on customer loyalty SikociBank Nagari Branch Siteba. That is, the better the location of Bank Nagari can increase the loyalty of SikociBank Nagari Branch Siteba.

Furthermore, speaking in the context of the marketing mix it is found that the marketing mix of the location has a significant relationship with the product mix and is not significant with the other marketing mix. The most powerful relationship between the location and the other marketing mix is the product proved by the correlation coefficient value of 0.107. That is, with a strategic location from the location of Bank Nagari branch Siteba and supported by quality products will certainly increase customer loyalty to Bank Nagari Branch Siteba.

The findings of this study are supported by the results of descriptive analysis that found that the location of Bank Nagari Branch Siteba in the category of good enough and loyalty is also in the category has not been high. This proves that with the current location condition has been able to create customer loyalty. If the location is improved to be good of course will be able to increase customer loyalty.

The findings of this study prove that location affects customer loyalty SikociBank Nagari Branch Siteba. The existence of location in accordance with the expectations of customers certainly can increase customer loyalty. This means that the loyalty of the SikociBank Nagari Branch of Siteba customers is determined by the location of Bank Nagari and ATM offices as the location is not a reason for the customers to save on Sikoci.

The findings of this research are supported by the opinion of Tjiptono (2005: 79). Consumer loyalty is also located in the provision of Location of the company's operations are easily affordable, and can be available anywhere needed by consumers, because services are not delivered and for services easily achieved by customers then the location factor of procurement services / sales should be easy to reach customers.

The findings of this study are consistent with previous research findings that found that the location had a significant effect on loyalty (Setiawardi, et al, 2013, Semuel, 2006; Wijayanto, et al., 2013).

5. Employee Influence On Customer Loyalty

Based on the results of the fifth hypothesis testing it is known that employees / people have a positive and significant influence on the loyalty of customers SikociBank Nagari Branch Siteba. The higher performance of employees in providing services to customers will increase the loyalty of SikociBank Nagari Branch Siteba.

The findings of this study are supported by the results of a descriptive analysis which found that employees owned by SikociBank Nagari Siteba Branch are in the not high category. This is certainly the cause of customer loyalty to the SikociBank Nagari Siteba Branch. That is, if the performance of these employees can be increased to high course will increase customer loyalty.

The findings of this study are consistent with the opinion of Zeithaml and Bitner (2000: 109) People are all actors who play a role in the presentation of services so as to increase customer loyalty. Elements of the people are corporate employees, consumers in the service environment. All employee attitudes and actions, even employee dressings and employee appearances have an influence on consumer perceptions or successful service delivery.

The findings of this study are consistent with previous research findings that found that employees have a significant effect on loyalty (Setiawardi, et al, 2013; Semuel, 2006; Wijayanto, et al., 2013).

6. Effect of Process on Customer Loyalty

Based on the results of the testing of the sixth hypothesis, it is known that the service process has a significant positive effect on the loyalty of the SikociBank Nagari Savings Branch of the Siteba savings account. The better the service process will certainly increase the loyalty of SikociBank Nagari Branch Siteba.

This study found that the process has a positive effect on loyalty as evidenced by the value of path coefficient of 0.282. This proves the magnitude of the direct influence of the process on customer loyalty savings Sikoci Bank Nagari Branch Siteba amounted to 7.95%. Furthermore, it is known that the indirect effect of the process through the product is 4.40%, through the price of 0.80%, through the promotion of 1.22%, through the location of 0.15% and through employees 0.26%. Thus the total influence of the process on customer loyalty of Sikoci Bank Nagari savings in the Siteba Branch is directly and indirectly 14.78%. Based on the results of direct and indirect influence with the analysis of the path is known that the process directly greater impact on customer loyalty savings SikociBank Nagari Branch Siteba than indirect influence. This indicates in the process directly more effectively can increase the loyalty of customers SikociBank Nagari Branch Siteba. This means that if there is a fast process, especially related to speed in transactions at teller, speed transactions at customer service, Transaction speed in ATM machines, good ATM machine network, the availability of funds / money in ATM machines, and security and convenience transact in ATM machine of course increase SikociBank Nagari Branch Siteba branch customer loyalty loyalty.

The findings of this study are supported by the results of descriptive analysis that found that the process is in sufficient category. This is certainly the cause of the incidence of loyalitasnasabah against SikociBank Nagari Branch Siteba because with a process that is still in kategoiri enough to cause loyal customers so that if the service process can be improved to be better of course increase customer loyalty to be high.

The findings of this study prove that the process of creating and providing services to customers is a major factor in marketing mix services because customers view the service delivery system as part of the service. The existence of a fast process is mainly related to the speed in transactions at the teller, the speed of transactions in customer service, the speed of Transactions in ATM machines, good ATM machine network, the availability of funds / money in ATM machines, and security and convenience transact in ATM machines certainly increase customer loyalty .

The findings of this study are consistent with the opinion of Zeithaml and Bitner (2000) process is all the actual procedures, mechanisms, and flow of activities used to deliver services. Elements of this process means a company's efforts in running and carrying out its activities to meet the needs and desires of its customers. For service companies, cooperation between marketing and operations is very important in the elements of this process, especially in serving all the needs and wishes konsemen. When viewed from the point of view of consumers, service quality is seen from how services generate their functions.

The findings of this study are consistent with previous research findings that found that processes have a significant effect on loyalty (Setiawardi, et al, 2013; Semuel, 2006; Wijayanto, et al., 2013).

7. The Effect of Physical Evidence on Customer Loyalty

Based on the results of testing the seventh hypothesis it is known that physical evidence does not have a significant effect on the loyalty of the SikociBank Savings Savings Branch of the Siteba Branch. That is, the marketing mix performance of physical evidence was not able to increase the loyalty of SikociBank Nagari Branch Siteba

Based on the findings of this study can be said that physical evidence has no significant effect on the loyalty of SikociBank Nagari Branch Siteba. This proves that with more waiting rooms, parking locations, toilets, electronic atrian machines and ATMs is not a factor that can cause the increase in customer loyalty to the Sikoci Bank Nagari savings in the Siteba Branch.

The findings of this study are not consistent with the opinion of Payne (2005: 118) which states that physical evidence such as the surrounding environment The location of the company or product provider or services that are very neat and sturdy building conditions and adequate building size will affect consumer perception to feel satisfied and loyal so, the better the physical evidence that can be created, the greater the level of satisfaction in the sense of loyal consumers who feel it.

The findings of this study are not consistent with the results of previous studies which found that physical evidence has a significant effect on loyalty (Setiawardi, et al, 2013; Semuel, 2006; Wijayanto, et al, 2013)

VI. Conclusions And Recommendations

Based on the results of data analysis and discussion as described in the previous chapter, the conclusions in this study are products, prices, locations, promotions, employees, and processes that affect customer loyalty. While the physical evidence has no significant effect on customer loyalty. In an effort to increase customer loyalty it is advisable to leaders to make various efforts on several things in the marketing mix such as improving products / services, costs incurred by customers, promotions given to customers, locations that are easily accessible, employees who are able to provide maximum service to customers, and improve the process.

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