INFLUENCE OF MARKETING RELATIONSHIPS, CUSTOMER VALUE, AND TRUST ON CUSTOMER LOYALTY

(CASE STUDY ON USERS OF BPJS HEALTH

BATU ROTOK VILLAGE)

Abdul Salam[1],Adi Susanto[2]

[1]Sumbawa University of Technology Study Program/Department of Management,abdul.salam20081@gmail.com

[2]Sumbawa University of Technology Study Program/Department of Management,adiphutra85@gmail.com

Keywords:	*Abstract*
Marketing Relationships, Customer Value, Trust, Customer Loyalty	*This study aims to test the effect of relationship marketing, customer value, and trust on customer loyalty at BPJS Kesehatan customers in Baturotok village, Sumbawa Region. Samples in the study earned with nonprobability sampling were announced to 100 respondents. The research uses the quantitative method. The data obtained were analyzed techniques through software SPSS 16. The results of the analysis in this study indicated that (1) the relationship marketing variable of use has significant customer loyalty. (2) variable customer value has no effect and is not significant has customer loyalty. (3) variable trust no effect and not significant have customer loyalty.*

INTRODUCTION

Indonesia is a developing country that has a population that reaches 271 million people (bps.go.id, accessed 27 February 2021). As a developing country that has a population dominated by the lower middle class have a problem case health which is very complex. By because that, the country created a health insurance company that is State-Owned Enterprises (BUMN) called Health Social Security Administering Body (BPJS). According to BPJS Health records which reported according to (m.business.com, 2021) states that the number of BPJS Health participants has declined as big as 1.64 million users in 2020. That number is decreasing than before by224.1 million in the year 2019 then decrease Becomes 222.46 million in the year 2020. Halit explains that competition in the insurance

Abdul Salam[1], Adi Susanto[2]

business getting tighter.

Loyalty is the tendency of customers to choose the organizational value offered over the alternative offerings of competing organizations. Customer loyalty also shows the tendency of the organization to get rewarded results from the customer's continuous choice of a particular offer (Assauri, 2013). Customer loyalty arises from marketing relationships, customer value, and trust. (Wiwoho, 2018). According to Kotler&Armstrong (2016), marketing relationship marketing or relationship marketing is a processing shaping, maintaining, and increasing the strong relationship with customers and other stakeholders. Marketing relationship on basically did with the intention of retaining customers. However, on era business, this modern, connection marketing also used by the company attract new customers.BPJS Health as a company formed by the state built from people's taxes must maintain good relations with the community. However, it is not uncommon for the public as users and customers to get disappointed with the difficulty of access to directly communicate with the office regarding some urgent issues. Because according to Kurriwati (2017) states that relationship marketing has a significant effect on consumer loyalty.

As previously mentioned, apart from relationship marketing, customer loyalty also arises from good customer value. Customer value is a ratio according to the benefits required by the customer to the customer's sacrifice in receiving the benefits (Widjaja, 2014). In order to maintain customer loyalty which is a profit center, companies must be able to maintain customer expectations by paying attention to customer perceptions of products and services. Companies, in this case, BPJS Health, in their marketing efforts must be able to form and deliver products using the highest value in the eyes of target customers compared to competing products. This is done so that customers are interested in using the products or services offered by the company which will lead to customer loyalty to the company. Wiwoho (2018), states that customer value has a significant effect on customer loyalty.

Trust is the most important factor in every relationship as well as influencing loyalty (Tjiptono, 2016). The level of consumer confidence in insurance companies called customers is a factor that builds customer loyalty to stay with one company. Trust is built on the basis of how the company provides services to customers. Trust is very crucial because based on the opinion conveyed by Bahrudin & Zuhro (2015) it is stated that trust has a significant effect on customer loyalty.

RESEARCH METHODS

From the literature review and the results of previous studies based on the problems studied, the research is classified as associative (relationship) research, namely research that intends to explain the causal relationship and influence

Abdul Salam1[1],Adi Susanto[2]

between variables through hypothesis testing. (Sugiyono, 2016). This method is used to determine the relationship between the variables of marketing relationships, customer value, and trust in customer loyalty to BPJS Health users in Batu Rotok village.

The population in this study is the Batu Rotok village community which uses BPJS Health. In determining the sample in this study using the Paul Leedy formula in Arikunto (2018)

$$n = (\frac{z}{e})^2(p)(1-p)$$

$$n = (\frac{1,96}{0,1})^2(0.5)(1-0.5) = 96.04 \ (100 \ respondents)$$

The measurement scale used is a Liker scale 4, a score of 1 = strongly disagree (STS), 2 = disagree (TS), 3 = agree (S), 4 = strongly agree (SS). Multiple linear regression analysis was chosen as an analytical tool because it is in accordance with the proposed hypothesis, which is to partially test the effect.

RESULTS AND DISCUSSION

Validity test

The r-table value in this study was 0.361 (df – 2 = 30 - 2 = 28). The r-count generated through data processing is greater than the r-table. So, from these two things, it can be concluded that the instrument in this research shows that it is valid.

Table 1. *Reliability Test*

Variable	Cronbach's Alpha . value	Information
Marketing Relations	0.879	Reliable
Customer Value	0.775	Reliable
Trust	0.879	Reliable
Customer loyalty	0.800	Reliable

Source: SPSS Output, Processed by Researchers, 2021

From table 3.3 above, it can be seen that all statement items in this study have a Cronbach's alpha value > 0.6. From these results, it can be concluded that all questionnaire statement items in this study are reliable.

Abdul Salam[1], Adi Susanto[2]

Table 2. *Normality test*

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters	mean	.0000000
	Std. Deviation	1.53502005
Most Extreme Differences	Absolute	.076
	Positive	.076
	negative	-.066
Kolmogorov-Smirnov Z		.759
asymp. Sig. (2-tailed)		.612
a. Test distribution is Normal.		

Source: SPSS output, processed by researchers 2021

From the table above, it can be seen that the results of the Kolmogorov-Smirnov in this study were 0.759 which was greater than 0.05. So it can be concluded that the data in this study were normally distributed.

Table 3. *Multiple Linear Regression Test*

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1(Constant)	1.568	1.060		1,479	.142
X1	.410	.059	.632	6,996	.000
X2	.016	.149	.013	.105	.916
X3	.111	.072	.209	1,538	.127

a. Dependent Variable: Y

Source: SPSS output, processed by researchers, 2021.

Based on table 4.4 above, it can be seen that the regression equation in this study is as follows:

$$Y = 1.568 + 0.410X1 + 0.016X2 + 0.111X3 + e$$

From the regression equation above, it can be concluded several things as

Abdul Salam1[1],Adi Susanto[2]

follows.

1. The constant value of 1.568 indicates that if all independent variables have a value of zero (0), then the value of the dependent variable is 1.568.

2. The regression coefficient value of the X1 variable (marketing relationship) is 0.410. This means that for each increase in the marketing relationship variable by one (1) unit, the loality variable increases by 0.410 with the assumption that the other independent variables remain constant.

3. The regression coefficient value of the X2 variable (customer value) is 0.016. This means that for every increase in the customer value variable by one (1) unit, the loyalty variable increases by 0.016 assuming the other independent variables remain.

4. The value of the regression coefficient of the X3 variable (trust) is 0.111. This means that for every increase in the confidence variable by one (1) unit, the loality variable increases by 0.111 with the assumption that the other independent variables remain constant.

Table 4. *T-test results*
Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	1.568	1.060		1,479	.142
X1	.410	.059	.632	6,996	.000
X2	.016	.149	.013	.105	.916
X3	.111	.072	.209	1,538	.127

a. Dependent Variable: Y

Source: SPSS output, processed by researchers, 2021

Based on the table above, the following conclusions can be drawn:

a. Effect of relationship marketing on customer loyalty

Abdul Salam[1], Adi Susanto[2]

Based on table 4.5 above, it can be seen that the result of t arithmetic on the marketing relationship variable (X1) is 6,996, which is greater than t table which is only 1,984. While the sig value in this variable is 0.000 which is smaller than 0.05. So it can be concluded that relationship marketing has a significant effect on customer loyalty. (hypothesis accepted)

b. The effect of customer value on customer loyalty

Based on table 4.5 above, it can be seen that the result of t arithmetic on the customer value variable (X2) is 0.105 smaller than the t table which is only 1.984. While the sig value in this variable is 0.916 which is greater than 0.05. So it can be concluded that customer value has no significant effect on customer loyalty. (hypothesis rejected)

c. The effect of trust on customer loyalty

Based on table 4.5 above, it can be seen that the result of t arithmetic on the confidence variable (X3) is 1.538 smaller than the t table which is only 1.984. While the sig value in this variable is 0.127 which is greater than 0.05. So it can be concluded that the confidence no significant effect on customer loyalty. (hypothesis rejected)

Table 5. *Coefficient of Determination Test Results*
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.810a	.657	.646	1.55882

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Source: SPSS output, processed by researchers, 2021.

From the table above, we can see that the Adjusted R Square value is 64.6, which means that the independent variables in this study, namely marketing relationships, customer value and trust have the ability to explain 64.6%, the remaining 35.4% is influenced by another factor.

Abdul Salam1[1],Adi Susanto[2]

CONCLUSIONS AND SUGGESTIONS

Based on the results of data processing and analysis of the discussion above, it can be concluded as follows.

A. The marketing relationship variable has a significant effect on the loyalty of BPJS Health customers in Batu Rotok village. This is because BPJS Health has classes that allow companies and customers to communicate about the number of bills that can maintain their marketing relationship.

B. The customer value variable has no significant effect on the loyalty of BPJS Health customers in Baturotok village. This is because customers do not need to think about costs because the majority of respondents are BPJS Subsidized customers.

C. The trust variable has no significant effect on the loyalty of BPJS Health customers in Baturotok village. This is also because BPJS Health customers in Baturotok village are the majority of subsidy customers.

Suggestion

A. For Companies

The results of this study indicate that companies make improvements in their services and products so that they can increase customer value and trust from customers so that they can increase customer loyalty.

B. For Further Research

For further research, it is hoped that the variables used will be added in the form of service quality or other related variables so that the research results are more interesting.

REFERENCES

Arikunto, S. (2018).*Prosedur Penelitian: Suatu Pendekatan Praktik,* Jakarta: Rineka Cipta.

Assauri, Sofjan. 2013. *Strategic Marketing: Sustaining Lifetime Customer Value.* Jakarta: Erlangga.

Bisnis.com. 2021.Jumlah Peserta BPJS Kesehatan Merosot 167 Orang. Diakses Pada 27 Februari 2021 melalui m.bisnis.com/jumlah-peserta-bpjs-kesehatan-merosot-sebanyak-167-juta-orang-kenapa-ya

BPS.2021. Jumlah Penduduk Indonesia. Diakses Pada 27 Februari 2021 melalui bps.go.id

Ferrinadewi, Erna. 2018. *Merek & Implikasi Pada Strategi Pemasaran*. Yogyakarta: Graha Ilmu

Abdul Salam[1], Adi Susanto[2]

Ghozali, I. 2016. *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 23 (Edisi 8). Cetakan ke VIII.* Semarang : Badan Penerbit Universitas Diponegoro.

Griffin, J. 2010. *Menumbuhkan dan Mempertahankan Pelanggan.* Jakarta: Erlangga.

Hotlan, Siagian., Edwin, Cayhono. 2014. Analisis Website Quality, Trust dan Loyality Pelanggan Online Shhop. *Jurnal Manajemen Pemasaran Petra.Vol 8, No. 2.*

Iskandar, Dadang dan Narsim.(*2015*). Penelitian *Tindakan Kelas dan Publikasinya*. Untuk Kenaikan Pangkat dan Golongan Guru & Pedoman Penulisan PTK.

Junai, Al Fian,. Yuniati, Tri. 2016. Pengaruh Kepuasan dan Kepercayaan Pelanggan Terhadap Loyalitas Pelanggan Auto 2000 Sungkono Surabaya.*Jurnal Imu dan Riset Manajmen.Vol 5, No 6.*

Kotler, P., & Amstrong. 2016. *Prinsip-prinsip Pemasaran* (Edisi 13. Jilid 1 ed.). Jakarta: Erlangga.

Kotler, p., & Keller, K. 2013. *Manajemen Pemasaran, Jilid Kedua,.* Jakarta: Erlangga.

Kurriwati, Nirma. 2017. Membangun Loyalitas Konsumen Melalui Relationship Marketing pada UKM. *Tesis.*

Maris, Hesti Anggaraeni. 2019. Pengaruh Relationship Marketing Terhadap Loyalitas Pelanggan di Kozi 1.0 Coffee Bandung. *Skripsi.*

McKnight, D.H., Choudhury, V., Kacmar, C. 2012. Developing and Validating Trust Measures for e-Commerce: An Integrative Typology. *Information systems research*, 13(3): 334-359

Nandranirwana. 2020. Pengaruh Kepuasan, Kepercayaan dan Kemudahan terhadap Loyalitas Pelanggan Pada Fashion Online Lof_look di Jakarta. *Jurnal Ilmiah Mahasiswa Fakultas Sosial Sains Vol 2 No 02.*

Saputra, dan Ariningsih. 2014. Masa Depan Penerapan Strategi *Relationship Marketing* pada Industri Jasa Perbankan. *Jurnal Manajemen dan Bisnis,Vol. 10 No. 1.*

Sekaran, Uma dan Roger Bougie. 2017. *Metode Penelitian untuk Bisnis: Pendekatan Pengembangan-Keahlian.* Edisi 6.Buku 2. Salemba Empat: Jakarta Selatan 12610

Setyawan, Yohana Neysa. & Edwin, Japarianto. 2014. Pengaruh Kepercayaan, Jaminan Rasa Aman dan Aksesabilitas Terhadap Minat Menabung Nasabah Bank Danamon di Surabaya. *Jurnal Manajemen Pemasaran Petra.Vol 2, No. 1.*

Setyawardani, Rossitya Dwi. 2021. Pengaruh Kualitas Layanan, Produk dan Nilai Pelanggan terhadap Kepuasan Pelanggan dan Loyalitas Pelanggan. *Jurnal Bina Bangsa Ekonomi Vol 14 No. 1.*

Sugiyono. 2016. *Metode Penelitian Kuantitatif, Kualitatif dan R&D.* Bandung: PT Alfabeta.

Suryati, Bidah. 2017. Pengaruh Kepercayaan Terhadap Loyalitas Nasabah BNI Syariah Surakarta Dengan Komitmen Sebagai Variabel Intervening.*Skripsi.*

Tandjung, Jenu Widodo. 2014. *Marketing Management*: Pendekatan Pada Nilai-nilai Pelanggan. Malang: Banyumedia Publishing.

Tjiptono, & Chandra. 2016. *Sevice Quality and Statisfaction. Edisi 4.* Yogyakarta: Andi.

Wiwoho, Anggrahita Satriyo. 2018. Pengaruh Relationship Marketing, Customer Value dan Trust Terhadap Loyalitas Pelanggan Pada PT Asuransi Jiwasaraya Cabang Kota Malang. *Jurnal Manajemen Binis. Vol 8 No 02.*

Wulandari, Sri Rizki. 2018. Pengaruh Nilai Pelanggan Dan Produk Terhadap Loyalitas Pelanggan Melaui Kepuasan Pelanggan Sebagai Variabel Intervening Pada Rumah Makan Sederhana Cabang Basuki Rahmat Palembang.*Skripsi.*

Yohanes, Darwin Steven, Sondang Kunto.2014. Analisis Pengaruh Kualitas Layanan Terhadap Loyalitas Pelanggan dengan Kepuasan dan Kepercayaan Pelanggan sebagai Variabel Intervening pada Asuransi Jiwa Manulife Indonesia-Surabaya.*Jurnal Manajemen Pemasaran Petra.Vol 2, No 1.*

Yulisetiarini, Diah. 2018. Pengaruh Nilai Pelanggan, Kualitas Layanan, Harga Dan Kepercayaan Terhadap Loyalitas Melalui Kepuasan Penumpang Kereta Api Sri Tanjung Jember-Yogyakarta PT KAI Daop IX Jember. *Seminar Manajemen dan Bisnis ke-3.*