ABSTRACT

ANALYSIS OF MARKETING MIX AND EFFECT TO CUSTOMER LOYALTY SME CREDIT BANK MANDIRI BANDAR LAMPUNG

By

M. IDUAN ARAFAH

Customer satisfaction is a measure to determine the quality of services being offered a bank. This means that if the customer satisfaction is achieved mean also quality services to meet the expectations of customers, causing customers make repeat purchases and increase sales.

PT Mandiri (Persero) Tbk as one of the largest banks in Indonesia which was established on October 2, 1998, as part of the bank restructuring program implemented by the Indonesian government. Business Unit Banking Center (BBC) Bank Bandar Lampung as one of the business units in the bank that in its efforts to improve banking credit expansion amid tight competition this time, are required to be able to come up with a good quality of banking services.

One of the bank's marketing program is to create a partnership with our customers as one of the main ways to achieve company goals. Another form of partnership between customer loyalty, this means maintaining and nurturing existing customers is more emphasized than creating new customers.

Customer perceived service quality is basically the level of customer satisfaction (customer satisfaction). Because the customer satisfaction is a measure to determine the quality of the services offered by the company. This means that if the customer satisfaction is achieved mean also quality services to meet the expectations of customers, causing customers make repeat purchases and increase sales.

The purpose of this study was to determine the perceptions of customers over the marketing mix of Bank BBC Bandar Lampung. The influence of the marketing mix and customer loyalty to loan Bandar Lampung Samples taken a total of 90 respondents who are debtors SME Bank Lampung. The analysis technique used in this research is explorative of descriptive analysis will be used to determine the customer's profile and how the level of customer satisfaction with quality of services delivered by Bank Business Banking (BBC) Lampung.
The results showed that, overall, the independent variables are factors, factor prices, factor distribution, promotion factor, factor process, people factor and the physical appearance factor independent of the average bank customer scoring 4. Based on this it can be concluded that the product mix offered to customers by the Bank has been good. Customer perception of a significant effect on the marketing mix at various levels acceptable loan.

Customers with rate loans up to Rp. 500 million factors that influence the price of the greatest amount of influence coefficient of 4.776. This means that if other factors being equal, it will increase the amount of customer loans for this group amounted to 4.776 customers. Factors products are the second-largest factor affecting customers in taking credit at Bank Mandiri. Next followed the human factor, promotion factor, factor process, distribution and final factor is the factor of physical app.

Policy needs to be done by the management of PT. Bank Mandiri is still improving the quality of services and facilities to support services, ability and friendliness of employees, and continuously evaluate the loan procedures and loan rates are set in order to constantly adjust to the conditions and customer desires and objectives of the bank itself. It is expected to increase customer satisfaction that will increase customer loyalty.

Keywords: Quality of service