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THE EFFECT OF BRAND IMAGE AND PRODUCT ATTRIBUTES ON CUSTOMER SATISFACTION AND CUSTOMER LOYALTY

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Abstract: This study aims to determine the effect of product image and product attributes on customer satisfaction and loyalty of CIMB Niaga Xtra savings at CIMB Niaga Situbondo. The population in this study is the owner of the savings account of CIMB Niaga Xtra until March 2017 with the number of customers reached 152 accounts. Sampling technique used is a non-probability sampling technique that is by accidental sampling. Data analysis method used is Structural Equation Modeling (SEM) analysis. The results showed that product image, product attribute significantly influence customer satisfaction of Bank CIMB Niaga Situbondo. The product image has no significant effect on customer loyalty of Bank CIMB Niaga Situbondo. Product attribute significantly influences customer loyalty of Bank CIMB Niaga Situbondo. Customer satisfaction has a significant effect on customer loyalty of Bank CIMB Niaga Situbondo.

Keywords: product image, product attributes, customer satisfaction and customer loyalty



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Over the past few decades, the banking sector has undergone a very drastic change marked by increasingly intense competition, decreased demand for services in the banking industry sector. Banking is an institution that is very important in carrying out economic activities. The banking sector is currently experiencing very rapid development, so this situation has created a competitive and tight banking business. This rapid development requires every bank to use various ways to attract the public.

Banks as financial institutions whose main businesses provide storage services also need to focus on the quality of service to achieve customer satisfaction. The community in entrusting financial transactions at the bank has several considerations. The first consideration is a security issue in addition to other considerations such as service, location, interest rates, prizes, and others. People in choosing a bank, there are those who choose private banks because of good service and some choose government banks because the factors are safer and will not be liquidated.

At present, the company must begin to focus on delivering values and increasing customer loyalty. Customer loyalty is the activity of making regular purchases, buying outside the product/service line, recommending other products, showing immunity from the attractiveness of similar products from

competitors (Griffin, 2003). Customer loyalty is the main goal of the marketing strategy undertaken by the company (Tjiptono, 2007). Many factors can increase customer loyalty. Some factors that can increase customer loyalty are customer satisfaction, product image, and product attributes.

Customer satisfaction is the customer's response to the evaluation of perceived discrepancies between previous expectations and the actual performance of the product that is felt after use (Tjiptono, 2007). Customer satisfaction is a level of feeling where a person expresses the results of a comparison of the performance of the product (service) received and expected (Kotler, 2008). Research that connects between customer satisfaction and customer loyalty is a research conducted to Dimiyati (2012), Qomariah (2012), Gupta (2012), Upamannyu and Sankpal (2014), Shahroudi, et al. (2014), Harun (2015), and Zhang (2015), which states that satisfaction can increase customer loyalty. This research is not in line with research (Nugroho, et al., 2015).

Images are an important factor for the marketing success of an organization. Company image consists of several dimensions that reflect striking attributes of location, nature and quality of diversity, price, advertising and promotion, sales personnel, services provided, physical attributes of the company, and service and satisfaction after the transaction. The image is a set of beliefs, ideas, and impressions that someone has toward an object that is formed by processing information every time from various trusted sources (Kotler and Lane, 2009). Companies that have a good image or reputation will encourage consumers to buy products offered, enhance competitiveness, encourage employee morale, and increase customer loyalty. Kurniawati, et al. (2014) and Mulyaningsih and Gede, (2016), shows that the company's image has a significant influence on customer satisfaction. This research is not in line with research conducted which states that institutional image does not affect customer satisfaction. The same findings were also obtained by Upamannyu and Sankpal (2014), Shahroudi, et al. (2014), and Zhang (2015), which states that brand image affects customer satisfaction and loyalty.

Another factor that is also important for increasing satisfaction and customer loyalty is product attributes. Product attributes are elements of products that are considered important by consumers and used as a basis for purchasing decisions. These attributes are in the form of brands, packaging, purchase of labels, complementary services, and guarantees (Tjiptono, 2007). The elements contained in the product attributes are brand, product packaging, product label, product design, color, product quality, and product service (Stanton, 2009). Product attributes include brand, packaging, labeling, complementary services, and warranty (Guntur, 2010). Attributes as factors that are considered by the buyer when buying a product include price, quality, completeness of function, design, after-sales service, and others (Simamora, 2008). Product attributes consist of product quality, design, and product features (Kotler and Armstrong, 2007). Developing a product includes the application of benefits to be delivered by the product. Products have a significant effect on customer satisfaction, a statement from the results of the study (Dimiyati, 2012). Rajaguru and Margaret J (2011), Dimiyati (2012), Gupta (2012), and Nugroho, et al. (2015), states that product attributes have a significant effect on satisfaction and customer loyalty. Based on the description above, the purpose of this study is to examine the effect of product image and product attributes on customer satisfaction and customer loyalty Bank CIMB Niaga Situbondo.

HYPOTHESIS DEVELOPMENT

The image is a set of beliefs, ideas, and impressions that someone has toward an object that is formed by processing information every time from various trusted sources (Kotler and Lane, 2009). The creation of customer satisfaction can provide benefits that are the relationship between the company and its customers become harmonious (Tjiptono, 2007). A good product image can give satisfaction to customers. Kurniawati, et al. (2014), Upamannyu and Sankpal (2014), Shahroudi, et al. (2014), Zhang (2015), and Mulyaningsih and Gede (2016), shows that corporate image has a significant influence on customer satisfaction. This research is not in line

with the research conducted to Qomariah (2012), which states that an institutional image does not affect customer satisfaction. From the description above, the hypothesis that can be developed is:

H1 : A good product image can increase customer satisfaction

Product attributes are the development of a product or service that involves determining the benefits that will be given or delivered to consumers, consisting of quality, brand, packaging, labels and supporting services (Tjiptono, 2007). Dimiyati (2012), Nugroho, et al. (2015), and Harun (2015), states that product attributes have a significant effect on customer satisfaction. From the description above, the hypothesis that can be developed is:

H2 : Product Attributes Can Increase Customer Satisfaction

The image is a set of beliefs, ideas, and impressions that someone has toward an object that is formed by processing information every time from various trusted sources (Kotler and Lane, 2009). Brand image is a set of associations that exist in the minds of consumers (Keller, 2006). Research conducted by Kurniawati, et al. (2014) stated that brand image has a positive effect on customer loyalty. From the description above, the hypothesis that can be developed is:

H3 : Product image Can Increase Customer loyalty

Product attributes are the development of a product or service that involves determining the benefits that will be given or delivered to consumers, consisting of quality, brand, packaging, labels and supporting services (Tjiptono, 2007). Dimiyati (2012), Nugroho, et al. (2015), and Harun (2015), shows that product attributes affect customer loyalty. From the description above, the hypothesis that can be developed is:

H3 : Product attributes can increase customer loyalty

Customers feel satisfied if their expectations are met, and feel very happy if their expectations are exceeded (Kotler, 2008). Satisfied customers tend to remain loyal for longer, buy more, are less sensitive to price changes and the conversation benefits the company. Research result by Qomariah

(2012), Dimiyati (2012), and Harun (2015), stated that satisfaction could increase customer loyalty.

METHOD

Research design

This study is categorized as confirmatory research at the same time (explanatory research) because this study intends to examine the relationship between variables and explain the causal relationship between variables through testing hypotheses that have been formulated (Indriantoro and Supomo, 2007). The influence of the variables in question is exogenous variables that are image and product attributes, intervening variables namely customer satisfaction, and endogenous variables, namely customer loyalty.

Population and Sample

The population of this study was customers who owned CIMB Niaga Xtra savings accounts at Bank CIMB Niaga Situbondo. Based on data from CIMB Niaga Bank Situbondo, the owners of CIMB Niaga Xtra savings accounts up to March 2017 reached 152 accounts. The number of samples (respondents) used in the study using SEM (Structural Equation Modeling) of at least 100 people (Ferdinand, 2005). The size that must be met is a minimum of 100 to 200 and then using a comparison of 5 to 10 observations for each estimated parameter (Ferdinand, 2005). Referring to this opinion, the sample in this study was determined as many as 102 respondents. The number of samples as many as 102 respondents is six times the number of indicators (17 pieces). The sampling method in this study uses a non-probability sampling technique, namely by accidental sampling. Accidental sampling is a technique that is not specified in the sampling first but immediately collects data from the sampling unit it meets after the amount is sufficient the data collection is stopped.

Structural Equation Modeling Analysis (SEM)

Data analysis is carried out through the activity of grouping similar data in a table (tabulation) by performing calculations according to the quantita-

tive research method with the analytical technique that will be used is Structural Equation Modeling (SEM) using the AMOS (Analysis of Moment Structure) 16.0 software program. As one of the multivariate analysis techniques, SEM allows the analysis of a series of relationships simultaneously to provide statistical efficiency. SEM has the main characteristics that distinguish it from other multivariate analysis techniques.

RESULT

Respondent Descriptive Statistics

Based on the respondents' demographics by age, it can be seen that the majority of customers holding CIMB Niaga Xtra savings accounts at Bank CIMB Niaga Situbondo are in the age group of 30-50 years, which are 47 people (46.03%). This illustrates the market segments that are targeted for CIMB Niaga Xtra savings products are a group of people at a productive age and a good level of formal establishment.

Based on respondents' demographics by sex, it can be seen that most of the customers who owned CIMB Niaga Xtra savings accounts at Bank CIMB Niaga Situbondo were male, as many as 61 people (59.80%). Men are heads of households and have income so that men are potential targets in marketing CIMB Niaga Xtra savings products.

Based on respondents' demographics by education, it can be seen that the majority of customers holding CIMB Niaga Xtra savings accounts with CIMB Niaga Situbondo Bank have a high education background, namely 37 people (36.27%).

Based on the respondent's demographics by work, it can be seen that most of the customers who own CIMB Niaga Xtra savings accounts with CIMB Niaga Situbondo Bank have a job background as private employees, as many as 38 people (37.25%).

Based on the respondents' demographics by income, it can be seen that the majority of customers holding CIMB Niaga Xtra savings accounts with CIMB Niaga Situbondo Bank are people with a high level of income between Rp. 5 million - Rp. 10 million which is 41 people (40.20%).

Validity and Reliability Test Results

Validity test results show that each indicator that is used both in the research variable has a value of loading factor greater than 0.50. This means that the indicators used in this research variable are feasible or valid to be used as data collectors. Reliability test results can be known that each latent variable used in the study gives the CR value above the cut-off value of 0.7. It can be said that each reliable latent variable.

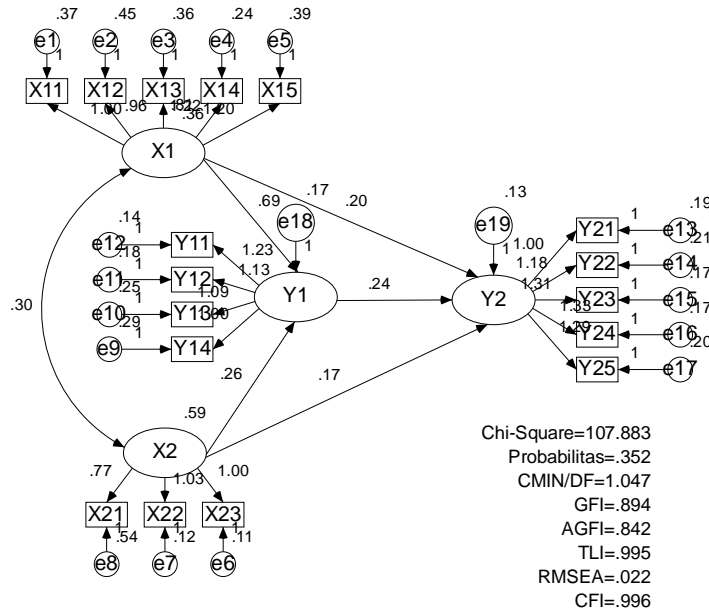
Structural Equation Modeling (SEM) Assumption Test

The results of normality testing obtained a CR value of 2.115, which means that CR is between -2.58 to 2.58. It can be stated that multivariate data is normal. In addition, normal univariate data is indicated by all critical ratio values of all indicators located between $-2.58 \leq CR \leq 2.58$. Multicollinearity test results provide a determinant of the sample covariance matrix of 83,299. This value is far above zero, so it can be concluded that there is no problem of multicollinearity and singularity in the analyzed data. Outliers test results in this study indicate the magnitude of the Mahalanobis d-squared value is smaller than the Chi-Square value at (17; 0.01) which is equal to 33.409. This means that in this study all cases did not experience outliers or it could be said that there were no significant differences between data and data groups.

Structural Equation Modeling (SEM) Analysis

The test results with the AMOS program provide the results of the SEM model as shown in the following figure showing the effect of product image and product attributes of CIMB Niaga Xtra Savings on Bank CIMB Niaga Situbondo satisfaction and customer loyalty.

The Effect of Brand Image and Product Attributes on Customer Satisfaction



The goodness of Fit Test

The results of the calculation show that of the eight criteria used to assess the feasibility of a model,

it has been assessed as fulfilled. It can be stated that the model is acceptable which means there is the suitability of the model with the data.

Table 1 SEM Suitability Index

Criteria	Cut Off Value	Test Result	Information
Chi-Square	It is expected to be smaller than X2 at df = 103 which is 127,689	107,883	Good
Sig. Probability	≥ 0,05	0,352	Good
RMSEA	≤ 0,08	0,022	Good
GFI	≥ 0,90	0,894	Marginal
AGFI	≤ 0,90	0,842	Marginal
CMIN/DF	≤ 2 or 3	1,047	Good
TLI	≤ 0,95	0,995	Good
CFI	≤ 0,95	0,996	Good

Causality Test

After testing the suitability of the research model, the next step is to test the causality developed in the study. From the appropriate model, each

path coefficient can be interpreted. Detailed path coefficient testing is presented in the following table.

Table 2 Causality Test Results

Influence	Estimate	S.E.	C.R.	P	Information
Y1 ← X1	0,688	0,155	4,429	0,000	H ₁ accepted
Y1 ← X2	0,262	0,102	2,557	0,011	H ₂ accepted
Y2 ← X1	0,196	0,143	1,372	0,170	H ₃ rejected
Y2 ← X2	0,170	0,085	2,004	0,045	H ₄ accepted
Y2 ← Y1	0,244	0,120	2,034	0,042	H ₅ accepted

DISCUSSION

Effect of Product image on Customer satisfaction

The results of the study show that product image has a significant influence on customer satisfaction. So the hypothesis which states that the product image has a significant effect on customer satisfaction of Bank CIMB Niaga Situbondo is proven to be true, or H1 is accepted. This means that the better the product image, the better, it will increase customer satisfaction CIMB Niaga Xtra savings at Bank CIMB Niaga Situbondo. Product image assessment can be seen through Bank CIMB Niaga Situbondo employee service quality to customers as promised. The existence of buildings and parking spaces at Bank CIMB Niaga Situbondo is adequate. Interest rates on CIMB Niaga Xtra savings products at Bank CIMB Niaga Situbondo are attractive. Promotional activities brochures on CIMB Niaga Xtra savings products at Bank CIMB Niaga Situbondo are very interesting. The location of Bank CIMB Niaga Situbondo is very accessible and strategic. If the consumer's assessment of the product image received is a positive assessment, then this product image will have an impact on the occurrence of customer satisfaction.

Brand image is a perception of a brand as reflected by the brand itself into memory when a consumer sees the brand. Brand image is built from several sources including brand and product category experience, product attributes, price information, positioning on promotional communication, user imagination, and usage conditions. The brand image includes brand attributes, brand benefits, and brand attitudes (Keller, 2006).

Corporate image is a representation of the overall perception of the company and is formed from information and experience of the company (Istijanto., 2005). Impressions related to the company will increase with more and more customer experience in working together in a company or by increasingly hearing about the company in a communication strategy. A company is a set of associations, usually strung together in a useful form.

The results of this study are appropriate and support the results of the study by Mulyaningsih and Gede (2016) and Qomariah (2012), which shows that corporate image has a significant influence on customer satisfaction. In addition, the statement was also supported by the results of the study by Kurniawati, et al. (2014), which shows the influence of corporate image on customer satisfaction. Employees of a company must maintain their corporate image well maintained. A good corporate image will make it easier for customers to recognize a company and allow it to collaborate with bank products so that in the end the company will get greater profits.

Effect of Product attributes on Customer satisfaction

The results show that Product attributes have a significant influence on customer satisfaction. So the hypothesis which states that Product attributes have a significant effect on customer satisfaction of Bank CIMB Niaga Situbondo is proven to be true, or H2 is accepted. It can be mean if the product attributes are better that will increase customer satisfaction for CIMB Niaga Xtra savings at Bank CIMB Niaga Situbondo. Evaluation of product at-

tributes can be seen through the free-of-charge feature that provides various benefits offered by CIMB Niaga Xtra savings products at Bank CIMB Niaga Situbondo that are very suitable for customers' desires. CIMB Niaga Xtra savings at Bank CIMB Niaga Situbondo provide free inpatient benefits of up to Rp 1 million / day, as well as free administration fees. Free interbank transfer fees via CIMB Clicks and Go Mobile that is very attractive to customers, and the design of CIMB Niaga Xtra pass-books and ATM cards at Bank CIMB Niaga Situbondo is attractive. If the consumer's assessment of the product attributes received is a positive assessment, the product attributes will have an impact on the occurrence of customer satisfaction.

Product attributes are an advantage of a product that is owned by a product and that is a differentiator between similar products offered by a company with similar products offered by other companies. Product attributes are the development of a product or service that involves determining the benefits that will be given or delivered to consumers, consisting of quality, brand, packaging, labels and supporting services (Tjiptono, 2007). Based on this fact, product attributes can provide support for the company's efforts to create customer satisfaction as a product user. Thus the higher the quality of product attributes, then naturally the company's efforts in creating customer satisfaction can be realized.

Product attributes are the starting point for the assessment of the customer about whether or not the customer's needs and desires are expected to be fulfilled from an actual product. Important attributes that are assessed by the consumer will affect satisfaction with the product. Product attributes are elements of products that are considered important by consumers and used as a basis for purchasing decisions. These attributes are in the form of brands, packaging, purchase of labels, complementary services, and guarantees (Tjiptono, 2007). The more attributes of a product in accordance with what is expected by consumers, it will cause interest to buy. The better the performance of attributes in a product, the consumer will be satisfied.

The results of this study are appropriate and support the research findings (Dimiyati, 2012) which

state that product attributes have a significant effect on customer satisfaction. Product attributes that are attached to an item are a problem that must be made a strategy. Consumers assess the product attributes they receive with their expectations for these attributes. Product attributes can create customer satisfaction indicated by the suitability between the attributes received in accordance with what consumers expect. The same research results were also obtained by Nugroho, et al. (2015) and Harun (2015), which states that product attributes have a significant effect on customer satisfaction.

Effect of Product image on Customer loyalty

The results showed that the product image did not have a significant effect on customer loyalty. So the hypothesis which states that product image has a significant effect on customer loyalty Bank CIMB Niaga Situbondo is not proven true or H3 is rejected. This means that the product image of CIMB Niaga Xtra savings on Bank CIMB Niaga Situbondo which does not directly affect customer loyalty. Customers before reaching the loyal stage, evaluating the product image. Customer evaluations related to product image include service quality in accordance with what is promised, the presence of adequate buildings and parking lots, attractive interest rates, attractive promotional activities, and the existence of an easily accessible and strategic location. If consumers feel satisfied with the product image, then loyalty will be followed.

The image is a set of beliefs, ideas, and impressions that someone has toward an object that is formed by processing information every time from various trusted sources (Kotler and Lane, 2009). Brand image is a set of associations that exist in the minds of consumers (Keller, 2006). The brand association itself is everything that comes to a person's mind related to his memory of a brand (Aaker, 2001). Brand associations are related to product usage assurance, personal identification and social status positively affect consumer willingness to reuse the brand and are willing to provide recommendations to others, as well as consumers' willingness to buy the product at a higher price (Aaker, 2001). Furthermore, the brand must be endeavored to have a posi-

tive image and be perceived as a brand that has overall quality according to consumer criteria. In the end, a brand must be said to have strong equity if it can win the loyalty of its customers.

A good image will increase customer satisfaction, service quality, loyalty, and repurchase intention (Bloemer, et al., 1998, Da Silva, et al., 2008, and Lai, et al., 2009). A good image will be able to improve the success of a company and vice versa a bad image will deteriorate the stability of a company. Companies that have a good image or reputation will encourage consumers to buy products offered, enhance competitiveness, boost employee morale, and increase customer loyalty (Istijanto, 2005). In general, consumers will search for and use products and services that have good images, especially for products or services that have a high risk. Banks are an example of a business that is much influenced by the good and bad image that is formed. Banks with a bad image are relatively difficult to capture customers, while banks with a good image are certainly easier to get and maintain their customers (Istijanto, 2005).

The results of the study are not in accordance with the findings by Qomariah (2012) and Kurniawati, et al. (2014), stated that brand image does not have a positive effect on customer loyalty. This means that the better the brand image, the higher the customer loyalty. Employees of a company must maintain their corporate image well maintained. A good company image will make it easier for customers to recognize a company and make it possible to collaborate and increase loyalty so that in the end the company will get greater profits.

Effect of Product attributes on Customer loyalty

The results show that product attributes have a significant effect on customer loyalty. So the hypothesis which states that product attributes have a significant effect on the customer loyalty of Bank CIMB Niaga Situbondo is proven to be true, or H4 is accepted. This means that if product attributes are getting better, it will increase customer loyalty. Evaluation of product attributes can be seen through the free-of-charge feature that provides various

benefits offered by CIMB Niaga Xtra savings products at Bank CIMB Niaga Situbondo that are very suitable for customers' desires. CIMB Niaga Xtra savings at Bank CIMB Niaga Situbondo provide free inpatient benefits of up to Rp 1 million / day, as well as free administration fees. Free interbank transfer fees via CIMB Clicks and Go Mobile that is very attractive to customers. The design of CIMB Niaga Xtra passbooks and ATM cards at Bank CIMB Niaga Situbondo is attractive. If the consumer's assessment of the product attributes received is a positive assessment, the product attributes will have an impact on creating customer loyalty.

Product attributes are part of a product strategy that can be controlled by the company as stimuli that are considered and evaluated by consumers in the decision making process. Good product attributes will produce results that can affect consumer perception. Consumers will feel that the product has more advantages than other similar products so that the product will have added value. Because of the importance of product attributes for consumers, companies need to pay attention to marketing mix issues in terms of production and services.

Based on the results of the analysis, it is known that product attributes have a positive and significant effect on brand loyalty. This shows that the better the product attributes according to consumers, the higher the brand loyalty. The results of this study support the results of the study by Dimiyati (2012), which shows that product attributes affect customer loyalty. The same findings were also obtained by Nugroho, et al. (2015) and Harun (2015), which states that product attributes have a significant effect on customer loyalty, this is supported by Attributes listed on a product that identifies who the seller or maker of certain goods and services and in it is a seller's promise to provide a display of certain benefits or services for buyers.

Effect of Customer Satisfaction on Customer loyalty

The results showed that customer satisfaction has a significant influence on customer loyalty. So the hypothesis which states that customer satisfaction has a significant effect on CIMB Niaga

Situbondo's customer loyalty is proven to be true, or H5 is accepted. It means that if the customer satisfaction gets better, that will increase customer loyalty. Customer satisfaction aspects can be seen through customers feeling that there are no complaints or complaints against Bank CIMB Niaga for the services provided, customers feel comfortable when conducting banking transactions at Bank CIMB Niaga, customers feel that their banking transactions and wishes have been fulfilled at CIMB Niaga Bank, and customers will provide good references to other people to use banking transactions at CIMB Niaga Bank.

According to Lupiyoadi (2006), stated that with increasing consumer satisfaction, consumers who survive also increase, while quality service products have an important role in shaping consumer satisfaction. The higher the quality of the products and services provided, the higher the satisfaction felt by consumers. If customer satisfaction is higher, it can lead to profits. Satisfied consumers will continue to make purchases.

The results of this study support the theory of satisfaction with brand loyalty. Customers feel satisfied if their expectations are met, and feel very happy if their expectations are exceeded (Kotler, 2008). Satisfied customers tend to remain loyal for longer, buy more, are less sensitive to price changes and the conversation benefits the company. The results of this study support the results of the study by Dimiyati (2012), Qomariah (2012) and Harun (2015), which states satisfaction can increase customer loyalty. Customer satisfaction is a very important part of customer loyalty. If consumers are satisfied with a product, they will continue to buy the product, using it and even informing others of the advantages of the product based on consumer experience in using the product.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on the descriptions that have been disclosed in the discussion, then some conclusions can be drawn as answers to the main issues raised in this study. Product image significantly affects cus-

tomers' satisfaction Bank CIMB Niaga Situbondo. This means that the better the product image of CIMB Niaga Xtra savings on Bank CIMB Niaga Situbondo, the better the customer satisfaction of Bank CIMB Niaga Situbondo. Product attributes have a significant effect on customer satisfaction Bank CIMB Niaga Situbondo. This means that the better the product attributes of CIMB Niaga Xtra savings at Bank CIMB Niaga Situbondo, the better the customer satisfaction of Bank CIMB Niaga Situbondo. Product image has no significant effect on the customer loyalty of Bank CIMB Niaga Situbondo. This means that the product image of CIMB Niaga Xtra savings at Bank CIMB Niaga Situbondo directly does not affect the customer loyalty of Bank CIMB Niaga Situbondo. Product attributes have a significant effect on customer loyalty of Bank CIMB Niaga Situbondo. This means that the better the product attributes of CIMB Niaga Xtra savings at Bank CIMB Niaga Situbondo, the better the customer loyalty of Bank CIMB Niaga Situbondo. The last is Customer satisfaction has a significant effect on the customer loyalty of Bank CIMB Niaga Situbondo. This means that if customer satisfaction gets better, that will increase customer loyalty.

Suggestion

In connection with the product image, Bank CIMB Niaga Situbondo should maintain the aspect of promotional activities for CIMB Niaga Xtra savings products at Bank CIMB Niaga Situbondo. Bank CIMB Niaga Situbondo can do this by giving interest rates for CIMB Niaga Xtra savings products that are attractive to customers. In relation to product attributes, Bank CIMB Niaga Situbondo should maintain the benefits aspect offered by CIMB Niaga Xtra savings products. Bank CIMB Niaga Situbondo can do this by providing a passbook design and a rated CIMB Niaga Xtra ATM card. Relating to customer satisfaction, the Bank CIMB Niaga Situbondo should maintain the comfort aspect when conducting banking transactions at CIMB Niaga Bank. Bank CIMB Niaga Situbondo can do this by doing good and prime banking transactions. In relation to customer loyalty, Bank CIMB Niaga Situbondo should maintain the security aspect of

customer funds. Bank CIMB Niaga Situbondo should improve aspects of the customer's willingness to discuss (publicity) CIMB Niaga Xtra savings products. The last is for further research it is recommended to add other variables such as the marketing mix, Customer Relationship Management (CRM), service quality, and others. So that it can get better findings in explaining consumer behavior and is useful for the development of science especially in marketing management.

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