Effect of Marketing Strategy on Customer Loyalty Bajapuik
Savings at PT. BPR Berok Gunung Pangilun Padang

Hery Heryanto
Faculty of Economic,
Department of Management, West Sumatra, Indonesia
Email Address: dr_heryanto@yahoo.com

ABSTRACT

This study attempts to look and see if the marketing strategy of product, price, and location and upon promotion will affect customer loyalty bajapuik savings on PT.BPR Berok Gunung Pangilun Padang. This study uses primary data, where the object under study here is PT. BPR Berok Gunung Pangilun Padang. Total sample was 100 people taken from the 5750 population of people who gathered from 3 cash offices and 1 center office at PT. BPR Berok Gunung Pangilun Padang. The approach used to test the hypothesis of this study is multiple regression analysis, t-test f-test and anova. From the results showed that a significant difference between variables Marketing Strategies with Customer Loyalty.

1. Introduction

Developing country like Indonesia needs a stable economic situation, which will help expedite the government’s efforts in making the calculation of development planning. Stable economic conditions that facilitate the conduct of evaluation and prediction in the development plan. With the stable economic conditions are expected within the planning calculations will not experience a lot of irregularities in its execution, to the world of banking is required in order to help the national economy.

In the current banking plays a very strong in promoting and enhancing economic growth in the country, considering the need for the role of banks in the life of modern society, not surprisingly, many banks with a variety of genres and types of emerging surface. The increasing population and increasing public awareness of the importance of banks in life makes the potential development of the national banking world, the better. The main obstacle faced by almost every banking institution is related to funding issues, considering that banking institutions are institutions that favor the acquisition of operational funds that they use from the depositor customer, and company policy.
A good strategy for the company's strategy is formulated through a planning process that sets the policies together. Strategic planning can be made if the company is marketing oriented. Marketing-oriented company, and then try to apply the marketing concept as an effort to satisfy consumer needs and generate profits.

Marketing program is a combination of a number of marketing plans into a comprehensive plan for the company which is the responsibility of each department to implement. Marketing plan is a written statement from a marketing strategy that is equipped with details about the timing and control procedures to carry out such marketing. Then a marketing plan should bring the company's resources to be used, selecting media campaign, budgeted costs, and to determine the level of expected sales and profits.

From the start the establishment until the present moment, PT. BPR Berok Gunung Pangilun Padang continues to experience positive growth in both the amount of funds collected and the amount of funds distributed to communities in need. The data below shows the development of collector of funds (savings) community by BPR Berok Gunung Pangilun Padang.

| Table 1. Savings Development PT. BPR Berok Gunung Pangilun Padang |
|--------------------|----------------|----------------|----------------|
| Years              | Saving         | Deposit        | Total          |
| 2003               | 2.573.466      | 9.895.450      | 12.468.916     |
| 2004               | 3.851.287      | 13.518.000     | 17.369.287     |
| 2005               | 3.929.481      | 14.069.150     | 17.998.631     |
| 2006               | 4.832.234      | 15.280.950     | 20.113.184     |
| 2007               | 5.639.077      | 18.479.970     | 24.413.047     |

As an alternative placement option for consumers, PT. BPR Berok Gunung Pangilun provide placement of funds in savings BAJAPUIK with the following conditions:
1. The process is easy and fast account opening
2. Initial deposit of at least Rp. 25.000,
3. Interest rate of 4% per year.
4. Interest is calculated based on daily balances.
5. Deposits and withdrawals can be made every working day.
6. Can be used as loan collateral.
7. Every depositor in the Include in life insurance for free.
8. Funds are guaranteed by the Deposit Insurance Agency (DIA).
9. Special Savings BAJAPUIK, PT. BPR Berok Gunung Pangilun provide Door to door service by shuttle to the location of client funds.

10. The administrative fees collected 2 times a year that is per-six months (the end of each June and December) by the amount of Rp. 5,000, - per-six month.

11. Withdrawal of savings is not charged.

12. Closure of account administration fee amounting to 5,000.

From the above table can be seen that the development of savings and deposits, especially bajapuik savings at. BPR Berok Gunung Pangilun Padang, has increased from year to year. Increasing both the amount of funds collected and disbursed cannot be separated from society participation savers and users of the fund itself, which have benefited from services offered by BPR.

Table 2. Asset & Profit Development PT. BPR Berok Gunung Pangilun Padang

<table>
<thead>
<tr>
<th>Year</th>
<th>Asset</th>
<th>Profit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>22.600.262</td>
<td>615.109</td>
</tr>
<tr>
<td>2004</td>
<td>28.726.686</td>
<td>764.624</td>
</tr>
<tr>
<td>2005</td>
<td>26.617.085</td>
<td>512.690</td>
</tr>
<tr>
<td>2006</td>
<td>28.444.021</td>
<td>467.786</td>
</tr>
<tr>
<td>2007</td>
<td>31.772.132</td>
<td>681.295</td>
</tr>
</tbody>
</table>

Further From table 2 above shows that the asset and profit growth period from 2003 to 2007 has fluctuated. During the period 2005 and 2006 profit decline, while assets increased. The increase in assets during that period is the contribution from the profits derived from the current year. Based on the description above, the problem can be formulated as follows:

1. Is there any influence on the product marketing strategy on customer loyalty bajapuik savings at. BPR Berok Gunung Pangilun Padang?

2. Are there marketing strategies influence over the price of customer loyalty bajapuik savings at. BPR Berok Gunung Pangilun Padang?

3. Is there any influence of the marketing strategy for the location of the customer loyalty bajapuik savings at. BPR Berok Gunung Pangilun Padang?

4. Is there any influence of the marketing strategy for promotion of customer loyalty bajapuik savings at. BPR Berok Gunung Pangilun Padang?
Research Objectives

In accordance with the formulation of the problems mentioned above, the objectives of this research are to investigate and analyze:
1. To obtain empirical evidence about the influence of product marketing strategy on customer loyalty savings PT. BPR Berok Gunung Pangilun Padang.
2. To obtain empirical evidence about the influence of marketing strategies on customer loyalty savings price PT. BPR Berok Gunung Pangilun Padang.
3. To obtain empirical evidence about the influence of marketing strategies for the location of the customer loyalty savings PT. BPR Berok Gunung Pangilun Padang.
4. To obtain empirical evidence about the influence of marketing strategy for promotion of customer loyalty savings PT. BPR Berok Gunung Pangilun Padang.

Literature Review

According Yenti (2010) student of management master program, Padang State University. Title of the thesis is the effect of customer satisfaction on service marketing mix to saving customer loyalty Bank Nagari branch in Bukittingg. Where is the satisfaction in his research on products, promotions, personnel significant impact on customer loyalty savings while satisfaction over the price, location, process, and physical facilities does not significantly influence customer loyalty Bank Nagari Branch Bukittinggi.

Hariadi (2010), Bung Hatta University students majoring in Management Faculty of Economics. Title of the thesis is the influence of consumer satisfaction on brand loyalty (nokia mobile phone case study in Kerinci district). Based on the results of hypothesis testing found that consumers satisfaction positively and no significant effect on brand loyalty, perceived consumer in using mobile phones nokia in Kerinci district. Moreover Aldila (2008), students at the University of Bung Hatta, Faculty of Economics. Title of the thesis is the effect of customer satisfaction on brand loyalty in using the pepsodent product. Based on the results of hypothesis testing found that customer satisfaction significantly influence brand loyalty in using the pepsodent product.
Marketing Activities

Understanding Marketing

The success of a company is determined by the marketing ability to determine and implement appropriate marketing policy in the right circumstances as well. The notion of marketing according to Kotler translation of Nirwono and Taufik (1995:26) is an activity that is directed to meet the needs and desires of human beings through the exchange process.

Marketing Strategy Top Products

Product Definition

Product is the most attention in the marketing mix to another. While the notion of products by Stanton, (1995: 165) translation Swasta and Irawan that the product is anything that is offered into the market for attention, used or consumed in order to satisfy consumers' desires or needs which includes physical objects, services, people, places, organizations and ideas. Products can be goods and services consumed by final consumers or industrial consumers. Classification of goods according to the purpose of use by consumers can be divided into two groups, namely:

a. Consumer goods, namely the final consumer of goods bought for consumption. There are three sections of consumer goods:
   1) Convenience Goods
   2) Shopping Goods
   3) Specialty Goods

b. Industrial goods, ie goods that are purchased to be processed again or for the benefit of the industry. Industrial goods can be grouped into:
   1) Raw materials
   2) Equipment operation
   3) Components and semi-finished goods
   4) Installation
   5) Extra Equipment

Relations Strategy For Products With Customer Loyalty Bajapuik Savings

Loyal customers for a product that is owned by PT. BPR Berok Gunung Pangilun Padang is crucial for the survival of these firms. As financial services company that manage customer, the Bank should be able to create products to meet customer needs. This is in accordance with the opinion
of Kotler (2000: 428) that the service product is everything that can be offered by manufacturers to note, requested, purchased, or consumed by the market as the fulfillment of needs or desires the relevant market. Products offered include physical goods, services, people or individuals, places, organizations and ideas. So the product can be tangible and intangible benefits that may satisfy the customer.

According to Cravens (1998: 25) performance and the excellence of a product is very important in influencing the level of customer loyalty. This means that if the product offered in a response from customers and meet customer demands and in line with their expectations. Conversely, if customers disappointed with what is given then they will not repeat it again.

**Marketing Strategies For Price**

**Understanding Price**

After the creation of the product then the price is the second element, because if the pricing is right for the product will affect the continuation of the development of these products target market. The definition of the price by Swastha (1995: 147) is the amount of money (plus a few things if possible) required to obtain a number of combinations of goods and services.

In setting policy prices there are several methods that guided the formulation:

1) The price, based on the orientation of the manufacturer to request that set the selling price in accordance with a predetermined price. Policy is usually well above considerations of price discrimination among other subscriptions differences, differences over the place and differences over time.

2) Determination of cost-oriented pricing that is setting the selling price based on costs incurred to produce a product so that the goods to consumer. In this case the price is a way for sellers to distinguish one offering from competitor. Meanwhile pricing goods considered as a function of differentiation in marketing.

Several kinds of pricing objectives, namely:

1. Pricing to grab market share
2. Pricing for the purpose of maximum revenue
3. Pricing for promotional purposes
4. Pricing for profit targets
Furthermore Cravens (2003: 143) states set prices for goods and services is a key strategy for the company as a consequence of deregulation of increasingly fierce global competition, low growth in many markets and opportunities for companies to establish market positions.

The cost factors in the product is in the form of bank profit (interest/services) obtained from customer on deposits money in an account managed by banks, interest / services specified may be greater, lower or equal to competitors. Customers feel satisfied with the price set according to the value or benefits and meet customer expectations.

**Marketing Strategy For Location**

**Understanding Location**

The location is an industrial product distribution channel services. The location is a place that is used in supplying services to the customer. The location associated with the decisions made about where the operating company and its staff will be involved. For the type of interaction where the customer came to service providers are like the Bank, where the location is very important.

Besides that, according to Hurriyati (2005: 57): in choice place or location requires careful consideration of several factors:

1. Access, such as location, easily accessible public transportation
2. Visibility, such as the location which can be seen clearly from the roadside
3. Traffic, where there are two things to consider, which is the number of people passing by can be a member a great chance of impulse buying, density and traffic congestion can also be a barrier
4. The parking lot is spacious and safe
5. Expansion, available space in which to expand business in the future
6. Environment, namely the area around the support
7. Competition, was the location of competitors
8. Government Regulation

Factors affecting the company in determining the alternative distribution channels, among others:

a. Market Considerations
b. Consideration Goods
c. Company Considerations
d. Consideration Broker
e. Promotional Consideration
Top Promotional Marketing Strategy

Understanding Promotion

Promotion is a way to influence consumers prefer to buy directly for certain goods and services. In addition, promotions are also driving purchases act fast so as a whole will determine the success of the campaign, because of its attraction gets the message delivered. According to Alma (2004: 179) campaign is a form of marketing communication is a marketing activity that tries to spread information, influence, persuade, and / or remind the target market or company and its products to willing to accept, buy and loyal to the products offered by the company concerned. According to George (1991: 53) which be interpreted by Asri, the nature of sales promotion are:

1. Sales promotions generate faster response than ads.
2. Sales promotion tends to attract a new buyer is not a long-term interest only been established, because the promotion only to attract consumers, who are always moving between various kinds of brand depends on the special offers available.
3. The buyers of certain brands that each tends to not change the pattern of the buyers, although there is a competitive campaign.

Based on the above definition means that the promotion is a to communicate and convey information to consumers or prospective purchaser of a marketed product. Communications that the company is often called a campaign. Wisdom of this campaign cannot walk alone, because it is part of marketing wisdom. So the implementation must also be supported by other marketing wisdom. Such as product policy, sales policy, distribution policy. To increase the volume of sales, the company doing various forms of promotion such as advertising, which is a form of presentation of the promotion of non-personnel of ideas, goods and services by a specific sponsor and paid by these sponsors. Usually advertising often uses media such as billboards, banners, radio, television, newspapers, magazines and so forth. Personal selling is a form of promotion using sales force where they entered into an oral agreement in the negotiation of one or more potential buyers to sell something. Direct sales force to deal with customers. This activity requires a large cost, if its use is expanding. Also requires a quality sales force. Sales Promotion which includes a variety of promotional tool as an incentive for short-term that is designed in such a way to invigorate marketing faster and stronger. Space for sales promotion include exit and into the company. To get out of sales promotion through a broker. As for all employees into the cover that is connected directly to the consumer.
Customer Loyalty

Understanding Customer Loyalty

According Sipatuhar (2000), customers are all demanding the bank to meet a certain quality standard. Meanwhile, according to the median (1995), is a good customer, without them the bank will be closed or bankrupt. From the above definition can be concluded that the customer is demanding to meet customer desires. The definition of loyalty is expressed in Oliver (2005: 129) declared Customer loyalty is deeply held commitment to rebuy or repatronize a preferred product or service consistently in the future, despite situational Influences and Marketing Efforts having potential to cause switching behavior.

From the definition, customer loyalty is to survive in a deep commitment to subscribe again or re-purchase the product/service consistently chosen in the future, although the influence of the situation and marketing efforts, have the potential to cause changes in behavior.

Typical characteristics of Loyal Customers

Customers who are loyal according to Griffin (2002: 31) has characteristics including: (1) make a purchase re-seacar regularly, (2) buy out the product line/services, (3) invites another person, (4) indicates immunity from the pull of competitors. Understanding customer loyalty is not only seen from the transaction just or repeat sales. Griffin (2003: 23) promoted seorang there are some features could be considered loyal customers. Among others:

a. Makes regular repeat purchase
b. Purchase across product lines and service
c. Refers others
d. Demonstrates in immunity to the pull of the competition

Loyal customers are loyal to their bank customers. Griffin (2002: 13) suggests the benefits - benefits that would be obtained if the company has loyal customers that include: (1) reduce marketing costs (because the cost to attract new customers is more expensive), (2) reduce transaction costs (such as costs of contract negotiations, order processing), (3) reduce customer turnover costs (because fewer consumers replacement), (4) to increase cross selling which will enlarge the company's market share, (5) word of mouth is more positive, with the assumption that consumers are loyal heart also those who feel satisfied, and (6) reduce the cost of failure (such as replacement cost).
Loyalty Levels

Kartajaya (2003:100) divides into five stages of customer loyalty levels, as follows:

1. Terrorist Customer, are customers who like menjelek-jelekan brand because the company did not like or ever not satisfied with the services provided by the company. Customers like this act like terrorists who like to bother the company.

2. Customer transactional, ie customers who have relationships with companies that are limited to the transaction, customers like this to buy one or two times, after that not to repeat purchase, or if doing pembelin again it is only sometimes. Customers who have properties like these easily come and go because they do not have a good relationship with the product / brand company, its base is a transactional relationship.

3. Customer Relationship, where this type of customer equity value is higher than the above two types of customers. Customers of this type have been doing repeat buying and patterns to do with the product or the brand of the company is rational.

4. Loyal Customer, customers are not only doing this type of repeat buying, but even further is very loyal to the company's products and brands. If there are other people who discredit the company, subscribers to survive and remain with the company anything as bad as people vilify the company.

5. Customer Advocator, types of customers with the highest level, this kind of very special customers and excellence, they became the biggest assets if the company had it. Advocator Customer is a customer who always defended the company's products and brands, customers who become a good spokesman to another customer and angry customers if there are other people who speak ill of the company's brand.

Another approach is to segment loyalty behavior into several groups, namely:

1. Non-customers, to those who choose the brand competitors

2. PriceSwitcher, ie groups that are sensitive to price, brand loyalty easy to waver because there is another brand that is cheaper

3. Passively loyalist, to those who buy out of habit and not for some reason

4. Fence Sitter, to those who feel no difference between brand A and B. This group is those who have committed to buy our brand back.
Factors Affecting / Establishing Loyalty

A consumer is loyal to a brand in general is very difficult to change in the use of other products, where consumer loyalty to a brand has increased, then the threat of similar competitor products will be reduced. Cause of brand loyalty is due to inability of the company in maintaining stability and quality of products or specific brands. According to Gunawan's view of business practitioners (2004:21) customer loyalty will be created if the company is able to create quality standards and quality of product, one way is done by a company within the created is by forming a team of marketing intelligence yangmerupakan who served in responding to and researching consumer behavior towards products such as changes in tastes, trends, society and the threat from competitors' products. After all the "necessary information can be collected then the change of an analysis of all possibilities that will happen to the products they hasikan and then create a strategy that will serve as a tool to maintain consumer trust and loyalty. Sudjana (2001: 19) revealed that a company has a customer base that has a high brand loyalty can provide many benefits for companies that can reduce marketing costs, high brand loyalty can increase trade, attract new customers and brand loyalty gives time or breathing space, at a company to quickly respond to competitors' movements.

Loyalty Indicators

Consumers who are loyal very great significance for the company. According to Kotler (2002:25) there are five indicators that loyal customers, namely:

a. Customers tend to buy more and longer loyal.
b. Customers tend to malakukan cross-selling or add-on-selling.
c. Customers are not sensitive to price.
d. Customers will make a positive word of mouth.
e. Offer ideas to the company's goods or services.

Customer loyalty will be affected by customer satisfaction, customer characteristic switching barrier, market competition and value. The main factors that affect loyalty is customer satisfaction, customer satisfaction will be determined by the hope (expectation) and product performance. If performance exceeds expectations, the customer satisfied and vice versa if the performance is less than expectations, the customer will be dissatisfied. If customer satisfaction is fulfilled then the customer loyalty will be created and vice versa if customer satisfaction is not met then the loyalty of customers will not be created. As seen in the following figure:
Hypothesis

Based on the problem to be solved and the theory underlying the framework in this study, the hypothesis can be formulated as follows:

a. Marketing strategy of product has a significant and positive impact on customer loyalty savings on PT.BPR Berok Gunung Pangilun Padang.
b. Marketing strategy of price has a significant and positive impact on customer loyalty in PT.BPR Berok Gunung Pangilun Padang.
c. Marketing strategy for location has a significant and positive impact on customer loyalty in PT.BPR Berok Gunung Pangilun Padang.
d. Marketing strategy for promotion has a significant and positive impact on customer loyalty in PT.BPR Berok Gunung Pangilun Padang.

Figure 1. The Customer Loyalty Creation Factor (Tjiptono, 1997:126)
Research Methodology

Research Object

This research was carried out on customers’ savings PT. BPR Berok Gunung Pangilun Padang.

Population and Sample

Population

According to Istijanto (2005) population is a collection of items that work together to achieve a common purpose. In this study the population is all customers of savings by the end of 2009, amounting to 5750 people.

Sample

According to Ridwan and Akdon (2006) sample is part of the population have characteristics of a particular situation to be studied. To know the size of the study sample used sampling technique by accidental sampling, ie sampling technique based on spontaneity, meaning that anyone who accidentally met with the research and according to their characteristics, then that person can be used as a sample (respondents).

The method of sampling conducted by Slovin in Umar (2002:14), namely:

\[ n = \frac{N}{1 + Ne^2} \]

\[ n = \frac{5750}{1 + (0.1)^2} \]

\[ = 100 \]

Where:

\( n \) = Number of Samples

\( N \) = Population Size

\( e \) = error of 10%.
### Operational definitions of variables / Measurement Variables

#### Definition of Independent Variables and Dependent Variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Definition</th>
<th>Sub Indicator</th>
<th>Scala</th>
</tr>
</thead>
</table>
| **Marketing Strategy on Product** | Products (X1) | 1. Security Savings  
2. Books withdraw savings  
3. Directive in the passbook is easy to understand  
4. Can be used as a means of payment | 5 = Very satisfied  
4 = Satisfied  
3 = Less satisfied  
2 = Not satisfied  
1 = Very dissatisfied |
| | Price (X2) | 1. The amount of savings interest rate  
2. The amount of administrative costs  
3. The amount of replacement cost savings books  
4. Other expenses | 5 = Very satisfied  
4 = Satisfied  
3 = Less satisfied  
2 = Not satisfied  
1 = Very dissatisfied |
| **Marketing Strategy on Location** | Location (X3) | 1. Bank’s strategic location  
2. Availability of public transport to localized Bank  
3. Number of office units  
4. Easily accessible | 5 = Very satisfied  
4 = Satisfied  
3 = Less satisfied  
2 = Not satisfied  
1 = Very dissatisfied |
| **Marketing Strategy on Promotion** | Promotion (X4) | 1. The information provided through personal selling / account officer.  
2. The information provided through banner  
3. Mass or radio  
4. Information through brochures  
5. Lottery by the Bank’s Procurement | 5 = Very satisfied  
4 = Satisfied  
3 = Less satisfied  
2 = Not satisfied  
1 = Very dissatisfied |
| **Customer Loyalty** (Y) | | 1. To use PT. BPR Berok | 5 = Always |
Loyalty is a commitment from the consumer to use a particular product or service brand, which formed due to the consistency of the company to meet customer expectations.

Gunung Panggilun for financial facility primarily saving.
2. To give recommendations to others to use savings
3. To survive as customers, although there are inducements to move to other banks
4. To deliver positive things on savings products to others
5. Provide advice to the PT. BPR Berok Gunung Panggilun Padang for the development of savings products

4 = Often
3 = Sometimes
2 = Rarely
1 = Never

Conceptual Framework

Customer loyalty savings will be largely determined by several factors. The more interesting the facilities offered to customers the savings the more it will attract customers to save money on PT. BPR Berok Gunung Pangilun Padang. Savings Products PT. BPR Berok expected to bring more customers, it may be through a physical product such as shape and size of the book is interesting, the clues contained in the passbook, the process of opening savings accounts and savings also can be used as a means of payment, it may be the things This will make customers interested to use the product even expected savings customers will be loyal to their savings like this bajapuik savings. The more competitive interest rates and low costs it will be more and more customers who will use this bajapuik savings. Other factors may also be due to the location. Bank location, easily accessible, and availability that make it easy to access the transaction will allow the higher level of customer loyalty.

Conduct a vigorous campaign, will make customers get information about the benefits of savings products on offer. And held a raffle, raffle prizes will also make the customer satisfied in the use of savings products.

Based on the above thinking, the conceptual framework of research can be described as follows:
Types and Sources of Data

Data Type

Type of data in this study is the data subject (Self-Report Data). Where according Indriantoro (1999:145) data on the subject is the kind of research data in the form of opinion research, attitude, experience and characteristics of the person or persons who become subject penelitian responders.

Source Data

1. Primary Data

Data used in this research is the primary data is the data sought and processed individually by the investigators and has not been published by individual groups or institutions to the various parties concerned.

2. Secondary Data

Secondary data source research data obtained directly through a media researcher intermediary / acquired and recorded by others (Indriantoro, 1999:147). Techniques used in the collection of secondary data obtained from literature studies relevant to the research, as well as an overview of enterprise data obtained from magazines or via the internet.
Data Collection Techniques

To obtain the desired data and relevant to the subject matter, the authors use several techniques to gather data that can help in this research. The techniques that I use in this data collection are as follows:

I. Interview / Interview

Interviews were conducted as data collection techniques and the customer respondents related to the research objectives. With direct interviews with firm managers and with employees in providing information relating to the data that the authors need.

II. Questionnaire

The questionnaire is a technique of data collection by making a list of questions and then submitted to a complete customer data and information obtained to achieve the objectives of this research.

Measurement

The author assisted in the dissemination of data questionnaires using Likert scale. For independent variables the author gives a weight to each answer option that is used in this study are:

- a. Very satisfied given the scores of 5
- b. Satisfied given a score of 4
- c. Less satisfied given a score of 3
- d. Not satisfied given a score of 2
- e. It is not satisfied given the score 1

For the dependent variable is customer loyalty authors provide possible answers are:

- a. Always given scores of 5
- b. Often given a score of 4
- c. Sometimes given a score of 3
- d. Rarely given a score of 2
- e. There was never given a score 1
Research Instruments

Instruments to collect data in this study were prepared questionnaires for measuring the variables of research by providing a scale score of answers to questions. Scale was used Likert scale. Each question has five alternative answers.

Data Analysis Techniques

Analytical methods

To prove the influence of independent variables to the dependent variable then used multiple regression equation. Multiple regression equation as follows:

\[ Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e \]

Where:
- \( Y \) = Customer Loyalty
- \( a \) = Constant
- \( X_1 \) = Marketing Strategies for Products
- \( X_2 \) = Marketing Strategies for Price
- \( X_3 \) = Marketing Strategies for Location
- \( X_4 \) = for Promotion Marketing Strategy
- \( b_1-bn \) = regression coefficients
- \( e \) = Variable Pangganggu

Normality Test

According to the Gujarat (2001: 79) normality test used to see whether the pattern of spread of data with normal distribution or not, but it can also be used for normality test untukmenentukan what statistical test used in a study whether to use parametric tests or non-parametric test. Normal or not a data can be seen from the asym sig generated in the test > 0.05. If the normal data then parametric statistical tests can be done and vice versa.

Test Validity

It is a test that is intended to simplify the items that were used directly in measuring the research variables, whether these items have accuracy in explaining a variable used in the study who viewed the value of loading factor. Factor coefficient (loading) which has absolute value > 0.40 means that variable has a value of the accuracy of the qualified.
Test Reliability

According Supranto (2001: 45) test the reliability test is a test to measure whether realibel or reliable data and can be used in processing the data in this study, using the coefficient alpha cronbach. If the value of coefficient alpha cronbach > 0.60 then the data can be declared reliable or powerful.

Hypothesis Testing

1. T-Test Statistics

To prove the influence of marketing strategies on customer loyalty, the authors conducted a statistical test using test t-test. Supranto (1997: 97) states t-test is a statistical test that can be formulated as follows:

\[ t = \frac{B}{SB} \]

where,

- \( t \) = follow function with degrees of freedom; \( (dt) = n-2 \)
- \( SB \) = Standard
- \( B \) = regression coefficient

Characteristics of Tests:

a. If signifikasi under alpha then the decision is Ho refused and Ha is received it can be concluded that the independent variables significantly influence the dependent variable partially.

b. If the significance of the above alpha then the decision is accepted and Ha Ho is rejected it can be concluded that the independent variables significantly influence the dependent variable partially.

2. Test F-Statistics

According to Santoso (2001) F-statistics test is a test used to determine whether or not significant independent variables influence dependent variables simultaneously. Tests carried out using an alpha of 0.05. With the testing criteria as follows:

1. If \( \text{sig} < \alpha \), then the decision is Ho refused and Ha is received means it can be concluded that the independent variables significantly influence the dependent variables simultaneously.
2. If $\text{sig} > \alpha$, then the decision is accepted and $H_a$ rejected means it can be concluded that the independent variable does not significantly influence the dependent variables simultaneously.

**Research Results and Discussion**

**Data Analysis**

**Identity Characteristics of Respondents**

This section will set out the identity of respondents grouped by characteristics of sex, age, past education, employment, and duration of a customer. Below are the results of questionnaire distributed.

1. **Sex**

Profile of respondents by gender can be seen from the table below in which the more female respondents as many as 52 people or about 52%, while male respondents as many as 48 people or about 48%.

<table>
<thead>
<tr>
<th>Sex</th>
<th>Total</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>48</td>
<td>48%</td>
</tr>
<tr>
<td>Female</td>
<td>52</td>
<td>52%</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

2. **Age**

Profile of respondents by age, where no respondents younger than 20 years. Respondents who are more present in the respondents aged 31-40 years as many as 39 people or about 39%. Respondents aged 21-30 are as many as 18 people or about 18%. Respondents aged 41-50 years as many as 23 people or about 2...
Table 5. Characteristik Based on Respondent Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Total</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Than 20 Year</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>21 – 30 Year</td>
<td>18</td>
<td>18%</td>
</tr>
<tr>
<td>31 – 40 Year</td>
<td>39</td>
<td>39%</td>
</tr>
<tr>
<td>41 – 50 Year</td>
<td>23</td>
<td>23%</td>
</tr>
<tr>
<td>&gt; 50 Year</td>
<td>20</td>
<td>20%</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

3. Educational Background

Profile of respondents by education last seen that there are no recent education graduate respondents S2. Respondents who graduated from primary school education last about 19 people or about 19%. Respondents who graduated from junior high last education is as many as 26 people or about 33%. Respondents who last education high school graduates are as many as 51 people or about 51%. Respondents who graduated last D3 is as much as 1 person or about 1%. Respondent who graduated S1 is as much as 3 person or about 3%.

Table 6. Characteristik Based on Educational Background

<table>
<thead>
<tr>
<th>Educational Background</th>
<th>Total</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SD</td>
<td>19</td>
<td>19%</td>
</tr>
<tr>
<td>SMP</td>
<td>26</td>
<td>26%</td>
</tr>
<tr>
<td>SMA</td>
<td>51</td>
<td>51%</td>
</tr>
<tr>
<td>D3</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>S1</td>
<td>3</td>
<td>3%</td>
</tr>
<tr>
<td>S2</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

4. Job

Based on job characteristics seen that no respondents with a job as a retiree. Respondents with a job as other jobs or more trade as many as 81 people or about 81%. Respondents with a job as a
student that is as much a people or about 1%. Respondents with a job as private as many as 8 people, or about 8%. Respondents with a job as a Government employee as many as 4 people, or about 4%. While respondents with jobs sebagat housewife as many as 6 people or about 6%.

**Table 7. Characteristik Based on Respondent Job**

<table>
<thead>
<tr>
<th>Job</th>
<th>Total</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>Private</td>
<td>8</td>
<td>8%</td>
</tr>
<tr>
<td>Government Employee</td>
<td>4</td>
<td>4%</td>
</tr>
<tr>
<td>Retire</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Housewife</td>
<td>6</td>
<td>6%</td>
</tr>
<tr>
<td>Other (Trader)</td>
<td>81</td>
<td>81%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

5. Income

Income of respondents ranged from Rp. 2,000,001.00 - Rp. More 3,000,000.00 as many as 32 people or about 32%. Respondents who earned less than Rp. 1,000,000.00 as many as 10 people or about 10%. Respondents who earned Rp. 1,000,000.00 - Rp. 1,500,000.00 as many as 12 people or about 12%. Respondents who earned Rp. 1,500,001.00 - Rp. 2,000,000.00 as many as 21 people or about 21%. Meanwhile, respondents who earned Rp. 3,000,000,00 up wards as many as 25 people or about 25%.

**Table 8. Characteristic Based on Respondent Income**

<table>
<thead>
<tr>
<th>Income</th>
<th>Total</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Than Rp 1,000,000,00</td>
<td>10</td>
<td>10%</td>
</tr>
<tr>
<td>Rp 1,000,000,00 - Rp 1,500,000,00</td>
<td>12</td>
<td>12%</td>
</tr>
<tr>
<td>Rp 1,500,001,00 - Rp 2,000,000,00</td>
<td>21</td>
<td>21%</td>
</tr>
<tr>
<td>Rp 2,000,001,00 - Rp 3,000,000,00</td>
<td>32</td>
<td>32%</td>
</tr>
<tr>
<td>Upper Rp 3,000,000,00</td>
<td>25</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>
6. Being Old Customer

Viewed from term customers shows that respondents who had long been a customer in 2-4 years as many as 48 people or about 48%. Respondents who had long been a customer less than 2 years as many as 26 people or about 26%. Respondents who had long been a customer 5-6 years as many as 16 people or about 16%. Respondents who had long been a customer 7-8 years as many as 6 people or about 6%. And respondents who had long been a customer for more than 8 years yatu as many as 4 people or about 4%.

<table>
<thead>
<tr>
<th>Being Old Customer</th>
<th>Total</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Than 2 Year</td>
<td>26</td>
<td>26%</td>
</tr>
<tr>
<td>2 – 4 Year</td>
<td>48</td>
<td>48%</td>
</tr>
<tr>
<td>5 – 6 Year</td>
<td>16</td>
<td>16%</td>
</tr>
<tr>
<td>7 - 8 Year</td>
<td>6</td>
<td>6%</td>
</tr>
<tr>
<td>More Than 8 Year</td>
<td>4</td>
<td>4%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

Test Data and Discussion

To determine the influence of independent variables measured between the Effect of Marketing Strategy on Customer Loyalty Savings on PT. BPR Berok Gunung Pangilun Padang performed using multiple linear regression.

Test Validity

Validity test is done by using the correlation between the score of each - each item questions with a total score. Techniques used in this study is factor analysis. For the calculation process, the researcher uses SPSS 16.00. The method used Varimax Rotation and variables have factor loading more than 0.4 otherwise appropriate for factor analysis.
Table 10. Validity Testing Result

**KMO and Bartlett's Test**

| Kaiser-Meyer-Olkin Measure of Sampling Adequacy | .872 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 1.290E3 |
| Df | 10 |
| Sig. | .000 |

**source**: processed data

Test Reliability

Reliability test used to view the reliability of instruments has been declared invalid. Instrument say reliable, using the coefficient alpha croanbach. If the value croanbach alpha coefficient > 0.60.

Table 11. Reability Testing Result

**Reliability Statistics**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| .970 | .978 | 5 |

**source**: processed data
## Component Matrix

<table>
<thead>
<tr>
<th>Component</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y1</td>
<td>0.084</td>
<td>0.232</td>
<td>0.179</td>
<td>0.144</td>
<td>-0.580</td>
<td>-0.788</td>
<td>0.027</td>
<td>0.034</td>
</tr>
<tr>
<td>Y2</td>
<td>-0.120</td>
<td>0.295</td>
<td>0.287</td>
<td>0.402</td>
<td>0.150</td>
<td>-0.346</td>
<td>0.119</td>
<td>0.430</td>
</tr>
<tr>
<td>Y3</td>
<td>0.297</td>
<td>0.158</td>
<td>-0.027</td>
<td>0.378</td>
<td>0.302</td>
<td>0.156</td>
<td>0.553</td>
<td>0.048</td>
</tr>
<tr>
<td>Y4</td>
<td>0.133</td>
<td>0.727</td>
<td>-0.181</td>
<td>0.015</td>
<td>0.229</td>
<td>0.193</td>
<td>-0.004</td>
<td>0.075</td>
</tr>
<tr>
<td>Y5</td>
<td>0.479</td>
<td>0.260</td>
<td>0.234</td>
<td>-0.404</td>
<td>-0.001</td>
<td>0.037</td>
<td>-0.087</td>
<td>0.087</td>
</tr>
<tr>
<td>Y6</td>
<td>0.757</td>
<td>0.114</td>
<td>-0.034</td>
<td>-0.163</td>
<td>-0.145</td>
<td>-0.178</td>
<td>0.237</td>
<td>-0.114</td>
</tr>
<tr>
<td>Y7</td>
<td>0.699</td>
<td>-0.131</td>
<td>-0.441</td>
<td>-0.145</td>
<td>-0.027</td>
<td>-0.290</td>
<td>0.127</td>
<td>0.106</td>
</tr>
<tr>
<td>Y8</td>
<td>0.365</td>
<td>0.501</td>
<td>0.202</td>
<td>-0.314</td>
<td>0.255</td>
<td>-0.092</td>
<td>-0.127</td>
<td>-0.052</td>
</tr>
<tr>
<td>Y9</td>
<td>0.251</td>
<td>-0.259</td>
<td>-0.144</td>
<td>-0.440</td>
<td>0.474</td>
<td>0.293</td>
<td>0.229</td>
<td>0.174</td>
</tr>
<tr>
<td>Y10</td>
<td>0.294</td>
<td>-0.387</td>
<td>-0.693</td>
<td>0.092</td>
<td>0.018</td>
<td>-0.129</td>
<td>-0.113</td>
<td>0.144</td>
</tr>
<tr>
<td>Y11</td>
<td>0.446</td>
<td>-0.463</td>
<td>0.280</td>
<td>-0.153</td>
<td>0.149</td>
<td>-0.073</td>
<td>-0.246</td>
<td>0.095</td>
</tr>
<tr>
<td>Y12</td>
<td>0.465</td>
<td>-0.305</td>
<td>-0.305</td>
<td>-0.158</td>
<td>0.077</td>
<td>-0.193</td>
<td>0.175</td>
<td>-0.233</td>
</tr>
<tr>
<td>Y13</td>
<td>0.191</td>
<td>-0.434</td>
<td>0.532</td>
<td>-0.077</td>
<td>-0.264</td>
<td>0.278</td>
<td>0.319</td>
<td>0.037</td>
</tr>
<tr>
<td>Y14</td>
<td>0.328</td>
<td>-0.404</td>
<td>0.266</td>
<td>0.442</td>
<td>0.105</td>
<td>0.283</td>
<td>0.282</td>
<td>0.217</td>
</tr>
<tr>
<td>Y15</td>
<td>0.420</td>
<td>-0.111</td>
<td>0.607</td>
<td>-0.266</td>
<td>-0.271</td>
<td>-0.025</td>
<td>0.154</td>
<td>0.015</td>
</tr>
<tr>
<td>Y16</td>
<td>0.472</td>
<td>0.683</td>
<td>0.038</td>
<td>-0.025</td>
<td>-0.153</td>
<td>-0.015</td>
<td>-0.207</td>
<td>0.039</td>
</tr>
<tr>
<td>Y17</td>
<td>0.644</td>
<td>0.171</td>
<td>-0.047</td>
<td>0.085</td>
<td>-0.303</td>
<td>-0.002</td>
<td>0.265</td>
<td>0.243</td>
</tr>
<tr>
<td>Y18</td>
<td>0.631</td>
<td>-0.199</td>
<td>0.168</td>
<td>0.344</td>
<td>0.101</td>
<td>-0.334</td>
<td>-0.188</td>
<td>-0.127</td>
</tr>
<tr>
<td>Y19</td>
<td>0.260</td>
<td>-0.132</td>
<td>0.314</td>
<td>0.404</td>
<td>0.443</td>
<td>0.113</td>
<td>0.019</td>
<td>0.367</td>
</tr>
<tr>
<td>Y20</td>
<td>0.690</td>
<td>-0.234</td>
<td>0.135</td>
<td>0.189</td>
<td>0.144</td>
<td>-0.258</td>
<td>0.185</td>
<td>0.009</td>
</tr>
<tr>
<td>Y21</td>
<td>0.198</td>
<td>-0.070</td>
<td>-0.366</td>
<td>0.406</td>
<td>-0.453</td>
<td>0.151</td>
<td>-0.115</td>
<td>0.233</td>
</tr>
<tr>
<td>Y22</td>
<td>0.407</td>
<td>-0.272</td>
<td>-0.092</td>
<td>-0.143</td>
<td>-0.159</td>
<td>0.534</td>
<td>-0.303</td>
<td>0.342</td>
</tr>
<tr>
<td>Y23</td>
<td>0.287</td>
<td>0.431</td>
<td>0.012</td>
<td>-0.170</td>
<td>0.111</td>
<td>0.046</td>
<td>-0.354</td>
<td>0.190</td>
</tr>
<tr>
<td>Y24</td>
<td>0.578</td>
<td>0.179</td>
<td>-0.275</td>
<td>0.135</td>
<td>-0.049</td>
<td>0.405</td>
<td>0.080</td>
<td>0.255</td>
</tr>
<tr>
<td>Y25</td>
<td>0.318</td>
<td>-0.460</td>
<td>0.027</td>
<td>0.358</td>
<td>0.080</td>
<td>0.219</td>
<td>0.026</td>
<td>0.478</td>
</tr>
</tbody>
</table>

Extraction Method: Principal Component Analysis

a. 8 components extracted.

source: processed data

Variable marketing strategy on product, price, location, promotion and customer loyalty consists of 25 questions with factor loading items from 0.084 to 0.757. Testing with Kaiser’s MSA method shows the value of 0.872. This value indicates greater than 0.5, which means the data obtained is valid or appropriate for factor analysis. Reliability testing showed a mean value of 0.970 is greater than 0.6 thus indicates that the data
obtained is reliable and shows the instruments used in this study is reliable.

**Normality Test**

Normality test used to determine what statistical test used in a study whether to use parametric tests or non-parametric test. Normal or not a data can be seen from the asym sig generated in the test > 0.05. The test is using Kolmogorov Smirnov Test, the test criteria:

1. If the data are spread around the diagonal line and follow the direction of the diagonal line, then the regression model to meet the assumption of normality.
2. If the data are spread far from the diagonal line, the regression model did not meet the assumption of normality.

<table>
<thead>
<tr>
<th>Residuals Statistics&lt;sup&gt;a&lt;/sup&gt;</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Predicted Value</td>
<td>2.31793284E0</td>
<td>3.22745487E0</td>
<td>2.89856002E0</td>
<td>.174922408</td>
<td>100</td>
</tr>
<tr>
<td>Std. Predicted Value</td>
<td>-3.319</td>
<td>1.880</td>
<td>.000</td>
<td>1.000</td>
<td>100</td>
</tr>
<tr>
<td>Standard Error of Predicted Value</td>
<td>.003</td>
<td>.024</td>
<td>.005</td>
<td>.003</td>
<td>100</td>
</tr>
<tr>
<td>Adjusted Predicted Value</td>
<td>2.31013131E0</td>
<td>3.22810054E0</td>
<td>2.89945278E0</td>
<td>.172329066</td>
<td>100</td>
</tr>
<tr>
<td>Residual</td>
<td>-7.682170719E-2</td>
<td>.052075502</td>
<td>.000000000</td>
<td>.025237084</td>
<td>100</td>
</tr>
<tr>
<td>Std. Residual</td>
<td>-2.982</td>
<td>2.021</td>
<td>.000</td>
<td>.980</td>
<td>100</td>
</tr>
<tr>
<td>Stud. Residual</td>
<td>-3.329</td>
<td>2.624</td>
<td>-.007</td>
<td>1.037</td>
<td>100</td>
</tr>
<tr>
<td>Deleted Residual</td>
<td>-1.382942796E-1</td>
<td>.087763682</td>
<td>-8.927622490E-4</td>
<td>.031074217</td>
<td>100</td>
</tr>
<tr>
<td>Stud. Deleted Residual</td>
<td>-5.523</td>
<td>2.710</td>
<td>-.007</td>
<td>1.050</td>
<td>100</td>
</tr>
<tr>
<td>Mahal. Distance</td>
<td>.308</td>
<td>87.023</td>
<td>3.960</td>
<td>10.171</td>
<td>100</td>
</tr>
<tr>
<td>Cook's Distance</td>
<td>.000</td>
<td>5.123</td>
<td>.075</td>
<td>.522</td>
<td>100</td>
</tr>
<tr>
<td>Centered Leverage Value</td>
<td>.003</td>
<td>.879</td>
<td>.040</td>
<td>.103</td>
<td>100</td>
</tr>
</tbody>
</table>

<sup>a</sup> Dependent Variable: customer loyalty

**Multiple Regression Analysis**

To determine the influence of marketing strategies for product, price, place and promotion of customer loyalty bajapuik saving at. PT. BPR Berok Gunung Pangilun Padang then conducted multiple regression analysis as shown in Table 13 below.
Table 13. Multiple Regression Accounting Result

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>-0.073</td>
<td>0.097</td>
<td>-0.758</td>
<td>0.450</td>
</tr>
<tr>
<td>Strategi pemasaran atas produk</td>
<td>0.213</td>
<td>0.071</td>
<td>0.270</td>
<td>3.013</td>
</tr>
<tr>
<td>Strategi pemasaran atas harga</td>
<td>0.235</td>
<td>0.073</td>
<td>0.292</td>
<td>3.209</td>
</tr>
<tr>
<td>Strategi pemasaran atas lokasi</td>
<td>0.498</td>
<td>0.063</td>
<td>0.386</td>
<td>7.886</td>
</tr>
<tr>
<td>Strategi pemasaran atas promosi</td>
<td>0.069</td>
<td>0.033</td>
<td>0.082</td>
<td>2.091</td>
</tr>
</tbody>
</table>

a. Dependent Variable: customer loyalty

As for the relationship and contribution of marketing strategy variables on product, price, place and promotion of customer loyalty bajapuik saving at PT. BPR Berok Gunung Pangilun Padang, can be seen correlations coefficient and determinants in the summary table as follows.

From the table were obtained as following equation:

\[ Y = -0.073 + 0.213 X_1 + 0.235 X_2 + 0.498 X_3 + 0.060 X_4 \]

Table 14. Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.990</td>
<td>0.980</td>
<td>0.979</td>
<td>0.025762913</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), marketing strategy on promotion, price, location and product

In the summary table above, the model coefficients as indicated by the R Square value of 0.980 means that the relationship marketing strategy on product, price, location, and promotions with customer loyalty by 98.0%, 98.0% means that marketing strategies affect customer loyalty while 2, 0% influenced by other factors that are not explained in the model.

T test
Partial test of the model above (Table 13) shows that the model is significant. This can be seen from the average coefficient is significant, because the sig. smaller than 5%. Anova F-Test

Based on table 15, the simultaneous regression coefficient significant at 5% confidence level. From the table shows that the F-count 1.141 with an error rate of 0.000. Then it can be stated that the sig <α (0.000 <0.05) mean H0 rejected and Ha accepted. This means that there are influence which significant between marketing strategy on product, price, location, and promotion of customer loyalty bajapuik saving at PT. BPR Berok Gunung Pangilun Padang.

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>3.029</td>
<td>4</td>
<td>.757</td>
<td>1.141E3</td>
<td>.000a</td>
</tr>
<tr>
<td>Residual</td>
<td>.063</td>
<td>95</td>
<td>.001</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>3.092</td>
<td>99</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), marketing strategy on promotion, price, location, and product
b. Dependent Variable: customer loyalty

Conclusion

From the data analysis has been done on PT.BPR Berok Gunung Pangilun Padang, it can be concluded that:

a. Marketing strategy for products made by the bank PT.BPR Berok Gunung Pangilun Padang has a significant influence on customer loyalty bajapuik savings.
b. Marketing strategy over the price made by the PT. BPR Berok Gunung Pangilun Padang has a significant influence on customer loyalty bajapuik savings.
c. Marketing strategy for the location by the banks PT.BPR Berok Gunung Pangilun Padang has a significant influence on customer loyaltas bajapuik savings.
d. Marketing strategy of the campaign carried out by the bank PT.BPR Berok Gunung Pangilun Padang has a significant influence on customer loyalty bajapuik savings.
References


Idris. 2006. Aplikasi SPSS dalam Analisa Data Kuantitatif. Padang: FE-UNP


Kotler, Philip, 1994, Manajemen Pemasaran, CV. Intermedia, Jakarta.

Kotler, Philip, Manajemen Pemasaran, Analisa Perencanaan & Pengendalian, Jilid, Erlangga, Jakarta.


Rosni Yenti, “Pengaruh kepuasaan nasabah atas bauran pemasaran jasa terhadap loyalitas nasabah tabungan Bank Nagari Cabang Bukittinggi”, 2010