INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

IJRCM

CONTENTS

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   ii

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

www.ijrcm.org.in

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   iii
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   iv
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: **infoijrcm@gmail.com**.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1.   **COVERING LETTER FOR SUBMISSION**:

     DATED: _____

     THE EDITOR
     IJRCM

     Subject: **SUBMISSION OF MANUSCRIPT IN THE AREA OF** .

      (e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

     DEAR SIR/MADAM

     Please find my submission of manuscript entitled '_____' for possible publication in your journals.

     I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

     I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

     Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

     NAME OF CORRESPONDING AUTHOR:
     Designation:
     Affiliation with full address, contact numbers & Pin Code:
     Residential address with Pin Code:
     Mobile Number (s):
     Landline Number (s):
     E-mail Address:
     Alternate E-mail Address:

     NOTES:
     a)   The whole manuscript is required to be in *ONE MS WORD FILE* only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
     b)   The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
          New Manuscript for Review in the area of (**Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/ Engineering/Mathematics/other, please specify)**
     c)   There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
     d)   The total size of the file containing the manuscript is required to be below **500 KB**.
     e)   Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
     f)   The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2.   **MANUSCRIPT TITLE**: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3.   **AUTHOR NAME (S) & AFFILIATIONS**: The author (s) **full name**, **designation**, **affiliation** (s), **address**, **mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4.   **ABSTRACT**: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT V
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

5.   **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.

6.   **MANUSCRIPT:** Manuscript must be in **_BRITISH ENGLISH_** prepared on a standard A4 size **_PORTRAIT SETTING PAPER_**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.

7.   **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.

8.   **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.

9.   **MAIN TEXT:** The main text should follow the following sequence:

      INTRODUCTION

      REVIEW OF LITERATURE

      NEED/IMPORTANCE OF THE STUDY

      STATEMENT OF THE PROBLEM

      OBJECTIVES

      HYPOTHESES

      RESEARCH METHODOLOGY

      RESULTS & DISCUSSION

      FINDINGS

      RECOMMENDATIONS/SUGGESTIONS

      CONCLUSIONS

      SCOPE FOR FURTHER RESEARCH

      ACKNOWLEDGMENTS

      REFERENCES

      APPENDIX/ANNEXURE

      It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10.   **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered &self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.

11.   **EQUATIONS:**These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.

12.   **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:

- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (**ed.**) for one editor, and (**ed.s**) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

<div align="center">**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**</div>

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, KurukshetraUniversity, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

<div align="center">

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT vi

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

www.ijrcm.org.in

</div>

THE IMPACT OF SERVICE QUALITY AND MARKETING ON CUSTOMER LOYALTY IN BANKING SECTOR, ACEH-INDONESIA

FIFI YUSMITA
STUDENT
COLLEGE OF BUSINESS
UNIVERSITI UTARA
MALAYSIA

DR. VIMALASANJEEVKUMAR
ASSOCIATE PROFESSOR
COLLEGE OF BUSINESS
UNIVERSITI OF UTARA
MALAYSIA

ABSTRACT
Banks play a significant role in the economy, making up one of the biggest provider of services in the Indonesia economy. Hence, providing better service quality and planning marketing strategic are vital as banks have to compete for customers. This research explores the impact of relationship service quality and marketing on customer loyalty in banking context. A survey of customers of banking sector, Nanggroe Aceh Darussalam Province, Indonesia was conducted to determine the significance and influence of the underpinning of the relationship services quality such as tangibles, reliability, responsiveness, empathy, assurance and the relationship of strategic marketing likely strategic marketing on product, strategic marketing on price, strategic marketing on location dan strategic marketing on promotion. A total of 75 of usable questionnaire were obtain from a total of 100 questionnaires' distributed. The finding show that the all variables namely tangibles, reliability, responsiveness, empathy, assurance, strategic marketing on product, strategic marketing on price, strategic marketing on location dan strategic marketing on promotion were important in determining and influencing customers loyalty since the results of the research showed that customers loyalty are related to all variables namely tangibles, reliability, responsiveness, empathy, assurance, strategic marketing on product, strategic marketing on price, strategic marketing on location dan strategic marketing on promotion, therefore bank needs to consider these factors and provide customers loyalty other facilities that are essentials for attracting customers.

KEYWORDS
customer loyalty, services quality, strategy marketing, quantative analysis.

INTRODUCTION
ustomer loyalty in banking has been a major concern to practitioners due to severe competition and higher customer expectations. Customer loyalty is considered a vital link and aspiration to organizational success, profit and business performance (Oliver, 1997; Reichheld and Sasser, 1990; Reichheld, 1993; Sheth and Parvatiyar, 1995). Selin et al. (1987) state that, "those consumers that demonstrate the greatest levels of loyalty toward the product, or service activity, tend to repurchase more often, and spend more money". Thus, loyal customers do not only increase the value of the business, but also enable business to maintain costs lower than those associated with attracting new customers. Moreover, loyalty rather than satisfaction is becoming the number one strategic goal in today's competitive business environment (Oliver, 1999).

One of the ways to enhance customer loyalty in banking is by focusing on offering excellent services and meeting the needs of customer. Banks need to have a good understanding of their customer behavior so that appropriate marketing strategies directed towards relationship building and customer retention can be developed. As a result, a great deal of research attention has focused on the identification of effective methods of actively enhancing loyalty, including loyalty programs such as point reward schemes (Lach, 2000). Loyalty programs "create a reluctance to defect" by rewarding the customer for repurchasing from the organization (Duffy, 1998). Hitherto, in recent years, customer loyalty in banking has received increasing attention from academic researchers worldwide (Caruana, 2002; Ball, Coelho & Machas, 2004; Beerli, Martin and Quintana, 2004). It is important to banks to adequately monitor their customer loyalty programs, bank management need to be knowledgeable of the drivers of customer loyalty in retail banking industry. This is the main impetus of doing this research.

Thus, the objective of this study is to examine the causal relationships of several antecedents of customer loyalty in the context of retail banking in Nanggroe Aceh Darussalam, Indonesia. This paper is structured as follows. First, we review the service quality and marketing literature on the antecedents of customer loyalty. Next, we present the research framework, methods, measures and findings. Finally, the results were discussed in terms of its contribution to the upgrading of banking services and recommendations for future research.

CUSTOMER LOYALTY
Until the 1970's, loyalty was understood as repeat purchase behavior, primarily considering repeat purchase cycles (Bass 1974). Following that, a behavioral approach toward explaining purchase patterns emerged. Among the first proponents of such a behavioral approach was Jacoby (1973, 1978). Loyalty was defined as a biased (nonrandom) repeat purchase of a specific brand (from a set of alternatives) over time by a consumer, using a deliberate evaluation process (Jacoby and Kyner 1973). Later, Jacoby and Chestnut (1978) note that the belief, affect, and intention structure of a consumer must be examined in order to analyze loyalty. Despite these seminal works, there is still no universal agreement on the definition of loyalty (Dick and Basu 1994; Jacoby and Chestnut 1978; Oliver 1999; Uncles, Dowling, and Hammond 2003). According to Uncles et al. (2003), three popular conceptualizations of loyalty exist: loyalty as an attitude that leads to a relationship with the brand; loyalty expressed mainly in terms of revealed behavior; and buying moderated by the individual's characteristics, circumstances, and/or the purchase situation. We use Oliver's (1997) definition, because it includes both attitudinal and behavioral aspects of loyalty. Oliver (1997) defines loyalty as a deeply held commitment to rebuy or repatronize a preferred product or service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts that have the potential to cause switching behavior. He introduces a four-stage loyalty model, implying that different aspects of loyalty do not emerge simultaneously, but rather consecutively over time (Oliver 1999). More than a clarification, this model extends the loyalty sequence "cognitive-affective-conative" by including an observable behavior, for example actual purchase behavior. At each loyalty stage, different factors influencing loyalty can be detected.

At this stage, consumer loyalty is determined by information relating to the offering, such as price, quality, and so forth. It is the weakest type of loyalty, since it is directed at costs and benefits of an offering and not at the brand itself. Therefore, consumers are likely to switch once they perceive alternative offerings as being superior with respect to the cost-benefit ratio (Kalyanaram and Little 1994; Sivakumar and Raj 1997). Cognitive loyalty is influenced largely by the consumer's evaluative response to an experience, in particular to the perceived performance of an offering relative to price (= value).

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   8
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

Affective loyalty relates to a favorable attitude towards a specific brand. Attitude itself is a function of cognition (e.g., expectation). Satisfaction is a global affect evaluation or feeling state which can be predicted from perceived performance as the cognitive component of the evaluation (Oliver 1993; Phillips and Baumgartner 2002; Westbrook and Oliver 1991). Expectancy confirmation leads to satisfaction, which in turn effectuates affective loyalty (Bitner 1990). Oliver (1997) defines satisfaction as "the consumer's fulfillment response, the degree to which the level of fulfillment is pleasant or unpleasant." Affective loyalty is also subject to deterioration, caused primarily by an increased attractiveness of competitive offerings (Sambandam and Lord 1995) and an enhanced liking for competitive brands. This can be, for instance, conveyed through imagery and association used in competitive communications (Oliver 1999).

Conative loyalty implies that attitudinal loyalty must be accompanied by a desire to intend an action, for example repurchase a particular brand. It is stronger than affective loyalty, but has vulnerabilities as well. Repeated delivery failures are a particularly strong factor in diminishing conative loyalty. Consumers are more likely to try alternative offerings if they experience frequent service failures. Even though the consumer is conatively loyal, he has not developed the resolve to avoid considering alternative offerings (Oliver 1999).

Action control studies imply that not all intentions are transformed into action (Kuhl and Beckmann 1985). The three previous loyalty states may result in a readiness to act (in this case, to buy). This readiness is accompanied by the consumer's willingness to search for the favorite offering despite considerable effort necessary to do so. Competitive offerings are not considered as alternatives. Despite the many attempts to consider selected links between different loyalty phases, relatively little empirical research has been conducted on testing the total four-stage loyalty model. Our study tries to fill that void by empirically testing Oliver's (1997) loyalty model and possible moderators affecting the links between the loyalty phases in a retail setting.

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 seoarang there are some features could be considered loyal customers. Among others:

a. Makes rugular repeat purchase
b. Purcase across product lines and servise
c. Refers others
d. Demonstrates in immunity to the pull nof 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 bearti also those who feel satisfied, and (6) reduce the cost of failure (such as replacement cost).

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 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 swiching 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.

SERVICE QUALITY

Definitions of service quality hold that this is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Lehtinen & Lehtinen, 1982; Lewis & Booms, 1983, Gronroos, 1984; Parasuraman et al., 1985; 1988; Caruana, 2002). Service quality is defined as the degree of discrepancy between customers' normative expectation for service and their perceptions of service performance (Parasuraman et al., 1985). The definition of service quality was further developed as "*the overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general expectations of how firms in that industry should perform* (Parasuraman et al., 1988). As the time evolve, quality concepts such as total quality management (TQM) and new public management (NPM) have been adopted by many organizations in most developed countries as early as 1990s. The key objective of NPM, for instance, is to improve the delivery of service quality by taking a customer-oriented approach (Mwita, 2000). Wu et al. (2006) integrates data envelopment analysis (DEA) and neural network (NNs) to examine the relative branch efficiency. The use of the DEA technique in performance benchmarking of bank branches has evolved from relative benchmarking of performance in terms of operating efficiency (service quality) and profitability (Manandhar & Tang, 2002). Among general instruments, the most popular model used for evaluation of service quality is SERVQUAL, a well-known scale developed by Parasuraman et al. (1985, 1988). The attributes of (Parasuraman et al., 1985), were: tangibles, reliability, responsiveness, competency, courtesy, assurance, credibility, security, access, and understanding. Parasuraman et al. (1988) later reduced these ten dimensions into five by using a factor analysis. Based on the five dimensions, a 22-item survey instrument for measuring service quality has been developed. These five dimensions are: Tangibles - Physical facilities, equipment and appearance of personnel. Reliability - Ability to perform the promised service dependably and accurately. Responsiveness - Willingness to help customers and provide prompt service. Assurance (including competence, courtesy, credibility and security) - Knowledge and courtesy of employees and their ability to inspire trust and confidence. Empathy (including access, communication, understanding the customer) - Caring and individualized attention that the firm provides to its customers. Although there has been criticism from some other researchers to SERVQUAL instrument (Johnston, 1995), yet SERVQUAL is the instrument most utilized for its confirmatory factor analyses in most cases. Thus, up to date, SERVQUAL has proven to be a parsimonious model that has been used in various service organizations and industries to measure service quality including banks (Mc Alexander et al., 1994; Cowling & Newman, 1996; Levesque & Mc Dougall, 1996; Caruana et al., 2000; Caruana, 2002; Sureshchandar et al., 2002; Paswan et al., 2004; Seth et al., 2005; Lymperopoulos et al., 2006).

RELIABILITY

Reliability is the customer's own reflection on the service experience and on how the service has been or is being performed. In particular, the customer will reflect on the service promise and decided if that has been kept. Most customers regard reliability as being the most important of the five dimension of service performance (Bateson, 1995). Reliability in services is defined as ability to perform the promised service dependably and accurately (Berry et al., 1990).

TANGIBLES

Tangibles are those factors the customers can see, hear and touch. In most service firms, tangibles include the physical environment, the facilities, and the appearance of the contact personnel. Tangibles are used when assessing physical quality before the service experience (Bateson, 1995). Tangibles are the appearance of physical facilities, equipment, personnel and communication materials (Berry et al., in Zainol, 2003). Tangibles include the physical evidence of

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   9
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

the service such as physical facilities, appearance of service providers, tools or equipment used to provided the service, physical presentation of the service, and other customers in the service facility (Haksever et al., 2000).

RESPONSIVENESS

Responsiveness is the customer's perception of the willingness and ability of staff to respond to the customer's own needs. Responsiveness is particularly important to customers who have problems or require some service over and above that which is ordinarily provided (Bateson, 1995). Responsiveness is willingness to help customers and provided prompt service (Berry et al., 1990; Philip and Steward, 1999). Responsiveness concerns the willingness or readiness of employees to provide service.

ASSURANCE

Assurance present the customers' trust and confidence in the service and also the courtesy and compentence of service providers. A favorable assessment of assurances will indicate that the customer is satisfied that the staff understood his needs and met them, and that no further problems have been created (Bateson, 1995). This dimension relates to the knowledge, and courtesy of employees and their ability to convey trust and confident (Berry et al., 1990).

EMPATHY

Emphaty is defined as the caring and individualized attention provided to customers (Berry et al., 1990; Philp and Stewart, 1999; Hakseveret et al., 2000). It includes the approachability and ease of contact with the service providers and making the effort to understand the customers and their needs (Hakseveret et al., 2000)

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 ON PRODUCTS

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:
- Convinient Goods
- Shopping Goods
- Speciality 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:
- Raw materials
- Equipment operation
- Components and semi-finished goods
- Installation
- Extra Equipment

MARKETING STRATEGIES FOR 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:
- 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.
- 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:
- Pricing to grab market share
- Pricing for the purpose of maximum revenue
- Pricing for promotional purposes
- Pricing for profit targets

MARKETING STRATEGY FOR 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:
- Access, such as location, easily accessible public transportation
- Visibility, such as the location which can be seen clearly from the roadside
- 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
- The parking lot is spacious and safe
- Expansion, available space in which to expand business in the future
- Environment, namely the area around the support
- Competition, was the location of competitors
- Government Regulation
- Factors affecting the company in determining the alternative distribution channels, among others:
- Market Considerations
- Consideration Goods
- Company Considerations
- Consideration Broker

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT 10
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

- Promotional Consideration

TOP PROMOTIONAL MARKETING STRATEGY
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:

- Sales promotions generate faster response than ads.
- 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.
- The buyers of certain brands that each tends to not change the pattern of the buyers, although there is a competitive campaign.

BANK AND CUSTOMERS
Banking and financial services are an important part of services industry mish kin, (2001). He also conducted that who are satisfied and also complained with the services recovery efforts of the bank are three times more likely to recommend the bank to some one else and to do increased business with the bank.
Now, banks managers knew that delivering quality service to customers is major important for success and survival in today's global and competitive banking environment. Customers- seller relationship is recognized as pervasive, inescapable and high interdependent, with ties between consumers and business vital to the interest of both parties. Both parties which are customer and form will gain mutual reward by having a customer relationship. Consumer's benefit in terms of enhanced value, better quality and increased satisfaction with their purchased (File &Princed, 1993). While the other parties which are firm will gain benefit from greater sales volume, better operating efficiencies, positive word of mouth publicity, improved customer feedback, and decreased marketing expanses (Riechheld& Sasser, 1990; Vavra, 1992).
Now days, there are many variety of new banking products such as automated teller, machine, phone banking, tele- banking, inter banking and many others. All these products were developed for the purposed to accommodate the increased of the customer needs, giving a clear direction regarding the changes of the banking industry has going through during the last two decades. Cost of transaction has been reduced and at the same time can increased the speed of services substantially. Growing applications of these technologies especially the computerized networks to banking has led to more usage of electronic banking.

THEORETICAL FRAMEWORK
This study formulates the antecedents of customer loyalty as shown in Figure 1. In the research framework, it shows that tangible, reliability, responsiveness, assurance, empathy, comitment, marketing strategy on produt, marketing strategy on price, marketing strategy on location and marketing strategy on promotion are direct predictors of customer loyalty. The literature indicates that tangible, reliability, responsiveness, assurance, empathy, comitment, marketing strategy on produt, marketing strategy on price, marketing strategy on location and marketing strategy on promotion are direct antecedents of customer loyalty.

PROBLEM STATEMENT

Services quality offers a sustainable competitive advantage to a bank because it creates value and also customer satisfaction. However, services quality is reduced drastically by services breakdowns. The result of services breakdowns are customers dissatisfaction and possibly customers defection depending on the customer's trust, knowledge and the availability of alternative services provider. In the banking sector, to maintain and having a closer relationship with the entire or existing customers are very important. The maintenance of customers trust in the retail banking industry is of considerable importance as it can impact on the likelihood of retaining existing customers (Morgan & Hunt, 1994) and attaining new ones. Furthermore, trust in a bank can also be more important to a bank customer than price. So each bank must make sure that their services fulfill their customers' needs and wants. The focus on this reaserch is to identify the common relationship service quality and marketing underpinning on customer loyalty in banking sector. This research will also look whether all dimensions mentioned contributed equally or differentially towards the loyalty of the customer.
STATEMENT OF PROBLEMS
Hence this particular study focuses on the "service quality factors and strategic marketing factors on customer loyalty : indication from Nanggroe Aceh Darussalam Banks-Indonesia"

PURPOSE OF STUDY

1. General purpose
This study examines the concept of five underpinnings of relationship service quality and four underpinnings of relationship marketing and the concept of customer loyalty. In Particular, it aims to explore the nature of relationship services quality and marketing underpinning and how it will affect each of the customers to be loyal towards their bank.
2. Specific purpose
In assuring that the above objectives can be achieve, there are few specific objectives that need to be accomplished. These specific objectives are as follows:

- to determine whether services quality influence the extent to which customer's loyalty towards their banks
- to determine whether marketing strategy influence the extent to which customer's loyalty towards their banks

RESEARCH OBJECTIVES

The objectives of the research include;
1. To analyze the relationship between tangibles and customers loyalty
2. To analyze the relationship between reliability and customers loyalty
3. To analyze the relationship between responsiveness and customers loyalty
4. To analyze the relationship between assurance and customers loyalty
5. To analyze the relationship between emphaty and customers loyalty
6. To analyze the relationship between marketing strategy on Product and customers loyalty
7. To analyze the relationship between marketing strategy on price and customers loyalty
8. To analyze the relationship between marketing strategy on location and customers loyalty
9. To analyze the relationship between marketing strategy on promotion and customers loyalty

HYPOTHESIS

This study aims to investigate relations among service quality and marketing on customer loyalty. According to our frame work the following hypotheses are formulated.
H1: Tangibles may have significant positive relationship on customers loyalty
H2: Reliability may have significant positive relationship on customers loyalty
H3: Responsiveness may have significant positive relationship on customers loyalty

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT 11
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

H4: Assurance may have significant positive relationship on customers loyalty
H5: Emphaty may have significant positive relationship on customers loyalty
H6: Marketing strategy on product may have significant positive relationship on customers loyalty
H7: Marketing strategy on price may have significant positive relationship on customers loyalty
H8: Marketing strategy on location may have significant positive relationship on customers loyalty
H9: Marketing Strategy on Promotion may have significant positive relationship on customers loyalty

FIGURE 1: RESEARCH FRAMEWORK
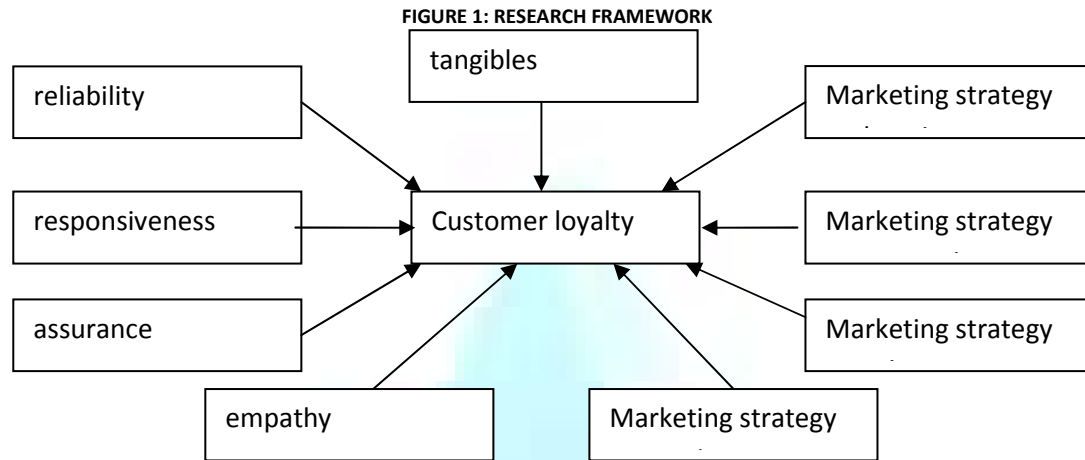
METHODOLOGY

SELECTION AND MEASURES

The most frequent use of data collection is by way of questionnaires. It is used to measure the past behaviour, and respondent characteristics (Kinnear & Tiylor, 1996). The questionnaire designed for this research was formulated as open ended and closed-ended questions which were normally structured for respondents to select their choices of statement from a list of questions presented to them. We use linkert scale by five-point scales described at either end by "strongly disagree" to "strongly agree" were used.

In the first part, the respondent's demographic profiles were asked such as gender, age, educational qualification, occupation and monthly income. The second part consists of 39 questions. The entire questions were base
d on the dimension of the variables.

TABLE 1: MEASUREMENT VARIABLES

Variable	Definition	Sub Indicator
Customer Loyalty (Y)	Customer Loyalty (Y) is a commitment from the consumer to use a particular product or services brand, which formed due to consistency of the company to meet customer expectations.	1. To use Bank 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 other banks 4. To delively positive things on saving products to others 5. Provide advice to the bank for the development of saving products
Tangibility (X1)	Tangibles present the appearance of physical factors such as equipment, facilities and personnel.	1. Bank physical facilities conform with services provided 2. Bank employees are well dressed 3. Bank has appealing physical Facilities 4. Bank has modern equipment and Technology
Reliability (X2)	Reliability is the ability to perform the service in an accurate and dependable manner.	1. Bank provides service as promised 2. Bank fulfills promise 3. Bank keeps accurate records 4. Bank is sympathetic and reassuring 5. Bank is dependable
Responsiveness (X3)	Responsiveness refers to the willingness to provide help and prompt service to customers	1. Bank cares about my interest 2. Bank employees knows my needs 3. Bank's employees give personal attentions to me 4. Bank's employees willing to help me
Assurance (X4)	Assurance involves the knowledge and courtesy of employees and their ability to convey trust and confidence.	1. I can trust the employee 2. I feel safe in dealing with the employees
Emphaty (X5)	Empathy indicates providing individual attention and care to customers	1. Employees should get adequate support from Bank 2. employees should be polite
Marketing Strategy on Product (X6)	Products is something that can be offerd on the market for attention, requested, used or consumed that satisfy consumer needs and wants of both good and services (Kohtler,1990). The indicator used to measure this variable is saving safety.	1. Security Saving 2. Books withdraw savings 3. Directive in passbook is easy to understand 4. Canbe used as a means of payment
Marketing Strategy on Price (X7)	Price is the number of values assigned to a product or service to get some combination of the product or service to get some combination of priodik and ministry (Swastha,1983)	1. The amount of savings interest rate 2. The amount of administrative costs 3. The amount of replacement cost saving books 4. Other expenses
Marketing Strategy on Location (X8)	Location is institutions that have a distributor or dealer events which distribute products and services from producers to consumers (Nitisemitro,1997)	1. Bank's strategic location 2. Availability of public transport to localized Bank 3. Number of office units 4. Easily accessible
Marketing Strategy on Promotion (X9)	Promotion is the flow of informationor persuation of a direction made to direct a persom or organization to the action that creates an exchange in marketing (Private and Irawan, 1999)	1. The information provide through personal selling/ account officer 2. The information provide through banner 3. Mass or radio 4. Information through brochures 5. Lottery by the Bank's procurement

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   12
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

RESEARCH DESIGN

This particular study focuses mainly on the effect of services quality and marketing on customer loyalty. This study considered customers from different banks by analyzing the customer loyalty. Since the study is more of fact finding one, the research follows descriptive study design as its plan of action.

POPULATION AND SAMPLE

The population selected for the study consists of the banks in various district in Nanggroe Aceh Darussalam. The customers who are having different socio background, likely gender, age, educational qualification, occupation and monthly income are considered as the criteria for the selection of sample. This criterion chosen in order to asses is there any difference among these customers with regards to their loyalty to the banks that their chosen. A total of 100 customers who are patronizing different banks were request to complete a questionnaire. A respondent rate of 75% was collected beck responding to 75 responses that contained measures of the constructs of concern the questionnaire were distributed to the respondents by using simple random sampling method. Under simple random sampling method, all elements in the customers are considered and each element in the customers are considered and each elements has an equal chance of being chosen as the subject (sekaran, 2009). A respondent rate of 75% was collected beck responding to 75 responses. The research sample was selected from a range of demographic elements for processing based on non probability sampling in Aceh-Indonesia with focus point on banks in Nanggroe Aceh Darussalam. Non probability sampling techniques are in which units of that sample are selected on the basis of personal judgment or convenience. The probability of any particular member/ customers of the population being chosen is unknown (Zikmud, 1997).

TYPES AND SOURCES OF 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 research 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 pengunpulan 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 data collection techniques and the customer respondents related to the research this objectives. Hence,with direct interviews with office banks 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.

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 + b1X1 + b2X2 + b3X3 + b4X4 + b5X5+ b6X6+ b7X7+ b8X8+ b9X9+ e

Where:

Y   = Customer Loyalty
a   = Constant
X1   = Tangibles
X2   = Reliability
X3   = Responsiveness
X4   = Assurance
X5   = Emphaty
X6   = Marketing Strategies for Products
X7   = Marketing Strategies for Price
X8   = Marketing Strategies for Location
X9   = for Promotion Marketing Strategy
b1-bn   = regression coefficients
e   = Error

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.

ANALYSIS AND RESULTS

TABLE 2: FACTOR ANALYSIS : CUSTOMER LOYALTY FACTORS

Variables (Independent Variable)	Number of items	% of variance explained	Cronbach's alpha
Services Quality-tangibility (X1)	4 (four) items	0.021	0.976
Services Quality-reliability (X2)	5 (five) items	0.082	0.953
Services Quality-responsiveness (X3)	4 (four) items	0.019	0.976
Services Quality-assurance (X4)	4 (four) items	0.019	0.976
Services Quality-emphaty (X5)	5 (five) items	0.085	0.794
Marketing strategy on product (X6)	4 (four) items	0.062	0.954
Marketing strategy on price (X7)	4 (four) items	0.030	0.962
Marketing strategy on location (X8)	4 (four) items	0.028	0.974
Marketing strategy on promotion (X9)	5 (five) items	0.086	0.953

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   13
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

All the 9 factors (X1, X2, X3, X4, X4, X5, X6, X7, X8, and X9) that included infactor analysis were found most vital in survival skill explaining 0.021, 0.082, 0.019, 0.019, 0.085, 0.062, 0.030, 0.028 and 0.086 of the variance respectively. Thus all the factors then considered for further analysis.

RELIABILITY TEST

Reliability test was conducted on independent and dependent variables, services quality, marketing and customer loyalty. Reliability test used to view the reliability of instruments has been declared invalid. Instrument says reliable, using the coefficient alpha croanbach. If the value croanbach alpha coefficient> 0.60. the Cronbach's alpha values of the study variables are shown in the table. As the result, cronbach's alpha for the customer loyalty variables range from 0.794 to 0.976 and considered for the study.

VALIDITY TEST

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 14.00. The method used Varimax Rotation and variables have factor loading more than 0.4 otherwise appropriate for factor analysis. Testing with Kaiser's MSA method shows the value of 0.500. This value means the data obtained is valid or appropriate for factor analysis.

TABLE 3: VALIDITY TESTING RESULT
KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	229.765
	Df	1
	Sig.	.000

SOCIO DEMOGRAPHIC ANALYSIS

The data collected of socio demographics were analyzed on the basis of descriptive statistics. SPSS 14.00 version was used to analyzed the data collected. The details of the analysis are given below.

TABLE 4: SOCIO DEMOGRAPHIC ANALYSIS

	Frequency	Percent
A. Gender		
1. male	37	49.3
2. female	38	50.7
B. Age	-	-
1.below 20 years	-	-
2.20-39 years	42	56
3.40-49 years	18	24
4.50 years and above	15	20
C. Educational qualification		
1.Primary	-	-
2.Secondary	-	-
3.Diploma	-	-
4.Degree	24	32
4.Master	31	41.3
5.Postgraduate	20	26.7
6.Others	-	-
D. Occupation		
1.Government sector	55	73.3
2.Own business	13	17.3
3.Private sector	7	9.3
4.Student	-	
5.Others	-	
E. Monthly income		
1. below RM 2,000	57	76
2. RM2001-RM3999	12	16
3.RM 4,000 and above	6	8

Table. 4 shows the socio demographic of respondents. From the table most of the respondents are female 50.7% (38) and male 49.3% (37). The table also shown that 56% or 42 respondent's age between 20- 39 years.24percent or 18 respondents answered the questionnaire is age between 40-49 years. The remaining of 20% or 15 no's of the respondents were age 50 years and above. The data shown, 32 % or 24 respondents' hold degree, while 41.3% or 31 respondents' hold a master and 26.7% or 20 respondents' hold a postgraduate degree. The result of respondents' occupation is shown that 73.3 % or 55 respondents are working in government sector, 17.3 %(13 respondents) had their own business and others gained is 9.3% or 7 respondents work in private sector. Table found that 76 % or 57 respondents' income below RM 2,000.00 per month. On the other hand, 16 % or 12 respondents' income between RM 2,001.00 – RM 3999.00 while 8 % or 6 respondents' income between RM 4000.00 and above.

ANALYSIS OF VARIANCE (ANOVA)

In statistics, analysis of variance (ANOVA) is a collection of statistical models, and their associated procedures, in which the observed variance is partitioned into components due to different explanatory variables. The initial techniques of the analysis of variance were developed by R .A. Fisher statistician and geneticist in the 1920s and 1930s, and is sometimes known as Fisher's ANOVA or Fisher's analysis of variance.

The basic procedure is to derive two different estimates of population variance from the data, then calculate a static from the ratio of these two estimates (Coakes & Steed, 2007). One of these estimates (between-groups variance) is a measure of the effect of the independent variable combined with error variance while within-group variance is a measure of error variance by itself. A significant F-ratio indicates that the population means are probably not all equal.

The result of the independent variable combined is significanse at 0.000 or less of 0.05 level (p < 0.5%). It can be explained that all independent variables are tangibility, reliability, responsiveness, emphaty, assurance, strategy marketing on product, strategic marketing on price, strategic marketing on location, strategic marketing on promotion have significant relation with customer's loyalty. And R-square at 0.979 or 97.9% independent variables have capability to influence or as predictors of dependent variables.The results of ANOVA are shown in the table below.

TABLE 5: ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	232.954	1	232.954	1713.309	.000(a)
	Residual	9.926	73	.136		
	Total	242.880	74			

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT 14
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

TABLE 6: MODEL SUMMARY (b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.979(a)	.959	.959	.36874	.959	1713.309	1	73	.000	1.914

a Predictors: (Constant), X
b Dependent Variable: Y

CORRELATION

A number of different coefficients are used for different situations as mentioned by Coakes & Steed (2007). The best known is the Pearson product-moment correlation coefficient, which is obtained by dividing the covariance of the two variables by them product of their standard deviations. Pearson's correlation reflects the degree of linear relationship between two variables. It ranges from +1 to -1. A correlation of +1 means that there is a perfect positive linear relationship between variables. A correlation of -1 means that there is a perfect negative linear relationship between variables. A correlation of 0 means there is no linear relationship between the two variables. Correlations are rarely if ever 0, 1, or -1. A certain outcome could indicate whether correlations are negative or positive.

TABLE 7: CORRELATION BETWEEN SERVICES QUALITY AND MARKETING ON CUSTOMER LOYALTY

Analysis	Dependent Variable : Customer's loyalty
Tangibility	0.979 (**)
Reliability	0.918 (**)
Responsiveness	0.981 (**)
Assurance	0.981 (**)
Empathy	0.915 (**)
Strategy marketing on product	0.938 (**)
Strategy marketing on price	0.970 (**)
Strategy marketing on location	0.972 (**)
Strategy marketing on promotion	0.914 (**)

(**) Correlation is significant at the 0.01 level (2-tailed)

Table 7 shows there is a significant positive correlation between services quality and marketing dimension and customers' loyalty with a significant value at 0.000. Hence we accept the Hyphothesis. In other words services quality and marketing dimension and customers' loyalty are related with a high relationship (r = 0.979)

REGRESSION ANALYSIS

To determine the influence of tangibility, reliability, responsiveness, assurance, empathy, marketing strategies for product, price, place and promotion of customer loyalty in Nanggroe Aceh Darussalam Banks, then conducted multiple regression analysis as shown in Table 8 below.

TABLE 8: MULTIPLE REGRESSION

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.375	.543		-.698	.487		
	tangibility	1.230	.030	.979	40.786	.000	1.000	1.000
	reliability	1.055	.053	.918	19.805	.000	1.000	1.000
	responsiveness	1.250	.029	.981	43.501	.000	1.000	1.000
	assurance	1.250	.029	.981	43.501	.000	1.000	1.000
	empathy	.836	.043	.915	19.378	.000	1.000	1.000
	strategy marketing on product	1.095	.047	.938	23.276	.000	1.000	1.000
	strategy marketing on price	1.195	.035	.970	34.038	.000	1.000	1.000
	strategy marketing on location	1.212	.035	.972	35.093	.000	1.000	1.000
	Strategy marketing on promotion	.994	.052	.914	19.267	.000	1.000	1.000

As for the relationship and contribution of service quality variables of tangibility, reliability, responsiveness, assurance, empathy and marketing strategy variables on product, price, place and promotion of banks customer in Nanggroe Aceh Darussalam, can be seen correlations coefficient and determinants in the summary table as follows.

From the table were obtained as following equation:

Y = -0.375 + 1.230 X1 + 1.055 X2 + 1.250 X3 + .1.250 X4 + 0.836 X5 + 1.095 X6 +1.195 X7 + 1.212 X8 +0.994 X9

TABLE 9: THE SUMMARY OF HYPOTHESES

THE HYPOTHESIS	FINDING
H1 :Tangibles may have significant positive relationship on customers loyalty	Accepted
H2 :Reliability may have significant positive relationship on customers loyalty	Accepted
H3 :Responsiveness may have significant positive relationship on customers loyalty	Accepted
H4 :Assurance may have significant positive relationship on customers loyalty	Accepted
H5 :Emphaty may have significant positive relationship on customers loyalty	Accepted
H6 :Marketing strategy on product may have significant positive relationship on customers loyalty	Accepted
H7 :Marketing strategy on price may have significant positive relationship on customers loyalty	Accepted
H8 :Marketing strategy on location may have significant positive relationship on customers loyalty	Accepted
H9 :Marketing Strategy on Promotion may have significant positive relationship on customers loyalty	Accepted

DISCUSSION

Regression Analysis shows that tangibles have significant impact on customer loyalty. This result is similarly to the findings by Sureshchandar et al. (2003). It has been observed that there is a changing trend and respondents did not treat tangibles as an important measurement anymore due to availability of self-service terminals. Therefore, the bank must look into interior rather than upgrading the proficiency of their self-service terminals. Banks customers do view the tangibles as an important factor for them.

Reliability is found to have positive relationship with customer loyalty. The finding is supported by the previous researchers including Nguyen & Leblanc (2001) and Bellini et al. (2005). Reliability was found to be not significant to customer satisfaction. This is in the line with the finding that customers may stay with an organization even it predicts they are dissatisfied because they perceive they have no choice (Zeithhaml et al.,1996).

Findings indicate that the relationship between responsiveness and customer loyalty is significant. Hence , these results are one way to the prior findings in other studies (Jun & Cai, 2001; Diaz & Ruiz, 2002; Joseph et al., 2005; Glaveli et al., 2006). Customer loyalty remains an important factor that bank has to ensure

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   15
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

in order to make profit. Customers, who use a particular bank service, consider switching bank as a threat. Customer are more educated and knowledgeable, their demand is also on an increasing trend. In order to stay in the business, bank need to improvise their customer service campaign. Loyalty program can be used as one of the tools to retain customer. With the emergence of foreign bank, local bank need to improve their service quality by providing more experienced employees to serve the customer in the operations. Results from hypotheses testing also show that responsiveness found to have positive relationship with customer satisfaction this is in line with Glaveli et al. (2006) who highlighted the speed of service delivery enhanced perception of service quality while Joseph et al. (2005) indicated that "no waiting time" raised customers' satisfaction level Empathy has significant positive relationship with customer loyalty. This evidence is supported by the findings by Butcher (2001), Ndubisi (2006) and Ehigie (2006). As suggested by Butcher (2001), friendship between customers and particular service employees has a major influence on the development of customer loyalty. According to Ndubisi (2006), customer satisfaction can be achieved by offering personalized, flexible and adjustable services to suit the needs of customers. This is in line with the findings of this research that empathy has positive impact on customer satisfaction.

This study shows a significant relationship between assurance and customer loyalty and is consistent with previous studies including Lymperopoulos et al. (2006) and Ndubisi (2006). In this study, assurance was found to be a significant prediction of customer satisfaction and this is in line with Ndubisi (2006) arguing the communication is clearly a strong indicator of overall satisfaction and important source of customer satisfaction in the Aceh banking sector. In this study, it is also found that satisfaction has effect on the relationships between service quality dimensions (tangibles, reliability, responsiveness, empathy and assurance) and customer loyalty. This result is consistent with studies done by Caruana (2002), Butcher (2001), Ehigie (2006) and Lam & Burton (2006). Credit cards, personal loan and insurance products marketers manage to get customers' information from somewhere. From here, they will make calls to customers, marketing their products. With the banking industry outsourcing some of their departments, this will lead to further potential of customers' information being divulged without permission. Bank should look into this area because customers will not be happy to find out that their information has been sold to third party without their consent. From this study, it can be noticed that the overall respondents evaluate the bank positively. However, there are still rooms for improvements.

Loyal customers for a product that is owned by Banks Aceh 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.

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. Their satisfied makes them loyal to the banks.

The promotion is 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 loyalty.

In order to achieve success in such a technology driven, complex, and competitive market of today, there are few key areas that need to be considered if banks want their customer to be loyal. One of the keys areas is gaining the information about customers and thereby better understanding their needs and serves them satisfactorily. Hence, there are more and more firms spending a lot on strong firm customer relationship for the purpose in gaining invaluable information on how best in serving customers and keep them from turning to the firms or organizations. Therefore, nowadays customer relationship service quality and marketing becomes the key factor in determining a firm's profit.

IMPLICATION

The discussion part clearly indicates various services quality and marketing strategy and its influence on customer loyalty. It is well pointed in the finding that majority customers are having high concerns and loyal on various service quality and marketing strategy. Banks should concern the particularly area such as services quality and always to developed the strategy marketing to keep survive in business. Innovation and motivation are being a part of successful business in the future.

CONCLUSION

From the data analysis has been done at Nanggroe Aceh Darussalam Banks-Indonesia, it can be concluded that:
- There is positive significant relationship between tangibility and customer loyalty at Nanggroe Aceh Darussalam Banks-Indonesia
- There is positive significant relationship between reliability and customer loyalty at Nanggroe Aceh Darussalam Banks-Indonesia
- There is positive significant relationship between responsiveness and customer loyalty at Nanggroe Aceh Darussalam Banks-Indonesia
- There is positive significant relationship between assurance and customer loyalty at Nanggroe Aceh Darussalam Banks-Indonesia
- There is positive significant relationship between empathy and customer loyalty at Nanggroe Aceh Darussalam Banks-Indonesia
- There is positive significant relationship between Marketing strategy for products and customer loyalty at Nanggroe Aceh Darussalam Banks-Indonesia
- There is positive significant relationship between Marketing strategy over the price and customer loyalty at Nanggroe Aceh Darussalam Banks-Indonesia
- There is positive significant relationship between Marketing strategy for the location and customer loyalty at Nanggroe Aceh Darussalam Banks-Indonesia
- There is positive significant relationship between Marketing strategy on promotion and customer loyalty at Nanggroe Aceh Darussalam Banks-Indonesia

Although customer service has been evaluated long time ago, but it is still one study that banks must continue to conduct in order to meet the changes in the banking industry. New technologies must be incorporated as a factor to measure service quality in future researches. Researches and related questionnaires must also be accommodated with the new banking requirements of the customer. A clearer understanding as to the sequence of relationship between service quality, customer satisfaction and customer loyalty can help to ensure better targeting of customer using limited marketing resources.

REFERENCES

1. Anderson E. W. and Fornell C., 1994. *A Customer Satisfaction Research Prospectus*. In R. T. Rust & R. L. Oliver (Eds.) Service Quality: New Direction in Theory and Practice, pp. 241-268.

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT 16
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

2. Arasli H., Mehtap-Smadi S., and Katircioglu S. T.,, 2005, "Customer Service Quality in the Greek Cypriot Banking Industry". *Managing Service Quality*. Vol. 15 No. 1. pp 41-576.

3. Bahia K. and Nantel J., 2000, "A Reliable and Valid Measurement Scale for the Perceived Service Quality of Banks", *International Journal of Bank Marketing*, pp. 84-91.

4. Ball, D., P. Coelho and A. Machás, 2003. The role of communication and trust in explaining customer loyalty. An extension to the ECSI Model. European Journal of Marketing, 38(9/10): 1272-1293.

5. Bass, F. (1974):"The theory of stochastic, preference and brand switching", Journal of Marketing Research, Vol. 11, pp. 178-202.

6. Bass, Frank M. (1974), "The Theory of Stochastic Preference and Brand Switching," Journal of Marketing Research, 11(1), 1–20.

7. Bateson, J.E.G. (1995). Managing Service Marketing: Text and Reading, 3rded. Orlando: The Dryden Press.

8. Beerli, A., J.D. Martin and A. Quintana, 2004. A model of customer loyalty in the retail banking market. European J. of Marketing, 38(1/2): 253-275.

9. Bienstock, C. C. Mentzer J. T. and Bird M. M., 1997, "Measuring Physical Distribution Service Quality", *Journal of the Academy of Marketing Science*. 25(1), pp. 31-44.

10. Bitner, Mary J. (1990), "Evaluating Service Encounters: The Effects of Physical Surroundings and Employee Responses," Journal of Marketing, 54 (2), 69–82.

11. Caruana, A. (2002). Service loyalty: The effects of service quality and the mediating role of customer satisfaction. European Journal of Marketing, 36(7), 811-828.

12. Caruana, A., 2002. Service loyalty: The effects of service quality and the mediating role of customer satisfaction. European J. of Marketing, 36(7/8): 811-828.

13. Caruana, A., Money, A.H. and Berthon, P.R. (2000). Service quality and satisfaction- the moderating role of value. European Journal of Marketing, 34(11/12), 1338-1352.

14. Cowling, A., and Newman, K. (1996). Service quality in retail bankng: the experience of two British clearing banks. International Journal of Bank Marketing, 14(6), 3-11.

15. Dick, A. and Basu, K. (1994): "Customer Loyalty: Toward an integrated conceptual framework", Journal of the Academy of Marketing Science, Vol.22, No 20, pp.119-132;

16. Duffy, D.L. 1998), ``Customer loyalty strategies'', Journal of Consumer Marketing, Vol. 15 No. 5, pp. 435-48.

17. Duncan E. and Elliot G. ,2002, "Customer Service Quality and Financial Performance among Australian Retail Financial Institutions", *Journal of Financial Services Marketing,* Vol. 7 no. 1. pp. 25-41.

18. Gounaris S. P. Stathakopoulos V. mand Athanassopoulos A. D., 2003, "Antecedents to Perceived Service Quality: An Explatory Study in the Banking Industry", *International Journal of Bank Marketing*, Vol. 21 no. 4, pp. 168-190.

19. Griffin, J 2003, 'Twelve laws of loyalty'. The Canadian Manager, vol. 28, no. 2, pp. 20-21.

20. Gronroos, C. (1984). A service quality model and its marketing implications. European Journal of Marketing, 18, 36-44.

21. Gronroos C. ,1988, "The Six Criteria of Good Perceived SQ", *Review of Business*. 9(3), pp. 10-13.

22. Haksever, C., Render, B.,Russel, R.S., and Murdicks. R.G. (2000). Service Management and Operation, 2nded. New Jersey: Prentice Hall International Inc.

23. Idris. 2006. *Aplikasi SPSS dalam Analisa Data Kuantitatif*. Padang: FE-UNP Idrianto, Nur dan Riyanto Supomp. 2002. *Metodologi Penelitian Bisnis: untuk Akuntansi dan Manajemen*. Yogyakarta: BPFE.

24. Izah. Mohd Tahir and Wan Zulqurnain Wan Ismail, 2005, "Service Quality in the Financial Services Industry in Malaysia: The Case of Islamic Banks and Insurance", *International Review of Business Research Papers*, vol. 1. No. 2 pp. 10-21.

25. Jabnoun N. and Al-Tamimi A.H., 2002. "Measuring Perceived Service Quality at UAE Commercial Banks", *International Journal of Quality and Reliability Management*, Vol. 20 no. 4. pp. 458-472.

26. Jacob, J and David. B. Kyner. 1973. "Brand Loyalty vs Repeat Purchasing Behavior." Journal of Marketing Research 10 (February):1-9.

27. Jacoby, J. and Chesnut, R. W. (1978): "Brand Loyalty Measurement and Management", Wiley, New York, NY.

28. Jacoby J, 1978, Consumer Research: A State of the Art Review, *Journal of Marketing,* April, 87-96.

29. Jacoby J & Chestnut RW, 1978, *Brand Loyalty: Measurement and Management,* John Wiley, New York.

30. John Isaac Mwita, (2000) "Performance management model: A systems-based approach to public service quality", International Journal of Public Sector Management, Vol. 13 Iss: 1, pp.19 – 37 DOI: 10.1108/09513550010334461.

31. Johnston, R. (1995). The determinants of service quality: satisfiers and dissatisfiers. International Journal of Service Industry Management, 6(5), 53-71.

32. Kalyanaram, Gurumurthy and John D. C. Little (1994), "An Empirical Analysis of Latitude of Price Acceptance in Consumer Package Goods," Journal of Consumer Research, 21 (3), 408–19.

33. Kotler, Philip, 2002, Manajemen Pemasaran , edisi Milenium, Prenhalindo, Jakarta.

34. Kotler , Philip , 2002, *Manajemen Pemasaran* , edisi Milenium, Prenhalindo, Jakarta.

35. Kotler, P. (2003), Marketing Management, 11th Edition, London: Prentice Hall.

36. Kotler, P., Armstrong, G., Saunders, J. and Wong, V. (2002), Principles of Marketing, 3rd European Edition, London: Prentice Hall.

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

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

39. Kuhl, Julius and Jürgen Beckmann (1985), "Historical Perspec- tives in the Study of Action Control," in Action Control: From Cognition to Behavior, eds. Julius Kuhl and Jürgen Beckmann, Berlin: Springer, 89–100.

40. Lach, J.,(2000), ``Redeeming qualities'', American Demographics, Vol. 22 No. 5, pp. 36-8.

41. Lassar W. M., Manolis C., and Winsor R. D., 2000, "Service Quality Perspectives and Satisfaction in Private Banking", *Journal of Services Marketing*, vol. 14. No. 3 pp. 244-271.

42. Lehtinen, J.R. and Lehtinen, U. (1982), "Service quality: a study of quality dimensions", unpublished working paper, Service Management Institute, Helsinki. Hierarchical structure of service quality 49.

43. Levesque, T.J., and McDougall, G.H.G. (1996). Determinants of customer satisfaction in retail banking. International Journal of Bank Marketing, 14(7), 12-20.

44. Lewis. R. C., & Booms, B. H. (1983). The Marketing Aspects of Service Quality. In Berry, L., Shostack, G., & Upah, G. (Eds.). Emerging Perspectives on Service Marketing. Chicago, IL: American Marketing, 99-107.

45. Lymperopoulos, C., Chaniotakis, I.E., and Soureli, M. (2006). The importance of service quality in bank selection for mortgage loans. Managing Service Quality, 16(4), 365-379.

46. Manandhar, R., and Tang, J.C.S. (2002). The evaluation of bank branch performance using data envelopment analysis. A framework. Journal of High Technology Management Research, 13, 1-17.

47. Mark D. Uncles, Grahame R. Dowling, Kathy Hammond, (2003) "Customer loyalty and customer loyalty programs", Journal of Consumer Marketing, Vol. 20 Iss: 4, pp.294 – 316 DOI: 10.1108/07363760310483676.

48. McAlexander, J.H., Kaldenberg, D.O., and Koenig, H.F. (1994). Service quality measurement. Marketing Health Services, 14(3), 34-40.

49. Morgan dalam Kotler, 1997, *Manajemen Pemasaran Analisis, Perencanaan, Implementasi, dan pengendalian*, Jilid I dan II, Edisi kedelapan, penerbit PT. SalembaEmpat , Jakarta.

50. Oliver, (1997), Satisfaction: A Behavioral Perspective on the Consumer, New York, NY: McGraw-Hill.

51. Oliver, (1999), "Whence Consumer Loyalty?," Journal of Marketing, 63 (4), 33–44.

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   17

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

www.ijrcm.org.in

52. Oliver, R. L. (1996): "Satisfaction - A Behavioural Perspective on the Consumer, McGraw Hill. New York, NY;

53. Oliver, R. L. (1999): "Whence customer loyalty?" Journal of Marketing, Vol.63, No 4, pp. 33-44.

54. Oliver, Richard L. (1993), "Cognitive, Affective, and Attribute Bases of the Satisfaction Response," Journal of Consumer Research, 20 (3), 418–30.

55. Othman A. and Owen L., 2000, "The Multidimensionality of Carter Model to Measure Customer Service quality (SQ) in Islamic Banking Industry: A Study in Kuwait Finance House". *International Journal of Islamic Financial Services*, Vol. 3 No. 4.

56. Othman A. Q. and Owen L., 2001, "Adopting and Measuring Customer Service Quality in Islamic Banks: A Case Study in Kuwait Finance House", *International Journal of Islamic Financial Services,* 1(3). pp. 6-12.

57. Othman A. Q. and Owen L., 2001, "Adopting and Measuring Customer Service Quality in Islamic Banks: A Case Study in Kuwait Finance House", *International Journal of Islamic Financial Services,* 1(3). pp. 6-12.

58. Parasuraman, A., Valarie A. Zeithaml, and Leonard L. Berry (1985), "A Conceptual Model of Service Quality and its Implications for Future Research," Journal of Marketing, 49 (4), 41–50.

59. Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1985), "A conceptual model of service quality and its implications for future research", Journal of Marketing, Vol. 49, Fall, pp. 41-50.

60. Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1988), "SERVQUAL: a multiple item scale for measuring customer perceptions of service quality", Journal of Retailing, Vol. 64, pp. 12-40.

61. Parasuraman. A., Berry L. and Zeithml V., 1985. "A Conceptual Model of SQ and Its Implications for Future Research", *Journal of Marketing*. 49(3). pp. 41-50.

62. Parasuraman. A., Berry L. and Zeithml V., 1988, "SERVQUAL: A Multi-item Scale for Measuring Consumer Perceptions of SQ", *Journal of Retailing*, 64(2). pp. 12-40.

63. Parasuraman. A., Berry L. and Zeithml V., 1990, *Five Imperatives for Improving SQ.* Sloan Management Review. 29(2). pp. 29-38

64. Parasuraman. A., Berry L. and Zeithml V., 1991, *Perceived Service Quality as a Customer-based Performance Measure: An Empirical Examination of Organizational Barriers Using an Extended Service Quality Model.* Human Resource Management. 30(3). pp. 335-364.

65. Parasuraman. A., Berry L. and Zeithml V., 1993, "Research Note: More on Improving SQ Measurement", *Journal of Retailing*, 69(1). pp. 140-147.

66. Parasuraman. A., Berry L. and Zeithml V., 1994, "Reassessment of Expectations as a Comparison Standard in Measuring SQ: Implications for Further Research", *Journal of Marketing*, 58 (1). pp. 111-124.

67. Paswan, A.K., Spears, N., Hasty, R., and Ganesh, G. (2004). Search quality in the financial services industry: a contingency perspective. Journal of Services Marketing, 18(5), 324-338.

68. Phillips, Diane M. and Hans Baumgartner (2002), "The Role of Consumption Emotions in the Satisfaction Response," Journal of Consumer Psychology, 12 (3), 243–52.

69. Reichheld, F. F. (1993), 'Loyalty-based management'. *Harvard Business Review* 71(2), 64-73.

70. Reichheld FF & Sasser WE, 1990, Zero Defections: Quality Comes to Services, *Harvard Business Review,* September-October, 105-111.

71. Sambandam, Rajan and Kenneth A. Lord (1995), "Switching Behavior in Automobile Markets: A Consideration-Sets Model," Journal of the Academy of Marketing Science, 23 (1), 57–65.

72. Selin, S.W., Howard, D.R., Udd, E. and Cable, T.T. 1987), ``An analysis of consumer loyalty to municipal recreation programs'', Leisure Sciences, Vol. 10, pp. 217-23.

73. Seth, N.S., Deshmukh, S.G., and Vrat, P. (2005). Service quality models: a review. International Journal of Quality & Reliability Management, 22(9), 913-949.

74. Sheth, J. N. & Parvatiyar, A. (1995a, Fall) "Relationship Marketing in Consumer Markets: Antecedents and Consequences." Journal of the Academy of Marketing Science, pp. 255-271.

75. Sheth, J. N. & Parvatiyar, A. (1995b) "The Evolution of Relationship Marketing." International Business Review, 4 (4), 397-418.

76. Sivakumar, K. and S. P. Raj (1997), "Quality Tier Competition: How Price Change Influences Brand Choice and Category Choice," Journal of Marketing, 61 (3), 71–85.

77. Sudin Haron, Wan Nursofiza and Sharil Shafie, ,2004, "Adopting and Measuring Customer Service Quality (SQ) in Islamic Banks: A Case Study in Bank Islam Malaysia Berhad", *Proceedings of National Seminar in Islamic Banking and Finance, Putrajaya, Kuala Lumpur*, 2-3 March, pp. 91-102.

78. Sureshchandar, G.S., Rajendran, C., and Anantharaman, R.N. (2002). Determinants of customer-perceived service quality: a confirmatory factor analysis approach. Journal of Services Marketing, 16(1), 9-34.

79. Swastha DH, Basu dan Irawan, 1997, *Manajemen Pemasaran Moderen*, Edisi III, Liberty, Yogyakarta.

80. Uncles, M.D., Dowling, G. R., & Hammond, K. (2003). Customer Loyalty and Customer Loyalty Programs. Journal of Consumer Marketing. Vol. 20, No. 4, pp. 294-316

81. Westbrook, Robert A. and Richard L. Oliver (1991), "The Dimensionality of Consumption Emotion Patterns and Consumer Satisfactions," Journal of Consumer Research, 18 (1), 84–91.

82. Wu, D.D., Yang, Z., and Liang, L. (2006). Using DEA-neural network approach to evaluate branch efficiency of a large Canadian bank. Expert Systems with Applications, 31, 108-115.

83. Yavas U., Bilgin Z. and Shemwell D. J., 1997, "Service Quality in the Banking Sector in an Emerging Economy: A Consumer Survey", *International Journal of Bank Marketing*, vol. 15. no. 6 pp. 217-22 Yogyakarta .

84. Yenti,R "*Pengaruh kepuasaan nasabah atas bauran pemasaran jasa terhadap loyalitas nasabah tabungan Bank Nagari Cabang Bukittinggi*", 2010

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT 18

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

www.ijrcm.org.in

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   19
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT   II
A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
www.ijrcm.org.in