



The Effect of Customer Satisfaction and Relationship Marketing on Loyalty of Honda Motorcycle and Car Customers at PT. Internusa Tribuana Citra Multifinance Medan

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ABSTRACT

The purpose of this study is to test and analyze the effects of customer satisfaction on customer loyalty at car and motorcycle leasing at PT. Internusa Tribuana Citra Multi Finance Medan; to test and analyze the effect of relationship marketing to the loyalty of customers of leasing cars and motorcycles at PT. Internusa Tribuana Citra Multi Finance Medan; as well as to test and analyze the effects of customer satisfaction and relationship marketing on customer loyalty leasing cars and motorcycles at PT. Internusa Tribuana Citra Multi Finance Medan. This research used a quantitative approach. The research populations were 125 customers who had taken the leasing services of the company more than once and the data taken were the subscribers recorded in December 2016. There were 30 customers from the population for pretest validity test and reliability of the research instrument the remaining 95 customers for analysis data. The results of this study indicate that partially, customer satisfaction has a significant and positive effect on customer loyalty at PT. Internusa Tribuana Citra Multi Finance Medan. Partially, relationship marketing had a positive and significant effect on customer loyalty at PT. Internusa Tribuana Citra Multi Finance Medan. Simultaneously, customer satisfaction and relationship marketing had a positive and significant effect on customer loyalty at PT. Internusa Tribuana Citra Multi Finance Medan. Customer loyalty was simultaneously affected by customer satisfaction and relationship marketing up to 0.354 or 35.4% and the remainings 64

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1. Introduction

Customer loyalty is very important for companies in this era of very tight business competition. The importance of customer loyalty to the company is beyond doubt, many companies really hope to retain their customers in the long term, even if possible forever. Companies that are able to develop and maintain customer loyalty will have long-term success.

Many things affect customer loyalty, including customer satisfaction and relationship marketing. Customer satisfaction is important to customer loyalty. Satisfied customers will prefer to keep subscribing to the company so that customer loyalty is built. Basically, relationship marketing forms long-term relationships and bonds between producers, customers and suppliers as well as other actors. Relationship marketing is able to empower the power of customer desires with the pressure of information technology to direct customers to be loyal.

PT. Internusa Tribuana Citra Multi Finance Medan is a company engaged in car and motorcycle loan financing. The company is experiencing problems related to customer loyalty, namely the decline in the number of customers for the company's services in recent times.

2. Theoretical basis

2.1 Understanding Customer Satisfaction

Sangadji and Sopiah (2013: 180) suggest that the definition of satisfaction or dissatisfaction is the feeling of pleasure or disappointment of a person which comes from a comparison between his impression of the real / actual product performance with the expected product performance.

Tjiptono (2008: 24) explains that the notion of customer satisfaction means that the performance of an



item is at least the same as what is expected.

Supranto (2011: 224) explains that satisfaction or dissatisfaction is a customer response to evaluating the perceived mismatch between expectations before purchase and the actual performance of the product that is felt after use.

Based on the definitions of some of the experts above, it is concluded that customer satisfaction is a person's feelings that arise based on the comparison between his impression and the perceived performance or result.

2.2 Definition of Relationship Marketing

According to Abdullah and Tantri (2012: 23), relationship marketing is marketing whose main purpose is to develop long-lasting and deep relationships with all people or organizations that can directly or indirectly influence the success of the company's marketing activities.

Hasan (2013: 10) explains that relationship marketing is a marketing effort based on relationships, designed to attract aspects of sensory, emotion, cognitive experience, action marketing that emphasizes the formation of relationships between feelings and personal experiences and connects individuals with their ideal self, other people or culture.

Tjiptono (2014: 413) views relationship marketing as an effort to develop, maintain, improve and commercialize customer relationships in order to realize the goals of all parties involved.

Based on the definitions of some of the experts above, it is concluded that relationship marketing is a marketing activity that aims to build and maintain long-lasting relationships with all those who influence the success of the company's marketing activities.

2.3 Understanding Customer Loyalty

Hasan (2013: 121) explains that customer loyalty is a behavior associated with the brand of a product, including the possibility of renewing the brand contract in the future.

Sangadji and Sopiah (2013: 105) explain that customer loyalty is more directed at a behavior, which is indicated by routine purchases based on decision-making units.

Rahmayanty (2010: 13) explains that loyalty is about the percentage of people who have bought in a certain time frame and made repeat purchases since the first purchase.

From the opinion of the above experts, customer loyalty is a commitment to persist in depth to make repeated purchases or re-subscription of selected products or services consistently in the future, even though the influence of the situation and marketing efforts have the potential to cause behavior change.

2.4 Research Hypothesis

Sugiyono (2012: 96) states that the hypothesis is a temporary answer to the formulation of research problems. It is said temporarily because the answers given are only based on relevant theories, not based on empirical facts obtained through data collection.

Based on the conceptual framework that has been put forward, the hypotheses in this study are as follows:

- H1: Customer satisfaction affects car and motorcycle leasing customer loyalty at PT. Internusa Tribuana Citra Multi Finance Medan
- H2: Relationship marketing affects the loyalty of car and motorcycle leasing customers at PT. Internusa Tribuana Citra Multi Finance Medan
- H3: Customer satisfaction and relationship marketing have a joint effect on the loyalty of car and motorcycle leasing customers at PT. Internusa Tribuana Citra Multi Finance Medan

3. Research methods

This research was conducted at PT. Internusa Tribuana Citra Multi Finance Medan, which is located at Jalan Kolonel Sugiono No. 9 DE, Medan. The research period started in March 2017 and was completed in August 2017.

This research approach is based on a quantitative approach. According to Arikunto (2010: 27), "As the name implies, quantitative research is required to use numbers, starting from data collection, interpretation of the data, and the appearance of the results."

To determine the number of samples, researchers used the Slovin formula, namely:

$$\begin{aligned}
 n &= \frac{N}{1 + Ne^2} \\
 &= \frac{125}{1 + 125 \times 0.05^2} \\
 &= \frac{125}{1 + 0.3125}
 \end{aligned}$$



$$= 95.24 \approx 95$$

Based on the results of these calculations, the number of samples in this study were 95 customers. The sampling technique used was simple random sampling. Gunawan (2015: 49) defines "simple random sampling or simple random sampling is a method of taking samples from members of the population using random without paying attention to the strata (levels) in the members of the population."

A total of 30 people from the population outside the sample will be used to pretest the validity and reliability of the research instrument.

4. Research Results and Discussion

4.1 Normality test

The normality test aims to test whether in the regression model, confounding or residual variables have a normal distribution. There are two ways to detect whether the residues are normally distributed or not, namely by graphic analysis and statistical tests. The test results by looking at the histogram and Normal PP-plot graphs are as follows:

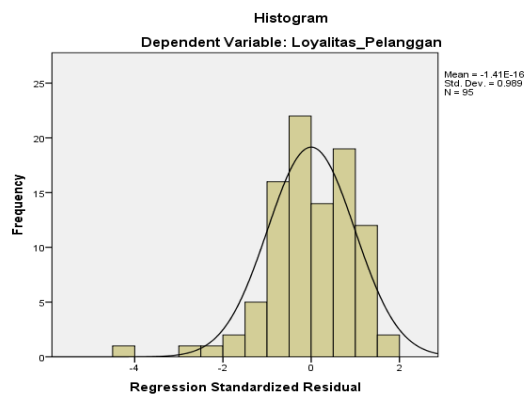


Fig 1 Data Normality Histogram

Source: Data processed by SPSS (2020)

Based on the table of SPSS output results above, The histogram diagram that is formed forms a normal curve, the residual is declared normal and the normality assumption is fulfilled.

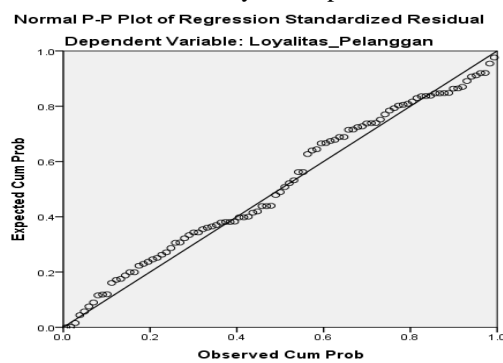


Fig 2 PP Data Normality Plot

Source: Data processed by SPSS (2020)

From the Figure above, it can be seen that the points or data are unidirectional and follow a diagonal line. It can be concluded that the data is normally distributed, so that it can proceed to the multicollinearity test.

Another data normality assumption test used in this study is to use a statistical approach. The following is a table of normality test results from the Relationship Marketing, Customer Satisfaction, and Customer Loyalty variables:

4.2 Multicollinearity Test

The results of multicollinearity test data processing can be seen in the table below:

Table 1
Multicollinearity Test

Model	Coefficients	Collinearity Statistics	
		Tolerance	VIF
1	Customer satisfaction	.829	1,206
	Relationship_Marketing	.829	1,206

a. Dependent Variable: Customer_Loyalty

Source: Data processed by SPSS, 2020

From the table above, it can be seen that the tolerance value of the customer satisfaction and relationship marketing variables is 0.829 and shows a value greater than 0.1. Then, the Variance Inflation Factor (VIF) value is 1.206 and this value is less than 10, so it can be said that this regression model from these variables has no multicollinearity problem.

4.3 Heteroscedasticity Test

Heteroscedasticity testing to see the homogeneity between the residuals of the observed data. Testing can be done with a graphical approach and the Glejser test.

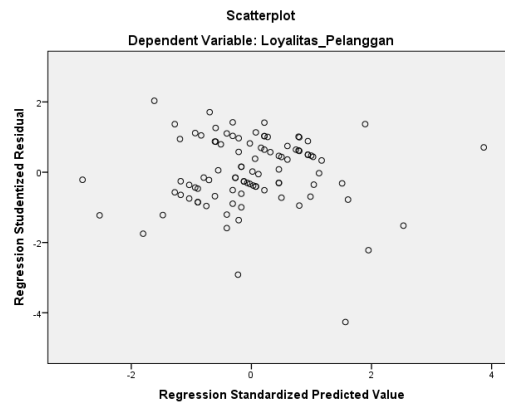


Fig 3 Heteroscedasticity Test

Source: Data processed by SPSS, 2020

From the Figure above, it can be seen that the dots spread randomly and are scattered both above and below the number 0 on the Y axis. customer satisfaction and relationship marketing. The following are the test results using the Glejser Test:

Table 2.
Glejser Test Results

Model	Coefficients					
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error				
(Constant)	1,950	1,352		1,443	.153	
1	Customer satisfaction	.042	.054	.089	.784	.435
	Relationship Marketing	-.058	.077	-.086	-.752	.454

a. Dependent Variable: ABS_Ut

Source: Data processed by SPSS (2017)

From the results of these calculations indicate that there is no heteroscedasticity disorder that occurs because the significant value (sig) of customer satisfaction is 0.435 and relationship marketing is 0.454. Both values are greater than 0.05. So overall it can be concluded that there is no heteroscedasticity problem.

4.4 Research Model

Multiple linear regression analysis is used to determine the effect of customer satisfaction and relationship marketing on customer loyalty. The regression equation of these variables can be formulated as follows:

$$Y = a + b1X1 + b2X2 + e$$

Information:

Y = Customer loyalty

X1 = Customer satisfaction



- X2 = Relationship marketing
 a = Constant
 b1, b2 = Regression Coefficient
 e = Mistakes

In the process of calculating multiple linear regression, the researcher uses the help of the SPSS program, from the results of processing using SPSS, the following results are obtained:

Table 3
Multiple Linear Regression

Model	Coefficients ^a			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	8,873	2,196		4,041	.000
Customer satisfaction	.462	.088	.484	5,257	.000
Relationship_Marketing	.273	.126	.200	2,169	.033

a. Dependent Variable: Customer_Loyalty

Source: Data processed by SPSS (2020)

From the table above, it can be seen that the regression equation formed from the calculation is:

$$Y = 8.873 + 0.462 X_1 + 0.273 X_2 + e$$

From the above equation it can be interpreted as follows:

- Constant (a) = 8.873 This means that although the independent variable (X1), namely customer satisfaction and the independent variable X2, namely relationship marketing, is worth 0, customer loyalty (Y) is still at 8.873.
- The coefficient X1 (b1) = 0.462 and is positive. This means that every time there is an increase in the customer satisfaction variable by 1 unit, then customer loyalty (Y) will increase by 0.462.
- The coefficient of X2 (b2) = 0.273 and is positive. This means that every time there is an increase in the relationship marketing variable by 1 unit, customer loyalty (Y) will increase by 0.273.

Based on this data processing, it can be seen that the variable that has the most dominant influence on customer loyalty is customer satisfaction because the regression coefficient value is greater than the relationship marketing variable.

4.5 Coefficient of Determination

The following is the value of the correlation coefficient and determination obtained from the results of data testing:

Table 4
Coefficient of Determination

Model	R	Model Summary ^b		
		R Square	Adjusted R Square	Std. Error of the Estimate
1	.595a	.354	.340	2.61457

a. Predictors: (Constant), Relationship_Marketing, Customer_Satisfaction
 b. Dependent Variable: Customer_Loyalty

Source: Data processed by SPSS (2020)

The coefficient of determination states that the loyalty of car and motorcycle leasing customers at PT. Internusa Tribuana Citra Multi Finance Medan is influenced jointly by customer satisfaction and relationship marketing of 0.354 or 35.4% while the remaining 64.6% is influenced by other variables outside of this study such as company image, price, brand image, promotions, and so on.

4.6 Simultaneous Hypothesis Testing

The F test is used to test whether there is a significant influence between the independent variables on the dependent variable together.

Table 5
F test

Model	ANOVAa			F	Sig.
	Sum of Squares	df	Mean Square		
1 Regression	344,418	2	172,209	25,192	.000b
Residual	628,908	92	6,836		
Total	973,326	94			

a. Dependent Variable: Customer_ Loyalty
b. Predictors: (Constant), Relationship_Marketing, Customer_ Satisfaction

Source: Data processed by SPSS (2020)

The Ftable value of this research is as follows:

$df1 = k-1 = 3-1 = 2$ where k is the number of the dependent and independent variables

$df2 = nk = 95-3 = 92$ where n is the number of samples

F table according to table F is 3.10.

From the table above, it can be seen that the calculated F value is 25.192 with a probability of 0.000, because the significance is less than 0.05, the regression model can be used to predict customer loyalty. This can also be seen from $F_{count} > F_{table}$ ($25.192 > 3.10$), then H_0 is rejected or H_a is accepted, which means that there is a significant positive effect simultaneously of customer satisfaction and relationship marketing variables together on the customer loyalty variable of car leasing and motorcycles at PT. Internusa Tribuana Citra Multi Finance Medan.

4.7 Partial Hypothesis Testing

The t test is used to test whether there is a significant influence between the independent variables on the dependent variable separately.

Table 6
T test

Model	Coefficients			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	8,873	2,196		4,041	.000
1 Customer satisfaction	.462	.088	.484	5,257	.000
Relationship_Marketing	.273	.126	.200	2,169	.033

a. Dependent Variable: Customer_ Loyalty

Source: Data processed by SPSS (2020)

The t-table value of the study is obtained by looking at the value of $df = nk = 95-3 = 92$ with a significant 2-tailed value of 5%, the value is 1.99.

From the results of the t test above, it can be concluded that:

- a. Coefficient for Customer Satisfaction
 - 1) The tcount statistic is 5,257
 - 2) Because $t_{count} > t_{table}$ ($5.257 > 1.99$) and a probability value of $0.000 < 0.05$, H_0 is rejected, which means that there is a significant positive effect of customer satisfaction variables on customer loyalty for car and motorcycle leasing at PT. Internusa Tribuana Citra Multi Finance Medan.
- b. Coefficients for Relationship Marketing
 - 1) The t-count statistic is 2.169
 - 2) Because $t_{count} > t_{table}$ ($2.169 > 1.99$) and a probability value of $0.000 < 0.05$, H_0 is rejected, which means that there is a significant positive effect of relationship marketing variables on customer loyalty for car and motorcycle leasing customers at PT. Internusa Tribuana Citra Multi Finance Medan

4.8 The Effect of Customer Satisfaction on Customer Loyalty

The results of this study are in line with Hasan's (2013: 126) theory which explains that customer satisfaction is one of the determining factors for customer loyalty. Customer satisfaction is considered a strong predictor of customer loyalty including positive recommendations, repurchase intentions, etc. Many



researchers report that the positive correlation between customer satisfaction, customer loyalty and customer memory is what ultimately drives the level of profitability.

4.9 Effect of Relationship Marketing on Customer Loyalty

The results of this study are in line with the theory of Sangadji and Sopiah (2013: 113-114) which explains that in the era of relationship marketing, marketers assume that consumer loyalty is formed due to value and brand. To get consumer loyalty, companies don't just rely on values and brands like what conventional marketing applies. At the present time, more treatment is needed or what is called unique needs, differences in needs between one consumer and another. For that, the role of relationship marketing is very necessary.

The research phenomenon along with the research results indicate that the Relationship marketing from the PT. Internusa Tribuana Citra Multi Finance Medan with problem customers is seen from the company's bad attitude towards customers who forget to pay off on the due date. This creates a feeling of discomfort in customers so that some decide not to use the company's services anymore.

5. Conclusion

After analyzing the data obtained, the researchers concluded the results of this study as follows:

- a. Partially, customer satisfaction has a significant positive effect on customer loyalty at PT. Internusa Tribuana Citra Multi Finance Medan.
- b. Partially, relationship marketing has a significant positive effect on customer loyalty at PT. Internusa Tribuana Citra Multi Finance Medan.
- c. Simultaneously, customer satisfaction and relationship marketing have a significant positive effect on customer loyalty at PT. Internusa Tribuana Citra Multi Finance Medan. Customer loyalty is influenced jointly by customer satisfaction and relationship marketing of 0.354 or 35.4% while the remaining 64.6% is influenced by other variables outside of this study such as corporate image, price, brand image, promotion, and so on. etc.

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