Application of Customer Relationship Marketing Towards Trust in PT Bank Negara Indonesia In Jember

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ABSTRACT

This study analyzes the effect of commitment, communication, and problem handling on customer trust. The purpose of this study is to test and analyze commitment, communication, and handling problems to customer trust simultaneously or partially. The sampling technique in this study is nonprobability sampling and uses purposive sampling. The sample in this study amounted to 125 sample respondents to customers. The research method used in this study is multiple linear regression, t test, f test, and the coefficient of determination R^2. Based on the research results, it shows that the commitment variables (X1), communication (X2), and problem handling (X3) simultaneously influence customer trust and problem handling (X3) partially influences customer trust, while the commitment variables (X1) and communication (X2) do not have a partial influence on customer trust at PT Bank Negara Indonesia in Jember.

Keywords : commitment, communication, problem handling and trust

1. INTRODUCTION

In the era of globalization, companies face increasingly intense business competition and must choose and implement the right strategies. Customers are assets to a company and are crucial for its business sustainability, making customer satisfaction and loyalty key areas of focus. Relationship marketing encompasses a set of strategies and practices aimed at creating and maintaining strong relationships to satisfy and retain customers. This is practiced by several companies, such as PT Bank Negara Indonesia In Jember. Strong relationships enable companies to better understand their customers' desires and needs, allowing them to truly provide the expected satisfaction and foster customer loyalty. Regarding relationship marketing, Kotler dan Keller (2016) The process of creating, maintaining, and enhancing strong, value-laden relationships with customers and other stakeholders. Found in his research that relationship marketing positively impacts customer satisfaction, and customer satisfaction positively influences customer loyalty at PT Bank Negara Indonesia In Jember in Jember. Effective implementation of relationship marketing can directly positively affect customer loyalty. Relationship marketing is also implemented by PT Bank Negara Indonesia In Jember in Jember to satisfy and maintain customer loyalty. Regarding the dimension of relationship marketing, specifically trust, PT Bank Negara Indonesia In Jember builds trust with its customers by providing signal coverage even in remote villages. Additionally, PT Bank Negara Indonesia In Jember shows appreciation to its loyal customers by offering special discount packages and exclusive merchandise.

Companies are required to understand their customers more closely to establish mutually beneficial relationships. Kotler and Keller (2016) revealed that companies striving to increase their sales profits must invest considerable time and resources in acquiring new customers. To attract new customers, they develop advertisements and place them in media channels that can reach new prospects. In 2013, Bank BNI successfully raised funds in the form of savings amounting to IDR 21,583.2 trillion, experiencing growth of IDR 11,398.687 trillion or 11.86% from 2022. The largest contribution to the increase in savings funds in 2023, which reached 75.96%, came from the Taplus Business Savings. Other savings products, such as Taplus Anak Savings, contributed 13.08%; TabunganKu Savings contributed 9.54%; BNI Hajj Savings contributed 1.20%; and SimPel (Student Savings) contributed 0.22%. The BNI Pandai program contributed very little due to its recent launch in November 2021. The growth in savings in 2013 was also accompanied by an increase in the number of savings account holders, recorded at 5,383,502 customers, and in 2023, the number reached 11,134,082 customers.

Capel dan Ndubisi. 2011 Commitment is the second dimension of relationship marketing. In this context, it is evident that Kompas strives to consistently fulfill its promises to customers by making every effort to provide current and reliable news, as well as high-quality publications that align with the expectations and needs of its audience. Regarding joint events, PT Bank Negara Indonesia In Jember conducts field surveys to prevent any undesirable incidents. Additionally, in terms of sponsorships to organizations, companies, and universities, PT Bank Negara Indonesia In Jember also endeavors to meet the needs of its clients as thoroughly as possible.

The third dimension of relationship marketing is communication. PT Bank Negara Indonesia In Jember provides data packages suitable for all segments of society and serves customers through various channels, including email, phone, personal chatting, and friendly events with partner companies. These efforts demonstrate that PT Bank Negara Indonesia In Jember is committed to maintaining long-term communication.

The final dimension of relationship marketing is complaint handling. PT Bank Negara Indonesia In Jember offers services through various channels, including phone and several social media platforms. Regarding advertising and events, PT Bank Negara Indonesia In Jember frequently holds discussions or meetings with relevant parties before any collaboration begins. This approach helps PT Bank Negara Indonesia In Jember to collaboratively find solutions for any potential issues and address all the needs and desires of the involved parties.

From the four dimensions of relationship marketing mentioned above, it can be observed that PT Bank Negara Indonesia In Jember in Jember positively responds to maintaining good relationships with its customers. This positive response manifests as customer satisfaction and loyalty towards PT Bank Negara Indonesia In Jember in Jember.

Conventional banking companies are businesses with significant potential for growth in the future. The presence of numerous national and foreign banks in Indonesia has spurred intense competition in the banking industry. The demands of this competition require relentless efforts to improve the quality of services provided, as one of the key competitive advantages for banks.One strategy employed by banks to enhance service quality for customers is the implementation of customer relationship marketing, focusing on commitment to service, communication with customers, and addressing customer complaints as essential elements in building strong relationships with clients (Ndubisi, 2007). Flexible communication, a strong commitment to serving customers, and effective complaint handling play crucial roles in building and enhancing customer trust (Bowo, 2003). To ensure customers trust the services provided, maintain their satisfaction, and foster loyalty, customers must perceive the quality of service as a positive experience.

Based on the aforementioned phenomena and background, this study aims to analyze the impact of relationship marketing on customer satisfaction and loyalty for PT Bank Negara Indonesia In Jember in Jember. The research questions are as follows:

1. Does commitment impact Trust for PT Bank Negara Indonesia In Jember?
2. Does communication impact Trust for PT Bank Negara Indonesia In Jember?
3. Does problem handling impact Trust for PT Bank Negara Indonesia In Jember?

2. METODS

The population includes all values, whether quantitative or qualitative, derived from calculations or measurements of specific characteristics regarding a complete and clear group of objects (Husaini Usman, 2006). The population of this study consists of all customers of Bank BNI Jember Branch who are directly involved in transactions.

This study employs a **quantitative approach** to examine the influence of independent variables on dependent variables. The population of this study includes all customers of Bank BNI Jember Branch who are directly involved

in transactions. The sample in this study comprises customers who meet the criteria using the **purposive sampling method**. According to Cohen, et al. (2007, p.101), the larger the sample size relative to the population, the better. However, there is a minimum sample size requirement for researchers, which is at least 30 samples.

Therefore, 125 respondents were selected as the sample, consisting of customers from Bank BNI Jember Branch. The selection was random and adhered to established criteria. The researcher used **purposive sampling** with the following criteria:

- Customers who have been banking with the institution for a minimum of 5 years.
- Customers using Bank BNI Jember Branch savings products, which include **BNI Taplus**, **Hajj Savings**, **Tabunganku**, **BNI Student Savings**, and **BNI Pandai**.

The independent variables are **commitment (X1)**, **communication (X2)**, and **problem handling (X3)**, with their effect on **trust (Y)** at PT Bank Negara Indonesia in Jember. The multiple linear regression equation is as follows:

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

Explanation:

- Y $\qquad$: Trust
- X1 $\qquad$: Commitment
- X2 $\qquad$: Communication
- X3 $\qquad$: Problem handling
- N $\qquad$: The nth variable
- a $\qquad$: Constant
- b1, b2, b3 $\qquad$: Regression coefficients of $X_1, X_2, X_3 X\_1, X\_2, X\_3 X_1, X_2, X_3$
- e $\qquad$: Error term

Coefficient of Determination R^2

Coefficient of Determination R^2 is used to measure how much of the variance in the dependent variable (Y) can be explained by the independent variables. The value of R^2 ranges between 0 and 1.

- A small R^2 value indicates that the independent variables have limited ability to explain the variation in the dependent variable.
- A value close to 1 indicates that the independent variables provide almost all the information needed to predict the dependent variable (Imam Ghozali, 2011:97).

Hypothesis Testing

Hypothesis testing is used to establish a basis for collecting data to decide whether to reject or accept the truth of a statement or assumption made. Hypothesis testing provides confidence in making objective decisions. Hypotheses are divided into two:

- **H₀**: There is no relationship between the independent variable XXX and the dependent variable YYY.
- **Hₐ**: There is a relationship between the independent variable XXX and the dependent variable YYY.

Simultaneous Test (F-Test)

According to Imam Ghozali (2013:98), the F-test statistically determines whether all independent variables in the model collectively have a significant effect on the dependent variable.

    1. If F calculated > F table, H0 is rejected and Ha is accepted

    2. If F calculated<F table H0 is accepted and Ha is rejected

Partial Test (T-Test)

    According to Imam Ghozali (2013:98), the T-test statistically determines how much influence an individual independent variable has in explaining the dependent variable. The decision-making basis for this test is as follows (Ghozali, 2005):

1.   If the significance probability value > 0.05, H0 is accepted and Ha is rejected..

2.   If the significance probability value < 0.05, H0 is rejected and Ha is accepted

3. RESULT

To determine the influence between the dependent variable (Y) and the independent variable (X), Sugiyono's formula (2012) is used. The results of the multiple linear regression analysis are as follows:

Table 3.1 Results of Multiple Linear Regression Analysis

Variable	Koefisien Regresi	-Sig.
Constant	3,198	-
1) Commitment (X1)	0,057	0,512
2) Communication (X1)	0,092	0,509
3) Problem handling (X3)	0,345	0,002

Sumber;

   Based on Table 3.1, the results can be obtained as follows:

Y = 3,198+ 0,057X1 + 0,092X2 + 0,345X3

1) Constant Value

   From the equation above, a constant value of 2.191 is obtained, which means that if the value of the beta variables, namely Commitment (X1), Communication (X2), and Problem handling (X3) are assumed to be constant, then the Trust (Y) for Customers of BNI in Jember.

2) Commitment (X1)

   The coefficient value of the Commitment variable is positive at 0,057, which means that if the Product Quality variable increases, the Trust variable for customers of Bank BNI Jember Branch will increase.

3) Communication (X2)

   The coefficient value of variable Communication is positive at 0,092, which means that if the Brand Image variable increases, the trust variable in BNI Bank Jember Branch customers will increase.

4) Problem handling (X3)

   The coefficient value of variable Problem handling is positive at 0,345, which means that if the Promotion variable increases, the Trust variable in Customers of Bank BNI Jember Branch will increase or vice versa.

Coefficient of Determination R^2

   Determination Coefficient To measure how big or percentage the contribution of the independent variables Commitment (X1), Communication (X2), Problem handling (X3) and Trust (Y) as Independent variables. The results of the determination coefficient are as follows:

Table 3.2 Results of Determination Coefficient Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,417[a]	,353	,391	,681

a. Predictors: (Constant), Commitment, Communication, Problem handling

Based on table 3.2 above shows the value of R = 0,353 and the coefficient of determination (Adjusted R Square) of 0,391. This shows that Commitment (X1), Communication (X2), and Problem handling (X3) contribute 39.1% to the Purchasing Decision (Y), while the remaining 100% - 39.1% = 60,9% is explained by other variables that were not examined in the study.

Simultaneous Test (F-Test)

The F test is conducted to test the regression coefficient simultaneously, namely to test whether there is a significant influence of all independent variables simultaneously on the dependent variable (Ghozali, 2011:98). The results of the F test can be seen in Table 5.3 below:

Table 3.3 F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21,376	4	5,198	5,179	,003[b]
	Residual	38,751	120	,815		
	Total	60,127	124			

a. Dependent Variable: Trust

b. Predictors: (Constant), Commitment, Communication, Problem handling

Based on statistical testing using the F test method, where the level of significance obtained is 0.03 < 0.05, it can be concluded that simultaneously Commitment (X1), Communication (X2), and Problem handling (X3) have a significant effect on customer trust in Bank BNI Jember Branch.

Partial Test (T-Test)

Table 3.3 T Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,198	3,312		,891	,679
	Commitment	0,057	,083	,087	,713	,574
	Communication	0,092	,103	,100	,841	,573
	Problem handling	0,345	,083	,433	3,239	,005

a. Dependent Variable: Trust

Based on table 3.3, it can be seen that the t table value is 2,014 and the calculated t value of each independent variable against the dependent variable is as follows:

1. Commitment (X1) on the Purchase Trust (Y)

    The results of the multiple regression analysis of the t-test, show that the t_count on the Product Quality variable (X1) is 0.679and the t_table is 2.014. This shows that the t_count 0.679< t_table 2.014 and Sig 0.574> 0.05, then H0 is accepted and Ha is rejected, meaning that partially the Commitment variable does not affect Customer Trust in Bank BNI Jember Branch.

2. Communication (X2) on the Purchase Trust (Y)

    The results of the multiple regression analysis of the t-test, show that the t_count on the Communication variable (X2) is 0.574and the t_table is 2.014. This shows that the t_count 0.574< t_table 2.014 and Sig 0.573> 0.05, then H0 is accepted and Ha is rejected, meaning that partially the Communication variable does not affect Customer Trust in Bank BNI Jember Branch.

3. Problem handling (X3) on the Purchase Trust (Y)

    The results of the multiple regression analysis of the t-test, show that the t_count on the Problem handling variable (X3) is 3,239and the t_table is 2.014. This shows that the t_count 3,239> t_table 2.014 and Sig 0.00 <0.05, then H0 is rejected and Ha is accepted, meaning that partially the Problem handling variable has an effect on Customer Trust in Bank BNI Jember Branch.

4. Conclusion

1. Commitment partially does not affect Customer Trust in Bank BNI Jember Branch.
2. Communication partially does not affect Customer Trust in Bank BNI Jember Branch.
3. Problem handling partially affects Customer Trust Decision in Bank BNI Jember Branch.
4. Commitment, Communication, and Problem handling simultaneously affect Customer Trust in Bank BNI Jember Branch.

4.1 Recommendations

Based on the results of the research that has been conducted, there are several new ideas in each research topic, including the hope of adding other more diverse variables such as company image, product image, customer loyalty, etc., in order to find more complete and more complex information and problems, so that the knowledge gained can be transformed in the world of work.

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