

**The Influence Of Relationship Marketing (Relationship Marketing),  
Complaint Handling, And Diversification Products To Customer Loyalty  
Business Loans (Kur) At Bri Unit Gumayun Slawi Branch In Dukuhwaru  
District Districts Tegal**

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***ABSTRACT***

*The purpose of this research was know how the benefits of relational marketing, handling complaints, and diversification of products against customer loyalty KUR on the BRI Unit Gumayun Branch of the province..*

*Data collection methods used in this research is a questionnaire . While the method of data analysis and test the hypothesis that is used is the analysis of the correlation of rank spearman correlation coefficients significance test, rank correlation analysis, multiple spearman , multiple correlation coefficient, significance testing, and test coefficient determination.*

*Based on the research results obtained: 1) there are enough influence (medium) and the positive benefits of relational marketing between loyalty towards the customer. 2) there is low and positive influence between the handling of complaints against customer loyalty. 3) there are enough influence (medium) and positive between customer loyalty towards product diversification. 4) there is a strong and positive influence between relational marketing, handling complaints, and diversification of products against customer loyalty.*

***Keywords :*** *Relational Marketing, Complaint Handling, Product Diversification, Customer Loyalty*

## Introduction

Competition business is inevitability which no can avoided . In face Thing this so every company need increase source power the company so that could survive , the rest so that superior in compete . Source power company , including inside it is power sale company , is component which support income company .

Wrong one topics which interesting for discussed related with effort company in face competition is optimizing function power sales . Power sale as representative company which live relate with para customer very determine continuation cooperation with customers that . This thing could achieved when para customer feel satisfied in weave connection with power sale that . Without existence element satisfaction difficult for company for weave connection sustainable with para customer .

Besides it , every company also sued for have ability in develop options \_ \_ strategic in the field marketing so that capable for adapt inside \_ moving environment \_ dynamic . Thing this could understood remember every company certain have destination for realize growth and continuity his life for period long . See reality this , source power company must managed with efforts which systematic To use produce superior value for para customer . Because in environment competitive , customer the more demand continuous service \_ increase from power sale company . Various problem complex \_ in business service service has Becomes because emergence dissatisfaction para customer . Thing this implication on reality that success sale company in the era now this depends from loyalty customer . Power sale company hold role big in condition like this . Ability para power sale in increase status the customer Becomes customer true determined by ability power sales in growing trust in customers themselves . \_ By because it , company need emphasize on aspect enhancement ability para power the seller not except on field service finance . Business entity field service finance in Indonesia good owned by government nor owned by private move collect and channel fund to society . Community fundraising \_ conducted in form stash good in the form of savings , deposit , or stash other .

Institution finance bank channel the funds in form credit , with get reward in the form of flower loan . Results payment flower this used by bank for pay flower to para saver and for finance operational other . Difference Among interest received and paid \_ by bank called "Spreads" . Spreads is source income and finance bank.

Bank is a business entity that collect fund from public in form stash and channel it to other communities in form credit or shapes \_ \_ other in skeleton increase level life people a lot . By because that every bank attempted give service best.

to customer nor partner in activity operational . Moment this is so much agency who gives service credit , ok it's a bank government , bank private , bank credit people , and cooperatives .

With a lot types bank which there is in Indonesia, good that bank government , bank private , and bank credit people so many also which Becomes source from problem which faced party banking . For that bank side must truly notice the customer so that permanent loyal, things like quality service , satisfaction customer , handling complaints , as well as diversification product must keep going noticed . Loyalty customer could built with business from company banking for permanent give quality best from services and services owned by the bank so that formed perception quality which strong in mind customer . Customer which satisfied and loyal is great opportunity \_ for company banking for catch new customer . \_ One strategy that often taken for guard satisfaction and loyalty customer is with application draft marketing relational ( relationship marketing ). Besides that service finance banking must also keep going try increase quality handling complaints , and diversification the product . One company banking that

apply Relationship Marketing for build connection with customer is BRI Gumayun Unit Slawi Branch . BRI capabilities Gumayun Unit Slawi Branch for understand , understand and fulfill what to expect by customer realized with apply strategy marketing relational ( relationship marketing), as well as increase quality handling complaint and also diversification product .

PT. Bank People Indonesia (Persero) Gumayun Unit Slawi Branch in districts Dukuhwaru districts Tegal is one of the most trusted banks and have the widest network , when this have a number of product superior which could compete good from aspect technology nor proximity to society . As for the product loan most credit reliable and have total customer the biggest is KUR loans ( credit ) Business People). Satisfaction customer to service credit is Thing which need get attention from organizer service credit in operate the role as service credit . For process loan product People's own business credit , still many found complaint customer to the process service in the submission . A number of process which often complained by para customer like lack of information about procedure KUR service , verification process too \_ convoluted and rules about time defrosting the credit which no sure .

### **Formulation of The Problem**

Based on description theory and framework think that has put forward above , can \_ formulated hypothesis as following :

1. Allegedly there is influence Benefit Marketing Relational (Relationship Marketing) to Loyalty Customer People's Business Credit (KUR) at BRI Unit Gumayun Branch Slawi in districts Dukuhwaru districts Tegal .
2. Allegedly there is influence Handling Complaint (Complaint Handling) against Loyalty Customer People's Business Credit (KUR) on BRI Unit Gumayun Branch Slawi in districts Dukuhwaru districts Tegal .
3. Allegedly there is influence Diversification Product to Loyalty Customer Credit Business People (KUR) on BRI

### **Method Study**

In study this use data primary which quantified and apply analysis statistics certain . So that in election method which appropriate in study big very the effect to success study that alone . If reviewed based on method , study this alone use approach survey method , namely is research that takes sample from something population and use questionnaire as tool collection data which tree . Which then processed with use method which selected . Method which used is explanatory surveys , that is explain connection causal between variables which there is through testing hypothesis . ( Sugiyono , 2010: 86). Connection causal is connection which character because result . So here there is variable independent ( variable which affect ) and dependent ( influenced ). ( Sugiyono , 2010: 56).

To use get data which valid, relevant , and accurate so technique collection data in study this conducted with method questionnaire . Questionnaire is amount question written which used for get information from respondent in the sense report about personal , or the things he know ( Arikunto , 2010 : 194).

### **Definition Operation Variable**

In study this is done in public village Gumayun districts Dukuhwaru districts Tegal . Variable free that is Marketing Relational ( Relationship marketing) (X1), Handling Complaint (X2), and Diversification Product (X3). Whereas variable bound is

Loyalty Customer (Y). For study more carry on about variable. (X1, X2, and X3) as well as variable (Y) conducted with use table operational variable.

1. Loyalty Customer

according to Oliver (1996) in Ratih Hurriyati (2015: 128) disclose definition that :  
“Customers loyalty is defly held commitment to rebuy or repatronize a preferred product or service consistently in the future, despite situational influence and marketing effort having the potential to cause switching behavior” . From definition on seen that loyalty is commitment customer endure by deep for subscribe return or do purchase repeat product / service selected by consistent in Century which will come , although influence situation and efforts marketing have potency for causing change behavior .

2. Marketing Relational (Relationship marketing)

Zeithaml (2000) in Alma (2016:271) express the term Relationship Marketing with definition “relationship marketing is a philosophy of doing business a strategic orientation, that focuses on keeping and improving current customers, rather than on acquiring new customers”. RM is something philosophy operate business which focus / especially on repair service on subscription who already there , compared to with look for customer new.

3. Handling Complaint (Complaint handling)

Every oriented organization customer ( customer-oriented ) need provide chance and access which easy and comfortable for para the customer To use convey suggestion, criticism , opinion , and complaint them . Behavior complaint consumer is term which includes all action consumer different \_ when they feel no satisfied with something purchase or service ( Tjiptono , 2014: 448).

4. Diversification Product

according to Tjiptono (2008: 132), understanding diversification is as effort look for and develop product or market new , or both , in skeleton Chase growth , enhancement sales , profitability , and flexibility .According to Ismanthon (2006:65), diversification product is effort company for increase sale through diversification product , good past development product new or develop product which already there is.

## Results and Discussion

### Influence Marketing Relational (Relationship marketing) To Loyalty Customer

1. Research results prove that there is connection marketing relational (relationship marketing) with loyalty customer Credit Business People (KUR) Micro at BRI Unit Gumayun Slawi Branch . Thing the proved with results analysis data in study this obtained coefficient correlation (r) of 0.552 with Mark significant as big as  $0.000 < 0.05$  so  $H_0$  rejected and  $H_1$  accepted .
2. Base main success relation period long is satisfaction and loyalty which formed because quality service core company competitive . Provider service must study and determine type or segment customer which want to made partner relation period long . Monitoring relation which built can conducted through a number of method like : do survey regular for fulfil perception customer to value received , quality , \_ satisfaction to service company , and satisfaction to provider service

compared to competitors ; Development database customer ( regarding identity , preference purchase , cost serve them , income from them , and so on ); and contact customer ( for example : communication via telephone , e-mail, fax, facebook , twitter, stare advance direct , and cutomer visits ). because of that for understand , understand and fulfil what which expected by customers so that permanent loyal realized with apply strategy marketing relational ( relationship marketing). Research results this support results study which has conducted by Atika sefesiyani , Ahmad Fauzi DH and Zainul Arifin (2015), proves that that marketing relational (relationship marketing) influential significant to loyalty customer .

#### **Influence Handling Complaint (Complaint Handling) against Loyalty Customer**

Results study prove that there is connection handling complaint (complaint handling) with loyalty customer Credit Business People (KUR) Micro on BRI Unit Gumayun Branch Slawi . Thing the proved with results deep data analysis study this obtained coefficient correlation (r) of 0.267 with Mark significant as big as  $0.000 < 0.05$  so  $H_0$  is rejected and  $H_2$  is accepted . Any organization that oriented on customer ( customer- oriented ) need provide chance and access which easy and comfortable for para the customer To use convey suggestions, criticisms , opinions and complaints them . Complaint handling need planning ripe and procedure systematic so that error which same no repeated and so that problem which faced customer bias resolved then customer could endure and keep going do purchase repeat in long period of time company could keep going endure in era competition which the more strict now Results study this support results research that has been conducted by Susi Indriyani and Selvy Mardiana (2016), proves that handling complaint (complaint handling) take effect significant to loyalty customer .

#### **Influence Diversification Product To Loyalty Customer**

Research results prove that there is connection diversification product with loyalty customer Credit Business People (KUR) Micro at BRI Unit Gumayun Branch Slawi . That thing proved with results deep data analysis study this obtained coefficient correlation (r) of 0.451 with Mark significant as big as  $0.000 < 0.05$  so that  $H_0$  rejected and  $H_3$  accepted .

Diversification product conducted by something company as consequence implementation of development product , while old product \_ economical still could maintained . In diversification product , company attempted for raise sales by way develop product new for markets which new , so that there is variety type product which produced company . With diversification product something company no will depend on one the product only , but company could depend on type product other because if wrong one the product experience decline , so will could resolved with product which other .

Research results this support results study which has conducted by Gunawan , Maria Magdalene Min Hasionarsih , and Leonardo Budi Hasiolan (2014), prove that diversification product take effect significant to loyalty customer.

#### **Influence Benefit Marketing Relational (Relationship marketing), Handling**

### **Complaint (Complaint handling), And Diversification Product To Loyalty Customer**

From result calculation correlation double the total obtained results correlation (R) as big as 0.635. Mark correlation (R) as big as 0.635 the then interpreted with table interpretation the value of r is at interval 0.500 – 0.699.

It means that connection relationship marketing influence (relationship marketing) , handling complaint (complaint handling) , and diversification product by simultaneous with loyalty customer Credit Business People (KUR) Micro on BRI Unit Gumayun Branch Slawi in districts Dukuhwaru districts Tegal belong to Strong . Connection influence marketing relational (relationship marketing) , handling complaint (complain handling) , and diversification product by simultaneous with loyalty customer Credit Business People (KUR) Micro on BRI Unit Gumayun Branch Slawi character Positive

### **Conclusion**

There is influence which enough , positive , and significant Among variable marketing relational (relationship marketing) to loyalty customer Credit Business People (KUR) on BRI Unit Gumayun Branch Slawi in districts Dukuhwaru districts Tegal . Thing the proved with results analysis data in study this obtained coefficient correlation (r) as big as 0.552 with Mark significant as big as  $0.000 < 0.05$ .

There is influence which low , positive , and significant Among variable handling complaint (complaint handling) to loyalty customer Credit Business People (KUR) on BRI Unit Gumayun Branch Slawi in districts Dukuhwaru districts Tegal . Thing the proved with gan results deep data analysis study this obtained coefficient correlation (r) as big as 0, 267 with Mark significant as big as  $0.000 < 0.05$ .

There is influence which enough ,positive , and significant Among variable diversification product to loyalty customer Credit People's Business (KUR) at BRI Gumayaun Unit Slawi Branch in Dukuhwaru Kecamatan District districts Tegal . Thing the proved with results analysis data in study this obtained coefficient correlation (r)of 0.451 with Mark significant as big as  $0.000 < 0.05$ .There is influence which strong , positive , and significant Among variable marketing relational (relationship marketing) , handling complaint (complaint handling) , and diversification product to loyalty customer Credit Business People (KUR) on BRI Unit Gumayun Branch Slawi in districts Dukuhwaru districts Tegal . Thing the proved with results analysis data in study this obtained coefficient correlation (r) as big as 0.635. With coefficient determination 0.403 or by 40.3%. This thing showing that loyalty customer could explained by variable marketing relational (relationship marketing), handling complaint (complaint handling), and diversification product . Whereas for the rest that is as big as 59.7% explained by factors other which no researched .