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THE IMPACT OF MARKETING MIX ON CUSTOMER LOYALTY WITH SATISFACTION AND TRUST COSTUMER AS MEDIATING VARIABLE AT BANK SYARIAH MANDIRI AT SITUBONDO

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ABSTRACT

Abstract: *The purpose of this research was to analyze the impact of marketing mix on customer loyalty with satisfaction and trust costumer as mediating variable at Bank Syariah Mandiri at Situbondo. Data were gathered by distributing questionnaire to 140 respondents with purposive sampling. To analysis the data, this research used Structural Equation Modelling (SEM). The result of this analysis showed that marketing mix had positive significant effect to satisfaction, marketing mix had not positive significant effect to loyalty, satisfaction had positive significant effect to trust, satisfaction had positive significant effect to loyalty, and trust had positive significant effect to loyalty.*

Keywords: marketing mix, satisfaction, trust, loyalty

1. INTRODUCTION

Banking the world constitutes to warm up effort that gets to orient profit, marketing activity have constituted main a need and constituting a compulsion to be carried on. Bank shall utilize marketing concept that gets to orient to behalf and client satisfaction and environmentally without forget aim is not strictly for get profit on a long term, but also for society welfare balance, and has to be backed up by innovative man resource and creative so will there are many prop aim of that bank. Bank constitutes financial institution that have role which really strategic deep menyerasikan and develops economics and national development. Main activity of banking is absorb lents fund from society.

All parties who purchase and use banking services will provide different assessments of the quality of service. This is because the banking services have variability characteristics, so the resulting performance is often inconsistent for the customer using intrinsic cues (output from service delivery) and extrinsic cues (complementary elements of service) as a reference in evaluating service quality. The quality of banking products is obtained by finding overall customer expectations, increasing the value of products and services in order to meet customer satisfaction and gain trust so that expectations and expectations of customers to the company can be facilitated and make customers have loyalty to the company's products and services.

Of that thing of course society is brought up on services selection complexity banking, most more current its appearance syariah's banking system becomes preferensi society option to utilize service and assigning value to product and service that is on the market firm. The presence of syariah banks in the midst of conventional banking is to offer an

alternative banking system for people who need or want to obtain banking services without having to violate the prohibition of usury. The development of business volume to date has shown an increasingly public interest to utilize syariah banking services.

In its development, syariah banking has made rapid progress every year. But the market share of syariah banks can be said is still far below the market share of conventional banks. Indonesia is a country with the largest Muslim population in the world should be able to build a syariah bank that has more potential to gain a considerable market share.

As a service company that gave birth to the Syariah system, in this case one of them is Bank Syari'ah Mandiri, of course the market segmentation is oriented to the Muslim community, especially the community Situbondo district which in fact is the area of the santri, the shift from conventional banks to Islamic banks is not an alternative but it would be a strategic choice, it is necessary to be switched to the extent to which the Islamic banking system, especially Bank Syari'ah Mandiri provide satisfaction and trust so as to form loyalty to customers in Situbondo regency. because usually after choosing a bank, customers will pay more attention to product quality, service, both physical and non physical services. It is also because today's customers have better information, they are more aware of the various options, and they are more demanding higher service standards. Then the bank should be able to better understand the various needs of customers and try to meet those expectations, so as to meet the standard of customer satisfaction and trust to the company.

In the era of modern banking, all banking services compete in giving birth to a subsidiary, from conventional to giving birth to Syariah banking system, but from some Islamic banks there is still a building with the parent company that has not been identified by some people and some other Islamic banks already have their own building , one of them is a self-contained Islamic bank (BSM), with its emergence in the midst of society both physically and nonphysical become more attraction and popularity compared to that still become one place with parent company so it is not seen and identified directly by some society, hence because it is a self-contained bank Syariahh into consideration to serve as the object of research.

From the problem, then the problem formulation in this research is (1) Does the marketing mix affect customer satisfaction, (2) Does the marketing mix affect customer loyalty, (3) Does satisfaction affect the customer's trust, (4) Does satisfaction affect customer loyalty, (5) Does trust affect customer loyalty. The purpose of this research is (1) To analyze the impact of marketing mix on customer satisfaction, (2) To analyze the impact of marketing mix on customer loyalty, (3) To analyze the impact of satisfaction on customer trust, (4) To analyze the impact of satisfaction on customer loyalty, (5) To analyze the influence of trust on customer loyalty.

Theoretical basis

Marketing is the process of planning and execution of a concept, pricing, promotion and distribution of ideas of goods or services to create an exchange that can meet the needs of individuals and organizational goals. This definition emphasizes diverse marketing activities, from deciding what products to offer, how much they cost, developing sales promotions and advertising campaigns and distributing them so they are available to consumers at the right amount, quality and timing. kotler (2009:13) Before establishing the right marketing strategy, the organization must first know about the concept of customer satisfaction. It is important to create products that really become the needs of the company, not the opposite of products made is the desire of the company's ideals without knowing the customer needs and customer satisfaction level, here is the concept of the level of customer satisfaction in using a product found. Tjiptono (2008:25):
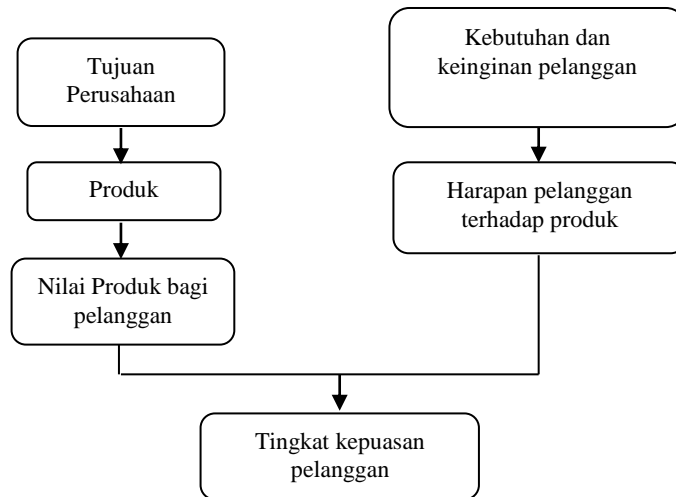
Gambar 1.1 Konsep Kepuasan Pelanggan

Thus the adoption of appropriate marketing strategies will have an impact on the high level of customer satisfaction, which will automatically bring the bank itself to success in mastering the market share or market share of the company. The greater the percentage of market share achieved and the more loyal customers will be more stable banking operations, this can be achieved if the bank can define a marketing strategy that one of them achieved a high level of customer satisfaction.

Marketing Mix

Marketing Mix is a combination of four variables / activities that are the core of the marketing system namely, product, price, promotion and distribution. Or in other words marketing mix is a collection of variables that can be used by companies / banks to influence consumer responses. Therefore, marketing mix is a tool that will determine the level of marketing success and all that is run to provide satisfaction to the selected market or consumer. Marketing strategy for Syariah banking based on the concept of marketing mix is an interesting thing and also is a necessity to accelerate the development of Islamic banking in Indonesia.

In practice the concept of marketing mix consists of the marketing mix of goods and services, especially for service products will be slightly different from the product of goods. The elements of the marketing mix proposed by Philip Kotler, among others:

1. Product

This product includes determining the form of physical product offerings for the product, the brand to be offered or affixed to the product (brand), the features offered in the product, the packaging, the warranty, and the after sales service. Product development can be done after analyzing the needs of the market desire obtained one of them from market research.

The banking products usually offered are:

a. Fundraising products in general, consisting of demand deposits, deposits, savings accounts, and others.

b. Fund distribution products in general,

- By type of financing: corporate, commercial, SME

- Based on the purpose of the use of financing : investment, working capital and consumptive financing

c. Products of a nature consisting of services : safe deposit box, remittances from home and abroad. The development of these products and services affect the readiness of employees in carrying out its duties. So, the service function is closely related to a product.

2. Price

In each product or service offered, the marketing department can determine the cost

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of goods and the selling price of a product. Factors to consider are a pricing, among other things, cost, profit, price set by competitors and changes in market demand. Price includes price list, discount, special discount, payment period and indebtedness.

Price policy should pay attention to the price level charged to a product, the structure of price cuts, the timing of payments, the difference in prices to different consumer groups. Price determination can be done by the method of penetration pricing (the price as low as possible with the aim of increasing the number of buyers and obtain a larger market share).

3. Place

Things to decide in choosing a place are: the company's transportation system, storage system, distribution channel selection. For banks, site selection is crucial in determining location, the Bank must be able to identify the targeted target market following the corporation's core bussines. In addition, the Policy refers to marketing channels, market coverage, business group groupings, location, inventory and transportation. Ease of access for consumers to get service is the main thing in approaching the product offered, so that consumers will prefer the product with the consideration of an easily accessible location. Site policies can involve decisions about strategic locations. Bank offices generally approximate customers, other bank offices and local central banks, as well as close considerations to local economic centers.

4. Promotion

It is a component used to inform and influence the market for the company's products, so that the market can know about the products produced by the company and expected from the promotion is the consumer can know about the product and finally decide to buy the product. Communication with the public is an important factor in any company including the bank to support the marketing objectives to be achieved

by the company. Things related to promotion include sales promotion, advertising, sales force, public relations and direct marketing. Communication programs related to the marketing of products or services, there are some of the main elements commonly used by companies in the distribution of marketing communications that generally consists of :

a. Personal selling is sellers trying to persuade potential customers to buy products and services.

b. Advertising is mass communication through newspapers, magazines, radio, television and other media

c. Sponsorship marketing is activities promote interest to the company by associating the company through a special event.

While Gita Danupranata (2015), adding in Service business on syariah banking, marketing mix plus 3P is:

- People

Everyone or human resources are actively involved in the service and affects customer satisfaction in the long run.

- Process

Is one element of the marketing mix for the service business that is getting serious attention in the development of marketing science. The process ranging from product offerings to serving effective and efficient customer complaints needs to be developed and improved.

- Physical evidence

The products of banking services are intangible or can not be measured exactly as well as products in the form of goods. Thus the use of the Marketing Mix concept for the service products combined into 7P: Product, Product, Place, Distribution, Promotion, Process, Physical evidence.

According to Kotler (2009: 19) to further show the relationship of marketing mix strategy in the form of sales promotion, salesperson advertising, distribution, public relations, direct marketing with product offerings, prices, and services can be seen in the picture as follows :
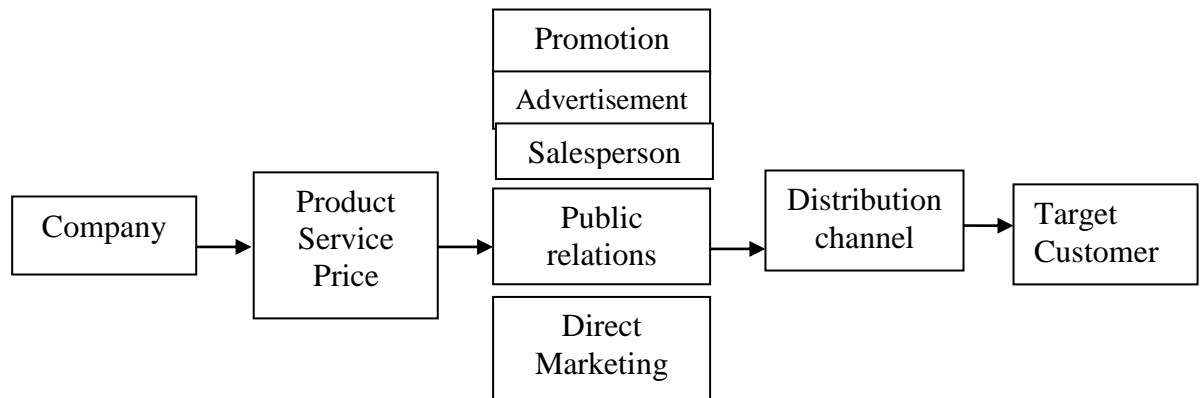
Picture 1.2 Relationship marketing mix strategy
Source: Kotler (2009:19)

Consumer Satisfaction

Many definitions state about customer satisfaction. According to kotler (2005:36) satisfaction is the feeling of pleasure or disappointment of someone who comes from the comparison between his impression of a product's performance and expectations. According to Mowen in Fandy Tjiptono (2011:434) customer satisfaction as the overall attitude towards a good or service after acquisition and its use. While Alma (2006:236) defines satisfaction is the level of customer feeling after comparing with expectations. Meanwhile, according to Engle et, al in Tjiptono (2004:24) said that consumer satisfaction is a buyer's evaluation where the chosen alternative is at least equal or exceeds customer expectations, while dissatisfaction arises when outcomes do not meet expectations. In other words, customer satisfaction is a valuable evaluative assessment produced from specific selection.

Consumer Confidence

Mowen and Minor (2002:300) explains that consumer trust (costumer trust) is all knowledge owned by consumers and all conclusions made by consumers about the object, its attributes and its benefits. Objects can be products, people, companies and everything in which a person has trust and attitude. Attributes are characteristics or features that may or may not be possessed by an object. While the benefits are a positive result given by the consumer. Trust is generally seen as a fundamental element to the success of a relationship. Without trust a relationship will not last for a long time.

According to Sumarwan (2003:151) that the power of trust for the product has certain attributes. Consumers will express confidence in the various attributes of a brand and product being evaluated. Consumers should pay attention to the brand of a product when evaluating the attributes owned by each brand. Trust is often referred to as object attribute linkages, namely consumer confidence about the possibility of a relationship between an object with its relevant attributes.

These definitions are illustrated in the classical view that belief is a common hope maintained by an individual whose utterance from one party to another is trustworthy. Trust is the most important variable in building long-term relationships between one party and the other.

Consumer Loyalty

Consumer loyalty in general can be interpreted as consumer loyalty to a product, either goods or certain services. Consumer loyalty is a manifestation and continuation of customer satisfaction in using facilities or services provided by the company, and to remain a consumer of the company. According to Lovelock (2001) states that, customer loyalty is the willingness of consumers to continue to be customers of the company in the long run, buy and use their products and services continuously and recommend products from the company voluntarily to friends and relatives. customer loyalty behavior as the strength of the

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relationship between the customer's attitude with repeat purchases.

The following framework is used to examine the role of satisfaction and trust in influencing the influence of the marketing mix on customer loyalty.

Picture 1 Conceptual Research Framework
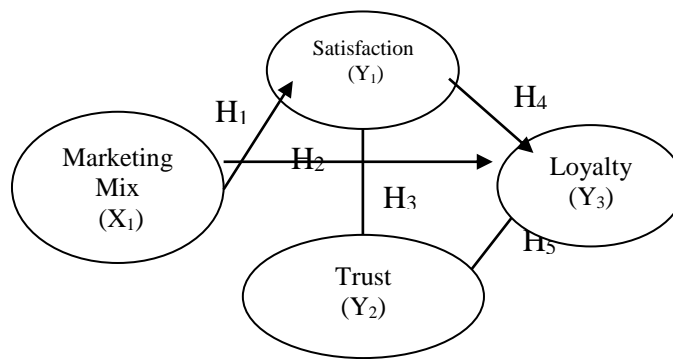
Research Hypothesis

Marketing mix is one means of creating value, so that the value can be responded by the consumer and the response can be interpreted positive and negative. Nastiti and Martoadmodjo (2007) in his research states that the marketing mix has a positive effect on customer satisfaction. Nurul (2008) stated in penilitiannya that the marketing mix has a positive effect on customer loyalty. Positive influences can also be interpreted as a result of the company's hard work to build the tools of a company that is congruent in the marketing mix. In a study raised by Nurul confirms that the hypothesis that the marketing mix is a variable that dominates customer loyalty is proven.

From the above description, the hypothesis of this study is:

H_1 : marketing mix has a positive effect on satisfaction

H_2 : the marketing mix positively affects customer loyalty

Satisfaction is a positive behavior toward a product, which will lead to trust and decision to buy back the product. Satisfaction with the service

dimensions associated with interaction with company representatives is more important than satisfaction with the other dimensions (Ganesh, 2000). In a study conducted by Alonso in 2000 and also research conducted by Kim in 2001 found that satisfaction is one of the factors that influence trust. Given the importance of this variable, the company makes achieving customer satisfaction as the company's primary goal.

The Bowen and Chen (2001) study found that the relationship between satisfaction and loyalty, reviewing the advantages of loyalty, is an indication of the value of profitability to consumers and performance evaluation. According to Thorsten, Giwinner, & Gremier (2002) show that the effect of profit on belief on loyalty seems to occur indirectly. The emergence of loyalty through a satisfaction is relatively stronger than through the beliefs of the consumer self. It should be that service to firms strongly considers creativity in the profits resulting from beliefs as an important tactic in considering loyalty.

From the above description, the proposed hypothesis is:

H_3 : satisfaction has a positive effect on trust

H_4 : satisfaction has a positive effect on loyalty

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Trust built between outlets and principals or distributors is very important as an effort to increase the loyalty of the outlet. The real form of trust that succeeds in giving a positive effect on outlet loyalty is the high interaction between the outlet and the principal or distributor (Gummurus *et al*, 2004). Therefore, among the principals / distributors should be built communication and openness in the relationship of cooperation as an effort to continue to increase loyalty outlet. Sales cooperation is expected to increase the flow of goods / products and also increase the number of partners / partners in an effort to directly increase the loyalty of the seller. From the above description, the proposed hypothesis is:

H_5 : Trust has a positive effect on loyalty

Population And Sample

The population in this study is the Customer of Bank Syariah Mandiri (BSM) in Situbondo district. The number of samples used in this study amounted to 140 respondents with the criteria of purposive sampling technique is the selection of samples based on certain characteristics that have been set previously. The sample in this study is the Customer who meet the following criteria:

1. Consumers who have become customers of Syariah Banking
2. Customers who use the services of Bank Syariah Mandiri repeatedly, to determine the level of consumer loyalty to products and services Bank Syariah Mandiri.

Operational Definition of Variables

Marketing mix in this research is product marketing mix by using indicator as follows:

1) Product ($X_{1.1}$), Quality of products / services in accordance with consumer expectations
2) Price ($X_{1.2}$), Comparison with competitor products / services
3) Promotion ($X_{1.3}$), Promotion is done by providing product / service relief
4) Distribution channel ($X_{1.4}$), Ease consumers get products / services
5) People ($X_{1.5}$), Completeness of product / service information

6) Process ($X_{1.6}$), Ease of transaction procedure
7) Physical environment ($X_{1.7}$), Location Services

Satisfaction is the response to the fulfillment of consumer expectations that consider that a feature of a product provides a level of pleasure fulfillment of consumer expectations with perasaaan likes or dislikes someone after comparing the performance of the product with the expected. Indicator of satisfaction in this research that is:

1) Satisfaction with products / services
2) Satisfaction with the service

Trust is a consumer's belief in a product that is reliable and can meet the needs that are considered to be an important outcome of a good relationship investment between the seller and the buyer. Trust as a willingness to depend on others who have been trusted. The trust indicators are as follows:

1) The desire to become a product / service customer
2) Security and quality of products / Services

Consumer loyalty is a strong commitment of consumers so keep choosing and memproritaskan products / services that have been used. Indicator used to explain loyalty variable that is:

1) recurring transactions of products / services
2) Willingness to use more than one type of product / service
3) Recommendations to customers

Data analysis method

All items are measured using five measurement scales ranging from 1= strongly disagree, 2= disagree, 3= doubtful, 4=agree, dan 5= strongly agree. The steps of hypothesis testing are: 1) validity test by looking at the amount of loading factor and reliability measured by construct reliability*;* 2) see the assumption of Structural Equation Model (SEM) with *software* AMOS 16.0.

Research result

Validity Test

According to model test result to 140 respondents turns indicator variable result value loading factor between 0,600 up to 0,930. This means

that the indicators used in this study variable is greater than 0.50 and can be said to be feasible or valid used as a data collector..

Reliability Test

Untuk menguji reliabilitas masing-masing variabel laten dalam penelitian, akan digunakan *construct reliability* dengan nilai *cut-off*-nya sebesar 0,7. Hasil perhitungan menunjukkan rata-rata masih diayas nilai batasnya antara 0,721 sampai dengan 0,877 sehingga dapat dikatakan masing-masing variabel laten reliabel.

Normality Test

Normality test results obtained CR value of 2.389, which means CR is located between -2.58 to 2.58. So it can be stated that the multivariate data is normal. In addition, the normal univariate data is indicated by all critical ratio values of all indicators located between -2.58 ≤ CR ≤ 2.58.

Multicollinearity Test

Multicollinearity can be seen through the determinant of covariance matrices. The determinant value is very small or close to zero, indicating the presence of multicolinearity or singularity problem. The multicollinearity test result gives the determinant of sample covariance matrix of 35,388. This value is well above the zero so it can be concluded that there is no problem multicollinearity and singularity in the data being analyzed.

Outliers Test

Detection of multivariate outliers is done by paying attention to the expensive value of the distance hormone. The criteria used are based on the value of chi squares on degree of freedom amount of indicator variable at a significance level of 0.01. Based on the test results obtained Mahalanobis d-squared value is smaller than 29.141 means no outliers or can be said there is no significant difference between the data with the data group.

Structural Equation Modeling Analysis (SEM)

The results of testing with AMOS program gives the result of SEM model, which shows the effect of marketing mix to satisfaction and trust, and satisfaction and trust to Customer's loyalty.

a. Goodness of Fit Test

The test of this stage on SEM model aims to see the suitability of the model, the result of model conformity testing in this study is presented in Table 1. Based on the table can be seen that of the eight criteria used to assess the feasibility of a model is considered to have been met. So it can be stated that the model is acceptable which means there is a suitability model with the data.

Table 1 Conformity Index SEM

Criteria	Value Cut Off	Test result	Information
Chi Square	Expected smaller than X^2 on df = 63 are 88,379	73,939	Good
Sig. Probability	≥ 0,05	0,163	Good
RMSEA	≤ 0,08	0,035	Good
GFI	≥ 0,90	0,933	Good
AGFI	≥ 0,90	0,889	Marginal
CMIN/DF	≤ 2 or 3	1,174	Good
TLI	≥ 0,95	0,984	Good
CFI	≥0,95	0,989	Good

From the various fitness index of the model (goodness of fit) it can be concluded that the model is acceptable and bias produces a good confirmation of the dimensions of the factors as well as the causality relationships between factors, then the proposed modification model is fit or have a good fit.

b. Causality Test

After testing the suitability of capital research, then the next step is to test the causality developed in the study. From the appropriate model, it can be interpreted each path coefficient. Detailed

path coefficient testing is presented in the following   table.

Table 2 Results of Causality Test

Impact			Estimate	S.E.	C.R.	P	Note
Y1	<---	X1	0,985	0,167	5,906	0,000	Significant
Y3	<---	X1	0,174	0,156	1,113	0,266	Not significant
Y2	<---	Y1	0,495	0,095	5,187	0,000	Significant
Y3	<---	Y1	0,380	0,172	2,208	0,027	Significant
Y3	<---	Y2	0,753	0,235	3,201	0,001	Significant

Source: data analysis results

Based on Table 2 it can be stated that the results of the path coefficient test for the influence of the marketing mix (X_1) on satisfaction (Y_1) has a positive path of 0.985 with CR of 5.906 and probability (p) of 0,000 which means that the marketing mix (X_1) (Y_1). So the hypothesis that the marketing mix has a positive effect on satisfaction is proven or H1 accepted. This means the better the existing marketing mix Syariah Banking will be the better the customer satisfaction in using Syariah Banking.

The result of lane coefficient test for the influence of marketing mix (X_1) on customer loyalty (Y_3) has a positive path of 0.174 with CR of 1.113 and probability (p) of 0.266 which means that the marketing mix (X_1) has no significant effect on customer loyalty (Y_3) . So the hypothesis that the marketing mix has a positive effect on consumer loyalty is not proven or H2 rejected. This means that the marketing mix does not necessarily grow customer loyalty.

The result of test of path coefficient for influence of satisfaction (Y_1) to trust (Y_2) has positive path equal to 0,495 with C.R equal to 5,187 and probability (p) equal to 0,000 which mean that satisfaction (Y_1) have significant influence to trust (Y_2). So the hypothesis that satisfaction has a positive effect on trust proved to be true or H3 accepted. This means that if customer satisfaction is better, it will increase customers' trust to use Syariah Banking.

The test result of coefficient of line for the effect of satisfaction (Y_1) on customer loyalty (Y_3) has positive path equal to 0,380 with C.R equal to 2,208 and probability (p) equal to 0,027 meaning that satisfaction (Y_1) have significant effect to customer loyalty (Y_3). So the hypothesis which states that satisfaction has a positive effect on customer loyalty proved true or H4 accepted. This means that if customer satisfaction is better, it will increase customer loyalty in Syariah Banking.

The result of test of coefficient of lane for influence of trust (Y_2) to customer loyalty (Y_3) has positive path equal to 0,753 with C.R equal to 3,201 and probability (p) 0,001 which means that trust (Y_2) have significant effect to customer loyalty (Y_3). So the hypothesis that beliefs have a positive effect on loyalty proved to be true or H5 accepted. This means that if customer confidence improves, it will increase customer loyalty.

Influence between Variables

a.   Direct Variable Influence

Direct influence occurs between exogenous latent variables of marketing mix (X_1) with endogenous intervention variables Satisfaction (Y_1) and trust (Y_2) and endogenous latent variables bound Customer loyalty (Y_3). A summary of the direct effects of these variables can be seen in the following table.

Table 3 Direct Variable Influence

Direct Effect		Endogen Variables		
		Y1	Y2	Y3
Variables Exogenous	X1	0,724	0,000	0,123
	Y1	0,000	0,713	0,364
	Y2	0,000	0,000	0,501

Source: data analysis results

Based on Table 4 it can be seen that the direct effect of marketing mix variables is positive both to customer satisfaction, trust and loyalty. So also for the direct influence of the variable satisfaction of trust, as well as satisfaction and trust in customer loyalty. Direct effect of marketing mix (X_1) to satisfaction (Y_1) equal to 0,724 with positive direction, direct influence of marketing mix (X_1) to customer loyalty (Y_3) equal to 0,123 with positive direction, direct influence of satisfaction (Y_1) to trust (Y_1) equal to 0,713 with a positive direction, the direct effect of satisfaction (Y_1) on customer loyalty (Y_3) of 0.364 with a positive direction, and the direct influence of trust (Y_2) on customer loyalty (Y_3) of

0.501 in a positive direction. Based on these tests it can be stated that trust has the greatest direct effect on customer loyalty on Syariah Banking.

b.   Indirect Variable Influence

Indirect relationship occurs between exogenous latent variables of marketing mix (X_1) with endogenous intervention variable (Y_1) and trust (Y_2) and endogenous latent variable bound to customer loyalty (Y_3). A summary of the direct effects of these variables can be seen in the following table.

Table 4 Indirect Influence Among Variables

Indirect Influence		Endogen Variables		
		Y1	Y2	Y3
	X1	0,000	0,487	0,741
Exogenous Variables	Y1	0,000	0,000	0,372
	Y2	0,000	0,000	0,000

Source: data analysis results

Based on Table 4 it can be seen that the indirect effect of marketing mix (X_1) to trust (Y_2) is 0,487 with positive direction, marketing mix (X_1) to customer loyalty (Y_3) 0,741 with positive direction, and satisfaction (Y_1) to customer loyalty (Y_3) of 0.372 with a positive direction. Based on these tests it can be stated that the marketing mix has the greatest indirect effect on customer loyalty on Syariah Banking.

c.   Influence of Total Inter-Variables

The total influence is the effect caused by the existence of various relationships between variables, either directly or indirectly. A summary of the direct effects of these variables can be seen in the following table.

Table 5 Influence of Total Inter-Variables

Total Influence		Endogen Variables		
		Y1	Y2	Y3
	X1	0,724	0,516	0,645
Exogenous Variables	Y1	0,000	0,713	0,722
	Y2	0,000	0,000	0,501

Source: data analysis results

Based on Table 5 it can be seen that the total effect of marketing mix variables is positive both to customer satisfaction, trust and loyalty. So also for the direct influence of the variable satisfaction of trust, as well as satisfaction and trust in customer loyalty. Based on these tests it can be stated that satisfaction has the greatest total effect on customer loyalty on Syariah Banking.

Discussion

The Impact of Marketing Mix on Satisfaction

The results show that the marketing mix has a significant influence on satisfaction. So the hypothesis that the marketing mix has a positive effect on satisfaction is proven or H_1 accepted. This means that the better the existing marketing mix of Syariah Banking will be the better the customer satisfaction in using the products / services of Syariah

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Banking. The marketing mix of Syariah Banking can be seen through the quality of Syariahh Banking products as expected, Syariahh compliant product is more proportionate than conventional banking (Commercial Bank), Syariah Banking offers more "cheap" product offerings from conventional banking, Syariah Banking products are easy to obtain and understood, the information about the products delivered by employees is easy to understand, the process of transactions using Syariah banking products easier, and Islamic banking products in accordance with the community environment in Situbondo. If the customer's assessment of the marketing mix received is a positive assessment, then this marketing mix will encourage customer satisfaction.

Marketing mix is a combination of company tools to achieve company goals. The combination of product, price, distribution channel, and promotion is the initial combination of building the concept of marketing mix. Desman (2010: 23) asserted that the marketing mix is one means of creating value, so that the value can be responded by the consumer and the response can be interpreted positive and negative. From the analogy it is stated that if the combination of marketing mix is appropriate and maximal, then the transfer of value to the consumer will be positive, which means that the company can meet the needs of consumers.

Nurul (2008) stated in his research that the marketing mix has a positive effect on consumer loyalty. Positive influences can also be interpreted as a result of the company's hard work to build the tools of a company that is congruent in the marketing mix. In a study raised by Nurul confirmed that the hypothesis that the marketing mix is a variable that dominates consumer loyalty is proven.

The Impact of Marketing Mix on Customer Loyalty

The results show that the marketing mix has no significant effect on customer loyalty. So the hypothesis that the marketing mix has a positive effect on customer loyalty is not proven or H_2

rejected. This means that the existing marketing mix in Syariah Banking does not directly affect the creation of customer loyalty in using products / services of Syariah Banking. No direct result of a direct effect of the marketing mix on customer loyalty is attributable to the need for an evaluation of the customer's perceived marketing mix before the customer reaches the loyalty stage. In this case to reach the loyal stage, customers will assess the marketing mix offered by Syariah Banking, then evaluate the level of satisfaction, if the customer is satisfied it will foster trust and eventually will be loyal.

The findings of this study support the findings of Hariyanti and Hastuti (2010) research, that is, the improvement of marketing mix is not affecting the loyalty, the marketing mix is more effective if the variable satisfaction or position satisfaction as mediation prior to loyalty.

This means that if Satisfaction is better, it will increase trust using Syariah Banking products / services. Assessment Satisfaction can be seen through satisfied customers because the products of Islamic Banking in accordance with expectations and customers are satisfied because of Syariah banking services. If customer satisfaction is better, it will encourage the creation of customer trust in Syariah Banking.

The Influence of Satisfaction on Trust

The results showed that Satisfaction has a significant influence on trust. Hence the hypothesis that satisfaction has a positive effect on trust is proven to be true or H3 is accepted. This finding is in accordance with Mowen and Minor's (2002) theory which explains that consumer trust is all knowledge possessed by consumers and all conclusions made consumers about the object, its attributes and its benefits. So it can be said that consumer confidence will be awakened when the consumer has felt the satisfaction of the product / service and its benefits. So in this case a satisfied customer in interaction with a company representative will affect trust in the

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organization. Satisfaction has a direct influence on the formation of customer trust.

The result of the research shows that the response of consumer's expectation to the product and the distribution service gives an expectation level with the feeling of likes, thus raising the consumer's confidence in the company's product. Given a good level of trust, companies need to maintain the quality and stability of product distribution in order to meet consumer expectations and confidence. It is expected to maintain the relationship between companies and consumers.

The Impact of Satisfaction on Customer Loyalty

The results showed satisfaction has a significant effect on customer loyalty. So the hypothesis that satisfaction positively affects loyalty is proven or H4 accepted. This means that if the satisfaction is better, it will increase customer loyalty. Assessment Satisfaction can be seen through satisfied customers because the products of Islamic Banking in accordance with expectations and customers are satisfied because of sharia banking services.

This is in conformity with Corasi & Kennedy (2002), unbound loyal buyers are one of the characters of repeat buying by consumers, where the process of selecting service providers previously has a higher price advantage than expected . Consumer loyalty in general can be interpreted as consumer loyalty to a product. Consumer loyalty is a manifestation and continuation of consumer satisfaction in using company products, and remain a consumer of the company.

Satisfaction affects consumer loyalty, because consumer loyalty is the long-term impact of consumer satisfaction. Consumer satisfaction can build consumer loyalty. Consumers who are constantly satisfied with their needs will be loyal to the company's products. The results indicate that the response of satisfaction of consumer satisfaction to the product and distribution service given by the company, so that the consumer loyalty to the company product. Given the good loyalty level of consumers, companies need to maintain that loyalty

by continuing to provide satisfaction to consumers through consistent sales of quality products and maintain the availability of products for distribution channels continue to be stable. According to Thorsten, Giwinner, & Gremier (2002) show that the effect of profit on belief on loyalty seems to occur indirectly. The emergence of loyalty through a satisfaction is relatively stronger than through the beliefs of the consumer self. It should be that service to firms strongly considers creativity in the profits resulting from beliefs as an important tactic in considering loyalty.

The Impact of Trust on Customer Loyalty

The results showed that trust has a significant effect on customer loyalty. So the hypothesis that beliefs have a positive effect on loyalty proved to be true or H5 accepted. This means that if trust is better, it will increase customer loyalty. Aspects of trust can be seen through willing to become customers of Sharia Banking and believe the quality of sharia banking products / services.

Building a consumer trust in a cooperative relationship provides results in the form of profit, consumer retention, and willingness to contact and recommend. Cooperation is a definite result and is produced directly from a relationship (transaction). Cooperation is established when there is a trust with other parties to establish relationships based on the interests of both parties are mutually beneficial (Morgan & Hunt, 1994). Trust will also result in loyalty as evidenced by repeat transactions on products / services or sustainable business relationships.

Trust built between outlets and principals or distributors is very important as an effort to increase loyalty. The tangible form of trust that has a positive effect on loyalty is the high interaction between the outlet and the principal or the distributor (Gummurus et al, 2004). Trust comes on the ground of hope where there is honesty and the potential for building a system that will benefit both sides in the future. Therefore, among the principals / distributors should be built communication and openness in the

relationship of cooperation as an effort to continue to increase loyalty.

Conclusion

Berdasarkan uraian-uraian yang telah diungkapkan pada pembahasan, maka dapat diambil beberapa kesimpulan sebagai jawaban atas pokok permasalahan yang diajukan dalam penelitian ini, yaitu:

1. Marketing mix has a positive impact on satisfaction (H1 accepted).
2. Marketing mix has positive but not significant impact on consumer loyalty (H2 is rejected).
3. Satisfaction has a positive impact on trust (H3 accepted).
4. Satisfaction has a positive impact on loyalty (H4 accepted).
5. Trust has a positive impact on loyalty (H5 accepted).

Suggestion

The results showed that the marketing mix affects the customer satisfaction of Sharia Banking. Therefore, Syariah Banking in Situbondo Regency that is BSM and Mu'amalat should be able to offer good marketing mix so as to encourage the creation of customer satisfaction, such as product quality, proportional product compared with conventional banking, cheaper product cost, easy to get product, easy-to-understand product information, easy transaction processing, and sharia banking products in accordance with the community environment. The better the marketing mix will drive customer satisfaction and trust that ultimately creates customer loyalty.

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