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EFFECT OF MARKETING MIX OF SERVICE AND

QUALITY OF SERVICE TO COSTUMER'S LOYALTY

CASE STUDY OF PT BANK PERKREDITAN RAKYAT PEKANBARU CITY, INDONESIA

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Abstract

Banking services sector is growing and competing in getting customers in the same market. One of bank in the Pekanbaru City is Bank Perkreditan Rakyat, Indonesia. PT Bank Perkreditan Rakyat Pekanbaru has a contribution to develop the local economy through the development orientation of the banking business that has a high correlation to the economy in the region, also the ability to serve the needs of the community, through access of financial services to the greatest possible extent of public. Bank Perkreditan Rakyat Pekanbaru should strive to comply these demands despite encounter a very tough competition that shown from many banks that operating in Pekanbaru. Therefore it is important to do research of Effect the Marketing Mix of Service and Quality of Service to Costumer Loyalty so PT Bank Perkreditan Rakyat Pekanbaru is able to increasingly compete competitvely to improve the best service. This research was conducted by using quantitative descriptive method. Taking 100 samples of the population. The results indicate to the Marketing Mix and quality of service both partially and simultaneously influence on customer loyalty of Bank Perkreditan Rakyat Pekanbaru City, Indonesia.

Keywords: Marketing Mix of Service, Quality of Service, Loyality, Consumer Behavior

INTRODUCTION

The service sector in the economy is growing from year to year, including the financial services sector such as banking. Along with the times, many banking companies have sprung up so that competition between companies is very competitive. Competition is becoming more intense because foreign banks compete for customers participating in the same market. Foreign banks have an advantage over banks in Indonesia, among others that have big names worldwide, the choice of innovative products, and has a global network. In addition to foreign bank competition in the financial services sector is also derived from non-bank financial services such as insurance companies, a security, a money changer and pension funds. This illustrates how much competition to gain market share more widely so that the managers needed something better than its competitors, such as providing the best service to its customers so that customer satisfaction will have an impact on customer confidence in the banking company so that customers do not turn to a competitor other. The change of the economic situation are felt especially within the banking system, so that the banking sector is required to do as well as banks abroad, which gives customers a wide range of services increase the expansion of various types of bank services and create and use a variety of new equipment allows. It is necessary for the banking officials who are creative and innovative, system administration and management of dynamic patterns. Bank services are professional services, and is the essential nature of the service to the customer when implemented in a consistent, efficient and effective. Community or prospective customers will first see what the needs and wishes them before making the purchase. Therefore, in each market will consist of groups (share) the buyer needs, styles and different reactions to variations offer bank services

The banking industry is encouraged to improve service quality. Quality of service is what distinguishes between one bank and another. One bank in the city of Pekanbaru is PT. Rural bank pekanbaru or so-called PT. BPR Pekanbaru City, which is a bank owned by the city of Pekanbaru. Therefore, the role of PT.BPR Pekanbaru City is expected not only to improve the PAD (Regional Income) in Pekanbaru, but also to develop the local economy through the development orientation of banking business that has a high correlation to the economy in the region, as well as the ability to serve the needs of society, namely access to financial services to the public the greatest possible extent. Rural bank Pekanbaru should strive to meet these demands despite facing very tough competition shown from the number of banks operating in the city of Pekanbaru.

The number of Rural Banks in Pekanbaru quite a lot, there are 10 rural banks recorded. It shows the level of competition is quite high. PT BPR Pekanbaru City proved not only Rural Bank in the city of Pekanbaru. Therefore it is very important that PT.BPR Pekanbaru to continue

to improve the right marketing strategy to get high loyalty of customers. Thus complexity of the problems facing the banking sector in Indonesia, this requires that banking is always ready with a marketing strategy that is dynamic services can always adjust to internal and external environment so as to enhance the operations and management of the bank. So it can be said that the challenge for the growth of banking in Indonesia is coaching management, improving service quality, as well as a thorough knowledge of bank marketing for banking staff. The high customer loyalty is in accordance with the purchasing behavior usually exhibited by loyal customers. Retaining customers is the very thing for service companies, especially banks engaged in consumer banking. Seeing these conditions, the efforts made by a bank to maintain customers meant that customers want to buy more products offered by banks. Having a loyal customer is one of the ultimate goal of the company because of customer loyalty can ensure the survival of the company in the long term. The concept of customer loyalty is focused more on behavior compared with an attitude. In connection with customer relationship management, customer loyalty is the result obtained from an organization that creates benefits for its customers. Customer loyalty can be created in this case of course the banking organization should strive to create a win win relationship between the bank and its customers through the provision of benefits for both parties. On the basis of the description above, it is interesting to study into a study entitled "Effect of Marketing Mix of Service and Quality of Service to Costumer's Loyalty: Case Study of PT Bank Perkreditan Rakyat Pekanbaru City".

The Problem Formulation

1. How is the implementation of the marketing mix and quality of service and customer loyalty PT. Bank Perkreditan Rakyat Pekanbaruin Pekanbaru.
2. How is the marketing mix either partially or simultaneously affect the service quality of PT. Bank Perkreditan Rakyat Pekanbaru
3. How is the quality of service either partially or simultaneously affect the customer loyalty PT. Bank Perkreditan Rakyat Pekanbaru
4. extent the marketing mix and quality of service both partially and simultaneously influence on customer loyalty Rural Banks Pekanbaru

LITERATURE REVIEW

Marketing Mix (Marketing Mix) Services

Marketing mix is a tool for marketers in the form of a marketing program that sharpens segmentation, targeting and positioning for success. There is a fundamental difference between marketing services and marketing the product mix product mix of goods. Marketing mix 4P

goods include: Product, Price, Place and Promotion. As for services: People, Process and Physical Evidence. (Lovelock, 2011: 44). These three things are related to the nature of the services where production and consumption can not be separated and engage customers and service providers directly, collectively, the whole seven elements "7 P" of marketing services shows the elements needed to create a viable strategy to meet the needs customers while generating profits in a competitive market. Marketing mix are elements of the company's organization can be controlled by the company in their communication with consumers and will be used to satisfy consumers. Marketing mix is a marketing elements are interlinked desegregated, organized and properly used, so that the company can achieve the marketing goals effectively, while satisfying the needs and desires of consumers.

Quality of Service

Quality of service is a very complex discussion because a different assessment of service quality with an assessment of the quality of products, mainly because it is not real (intangible) and the production and consumption run simultaneously. Unlike the products consumers' assessment of service quality occurs during the process of delivering these services. Any contact that occurs between the service provider to the consumer is a picture of a "moment of truth" is an opportunity to satisfy or not satisfy consumers. Quality services should start from the needs of the customer and ends with customer satisfaction and perceptions of the quality of service (Kotler, 2000) in (Tjiptono and Chandra, 2011: 180). For those who buy and consume services, the customer (and not the service provider) who assess a company's level of service quality. In the context of the quality of products (goods and services) and customer satisfaction, has reached consensus that the expectations of the customer (customer expectation) plays an important role as a standard of comparison in evaluating the quality and satisfaction.

Loyalty

Have clients / customers loyal is one of the ultimate goal of the company for customer loyalty can ensure the survival of the company in the long term. The concept of customer loyalty / customer focus more on behavior (behavior) compared with an attitude (attitude). There are several aspects that affect customer loyalty satisfaction (satisfaction) which is a comparison between expectations with perceived performance. According Grifin (2002: 4) loyalty: When a customer is loyal, he or she exhibits a behavior defined as purchase non-random purchase Expressed over time by some decision making unit. Based on these definitions can be explained that more loyalty refers to a form of behavior of decision-making units to a selected company.

Research Hypotheses

H1. Marketing mix either partially or simultaneously affect the service quality of PT. Bank Perkreditan Rakyat Pekanbaru

H2. Quality of service either partially or simultaneously affect the customer loyalty PT. Bank Perkreditan Rakyat Pekanbaru

H3. The marketing mix and quality of service both partially and simultaneously influence on customer loyalty Rural Banks Pekanbaru.

Research Preemptively

Author (Year)	Model Core	Variabel Research	Method
Mosahab (2010)	Service Quality, Customer Satisfaction and Loyalty	Perceived Quality Service, Customer Satisfaction	Bank, Kualitatif
Wugayan (2011)	Studi on Satisfaction Loyalty and Market Share	Satisfaction, Market Share, Loyalty	Bank, Kualitatif
Ahmad CH (2011)	Analyzing Customer Satisfaction towards Service Quality	Quality Service, Satisfaction	Islamic Banking, Kualitatif

RESEARCH METHOD

This study takes the object of study of banking services in PT. Bank Perkreditan Rakyat Pekanbaru. This research is descriptive and verification conducted through data collection in the field. While in practice using descriptive method survey and explanatory survey method. The unit of analysis in this study is a PT. Bank Perkreditan Rakyat Pekanbaru while observation unit is a savings and loan clients who use the services of the bank. In relation to research conducted aims to theory based on empirical facts, then the sample size determination is based on the concept of hypothesis testing. The populations of study are loan clients of the bank. The samples were taken by using purposive sample of 100 people. The verification tool used is Structural Equation Modeling (SEM). Collecting data in this study was done by using the recording of documents, interviews and questionnaires. Questionnaires were used to collect data on the variables of research will use a Likert Scale Rating Summated with the size scale interval. Each item ranked by methods Likert Scale Rating Summated with five alternative answers, 1, 2, 3, 4, and 5. Options respondents answer the score of each item.

ANALYSIS AND DISCUSSION OF RESULTS

Variables in this study was measured by a questionnaire, then before processing, data from the questionnaire prior tested to prove whether the measuring instruments used have validity & reliability to measure what is supposed to be a measuring function. Based on the results of tests performed using the product moment correlation coefficient of reliability using Cronbach's Alpha models obtained validity and reliability of test results as follows.

Table 1. Recapitulation of Validity and Reliability Test Results

Variable	No	Validity Index	Critical Value	Conclusion	Reliability Coefficient	Conclusion
Marketing Mix of Service	1	0,473	0,30	Valid		
	2	0,473	0,30	Valid		
	3	0,501	0,30	Valid		
	4	0,473	0,30	Valid		
	5	0,356	0,30	Valid		
	6	0,418	0,30	Valid		
	7	0,512	0,30	Valid		
	8	0,466	0,30	Valid		
	9	0,362	0,30	Valid		
	10	0,341	0,30	Valid	0,856	Reliable
	11	0,508	0,30	Valid		
	12	0,384	0,30	Valid		
	13	0,419	0,30	Valid		
	14	0,467	0,30	Valid		
	15	0,591	0,30	Valid		
	16	0,351	0,30	Valid		
	17	0,414	0,30	Valid		
	18	0,456	0,30	Valid		
	19	0,408	0,30	Valid		
	20	0,445	0,30	Valid		
Quality of Service	1	0,497	0,30	Valid		
	2	0,476	0,30	Valid		
	3	0,408	0,30	Valid	0,857	Reliable
	4	0,440	0,30	Valid		
	5	0,474	0,30	Valid		
	6	0,402	0,30	Valid		

Variable	No	Validity Index	Critical Value	Conclusion	Reliability Coefficient	Conclusion
	7	0,390	0,30	Valid		
	8	0,394	0,30	Valid		
	9	0,459	0,30	Valid		
	10	0,475	0,30	Valid		
	11	0,492	0,30	Valid		
	12	0,390	0,30	Valid		
	13	0,476	0,30	Valid		
	14	0,434	0,30	Valid		
	15	0,447	0,30	Valid		
	16	0,493	0,30	Valid		
	17	0,442	0,30	Valid		
	18	0,413	0,30	Valid		
	19	0,431	0,30	Valid		
	20	0,430	0,30	Valid		
Loyality	1	0,538	0,30	Valid		
	2	0,488	0,30	Valid	0,734	Reliable
	3	0,544	0,30	Valid		
	4	0,527	0,30	Valid		

Source: Appendix Output Test Validity and Reliability 2015

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Hypothesis Testing

Previously been presented and interpreted in detail on the data collected. Furthermore, in accordance with the purpose of research, which is to examine the effect of the marketing mix and quality of service to customer loyalty, the authors will conduct a series of quantitative analysis relevant to the purpose of research. Because the score data of respondents still shaped ordinal scale, then the order can be processed using regression analysis to first be converted to interval data using the method of successive intervals. Data to be tested is the response data from 100 respondents, namely customer PT. Bank Perkreditan Rakyat Pekanbaru Data were analyzed using multiple linear regression.

Effect on the Quality of Services to Marketing Mix Of Services

Estimated Results Based on the results of processing using multiple regression analysis of the seven dimensions of data marketing mix on the quality of service obtained the following results.

Table 2. Results of regression estimates Effect on the Quality of Services
to Marketing Mix Of Services

Variable	Standardization of coefficient	t-count	Signification
Product	0,135	2,160	0,033
Proce	0,181	2,952	0,004
Promotion	0,187	2,836	0,006
Place	0,146	2,309	0,023
People	0,239	3,655	< 0,001
Procees	0,207	2,958	0,004
Physical Evidence	0,138	2,238	0,028
R :	0,873	$F_{hit,}$ = 42,243	
R-Square :	0,763	Sig, < 0,001	

At table 2, can be seen that the regression coefficient of the seven dimensions of services marketing mix variables is positive. That is getting better every dimension of the marketing mix will improve the quality of service in PT. Bank Perkreditan Rakyat Pekanbaru The correlation coefficient (R) of 0.873 contained in Table 4:15 shows the strength of the relationship between the seven dimensions of marketing mix with the quality of service. So the relationship between the seven dimensions of marketing mix simultaneously with the quality of service, including a very strong or very closely, which is in the range 0.80 to 1.00. Then the coefficient of determination (R-square) of 0.763 indicates that seven dimensions simultaneously marketing mix contribute to or influence by 76.3% against the quality of service in Pekanbaru City Rural Bank, while the remaining 23.7% is the influence factor- other factors beyond the seven dimensions of services marketing mix.

Test of Significance

Furthermore, to answer the first problem formulation will be tested hypotheses. Testing the hypothesis starts from simultaneous testing and proceed with partial testing.

Testing Simultaneously

Based on the summary of the results of the processing of the data, obtained with a significance value <0.001. Because the significance value less than 0.05 then the error rate of 5% can be concluded that the seven dimensions simultaneously marketing mix has a significant influence on the quality of services in PT. Bank Perkreditan Rakyat Pekanbaru That is simultaneously the

product, price, promotion, place, human resources, processes and physical facilities have a significant influence on the quality of services in PT. Bank Perkreditan Rakyat Pekanbaru

Testing Partial

After testing simultaneously and concluded that the seven dimensions of marketing mix has a significant influence on the quality of services in Pekanbaru City Rural Bank, will next test the effect of each dimension of the quality of service.

a. Product Mix Effect on the Quality of Services: Hypothesized that the product mix affects the quality of services, through a summary of the results of processing contained in the table 4:15 can be seen that the product mix tcount of 2.160 with a significance value of 0.033. Because the significance value (0.033) is smaller than 0.05, then the error rate of 5% can be concluded that the product mix had a significant influence on the quality of services in PT. Bank Perkreditan Rakyat Pekanbaru

b. Mix Effect Against Price Service Quality Hypothesized that the price mix effect on the quality of service, through a summary of the results of processing contained in the table 4:15 can be seen that tcount mix price of 2.952 with a significance value of 0.004. Because the significance value (0.004) is smaller than 0.05, then the error rate of 5% can be concluded that the price mix had a significant influence on the quality of services in PT. Bank Perkreditan Rakyat Pekanbaru

c. Promotion Mix Effect on the Quality of Services Hypothesized that the promotion mix affects the quality of services, through a summary of the results of processing contained in the table 4:15 can be seen that tcount promotion mix at 2.836 with a significance value of 0.006. Because the significance value (0.006) is smaller than 0.05, then the error rate of 5% can be concluded that the promotion mix has a significant influence on the quality of services in PT. Bank Perkreditan Rakyat Pekanbaru

d. Mix Influence Points on the Quality of Services Hypothesized that a mix affects the quality of services, through a summary of the results of processing contained in the table 4:15 can be seen that tcount mix of 2.309 with a significance value of 0.023. Because the significance value (0.023) is smaller than 0.05, then the error rate of 5% can be concluded that the mix places a significant influence on the quality of services in PT. Bank Perkreditan Rakyat Pekanbaru

e. Mix Effect Against Human Resources Service Quality Hypothesized that the mix of human resources affects the quality of services, through a summary of the results of processing contained in the table 4:15 can be seen that tcount mix of human resources amounting to

3.655 with a significance value <0.001. Because the significance value less than 0.05 then the error rate of 5% can be concluded that the mix of human resources have a significant influence on the quality of services in PT. Bank Perkreditan Rakyat Pekanbaru

f. Mix Effect on the Quality Process Services Hypothesized that the mix affect the quality of service, through a summary of the results of processing contained in the table 4:15 can be seen that the process tcount mix of 2.958 with a significance value of 0.004. Because the significance value (0.004) is smaller than 0.05, then the error rate of 5% can be concluded that the mix process have a significant influence on the quality of services in PT. Bank Perkreditan Rakyat Pekanbaru

g. Mix Effect Against Physical Product Service Quality Hypothesized that the mix of physical facilities affects the quality of services, through a summary of the results of processing contained in the table 4:15 can be seen that the physical facilities t-count mix of 2.238 with a significance value of 0.028. Because the significance value (0.028) is smaller than 0.05, then the error rate of 5% can be concluded that the mix of physical facilities have a significant influence on the quality of services in PT. Bank Perkreditan Rakyat Pekanbaru

Effect of Quality Of Service to Loyalty

Based on the results of processing using multiple regression analysis of data the five dimensions of service quality on customer loyalty obtained the following results.

Table 3. Results of regression estimates Effect on Quality Of Service to Loyalty

Variable	Standardization of coefficient	t-count	Signification
Physical Evidence	0,232	3,659	< 0,001
Responsiveness	0,165	2,855	0,005
Assurance	0,114	2,131	0,036
Reliability	0,392	6,688	< 0,001
Empathy	0,274	4,963	< 0,001
R :	0,900	$F_{hit,}$ = 80,069	
R-Square :	0,810	Sig, < 0,001	

At table 3 can be seen that the regression coefficient of the five dimensions of service quality variables is positive. This means that the better quality of service in each dimension will increase customer loyalty in PT. Bank Perkreditan Rakyat Pekanbaru. The correlation coefficient (R) of 0,900 contained in Table XVI shows the strength of the relationship between

the five dimensions of service quality to customer loyalty. So the relationship between the five dimensions of quality of service simultaneously with the customer loyalty including a very strong or very closely, which is in the range 0.80 to 1.00. Then the coefficient of determination (R-square) of 0.810 indicates that simultaneous five dimensions of service quality contribute to or influence by 81.0% on customer loyalty in Pekanbaru City Rural Bank, while the remaining 19.0% is the influence factors other than the five dimensions of service quality.

Test of Significance

Furthermore, to answer the second formulation of the hypothesis will be tested. Testing the hypothesis starts from simultaneous testing and proceed with partial testing.

a) Testing Simultaneously

Based on the summary of the results of the processing of the data contained in the table Fhitung 80.069 4:16 obtained with a significance value <0.001. Because the significance value less than 0.05 then the error rate of 5% can be concluded that simultaneous five dimensions of service quality has a significant influence on customer loyalty in PT.Bank Perkreditan Rakyat Pekanbaru. That is simultaneously physical evidence, responsiveness, assurance, reliability and empathy have a significant influence on customer loyalty in PT.Bank Perkreditan Rakyat Pekanbaru.

b) Testing Partial

• Effect of Physical Evidence to Customer Loyalty

Hypothesized that physical evidence in service quality effect on customer loyalty, through a summary of the results of processing contained in the table 4:16 can be seen that tcount physical evidence at 3.659 with a significance value <0.001. Because the significance value less than 0.05 then the error rate of 5% can be concluded that the physical evidence in the quality of services have a significant influence on customer loyalty in PT.Bank Perkreditan Rakyat Pekanbaru.

• Effect of Responsiveness to Customer Loyalty

Hypothesized that responsiveness in service quality effect on customer loyalty, through a summary of the results of processing contained in the table 4:16 can be seen that tcount responsiveness of 2.855 with a significance value of 0.005. Because the significance value (0.005) is smaller than 0.05, then the error rate of 5% can be concluded that the responsiveness in service quality has a significant influence on customer loyalty in PT.Bank Perkreditan Rakyat Pekanbaru.

• Effect of Warranty (assurance) to Customer Loyalty

Hypothesized that guarantee the service quality effect on customer loyalty, through a summary of the results of processing contained in the table 4:16 can be seen that tcount bail of 2.131 with a significance value of 0.036. Because the significance value (0.036) is smaller than 0.05, then the error rate of 5% can be concluded that the assurance in the quality of services have a significant influence on customer loyalty in PT.Bank Perkreditan Rakyat Pekanbaru.

• Effect of Reliability to Customer Loyalty

Hypothesized that the reliability in service quality effect on customer loyalty, through a summary of the results of processing contained in the table 4:16 can be seen that tcount reliability of 6.688 with a significance value <0.001. Because the significance value less than 0.05 then the error rate of 5% can be concluded that the reliability of the service quality has a significant influence on customer loyalty in PT.Bank Perkreditan Rakyat Pekanbaru.

• Empathy Effect of Customer Loyalty

Hypothesized that empathy in service quality effect on customer loyalty, through a summary of the results of processing contained in the table 4:16 can be seen that tcount empathy of 4.963 with a significance value <0.001. Because the significance value less than 0.05 then the error rate of 5% can be concluded that empathy in service quality has a significant influence on customer loyalty in PT.Bank Perkreditan Rakyat Pekanbaru.

Effect of Marketing Mix of Services and Quality Of Service to Loyalty

Based on the results of processing using multiple regression analysis of data both variables on customer loyalty obtained the following results.

Table 4. Results of regression estimates Effect Of Marketing Mix Of Services
and Quality Of Service to Loyalty

Variable	Standardization of coefficient	t-count	Signification
Marketing Mix Of Services	0,374	4,218	< 0,001
Quality of Services	0,558	6,286	< 0,001
R :	0,902	F_{hit}, = 211,230	
R-Square :	0,813	Sig, < 0,001	

At table 4 can be seen that the regression coefficient of product mix of services and quality of service is positive. This means that the better the marketing mix and the better quality of

services will improve customer loyalty in PT.Bank Perkreditan Rakyat Pekanbaru. The correlation coefficient (R) of 0.902 contained in Table XVII shows the strength of the relationship between marketing mix of services and quality of services with customer loyalty. So the relationship between marketing mix of services and quality of service simultaneously with the customer loyalty including a very strong or very closely, which is in the range 0.80 to 1.00.Then the coefficient of determination (R-square) of 0.813 indicates that the simultaneous service mix and quality of service contribute to or influence by 81.3% on customer loyalty in Pekanbaru City Rural Bank, while the remaining 18.7% is the influence factor other than marketing mix-factor services and quality of service. Furthermore, through standardized coefficients can be seen that the quality of services provide a greater influence on customer loyalty than the marketing mix.

Test of Significance

Furthermore, to answer the problem formulation will be tested three hypotheses. Testing the hypothesis starts from simultaneous testing and proceed with partial testing.

Testing Simultaneously

Based on the summary of the results of the processing of the data contained in the table Fhitung 211.230 4:17 obtained with a significance value <0.001. Because the significance value less than 0.05 then the error rate of 5% can be concluded that simultaneous service mix and quality of services have a significant influence on customer loyalty in PT.Bank Perkreditan Rakyat Pekanbaru. That is simultaneously service mix and service quality has a significant influence on customer loyalty in PT.Bank Perkreditan Rakyat Pekanbaru.

Testing Partial

After testing simultaneously and concluded that simultaneous service mix and quality of services have a significant influence on customer loyalty in PT.Bank Perkreditan Rakyat Pekanbaru, the next will be tested variables influence on customer loyalty.
• Effect of Marketing Mix of Service to Customers Loyalty
Hypothesized that the marketing mix effect on customer loyalty, through a summary of the results of processing contained in the table 4:17 can be seen that tcount marketing mix at 4.218 with a significance value <0.001. Because the significance value less than 0.05 then the error rate of 5% can be concluded that the marketing mix has a significant influence on customer loyalty in PT.Bank Perkreditan Rakyat Pekanbaru.

• Influence of Service Quality Customer to Loyalty

Hypothesized that the effect of service quality on customer loyalty, through a summary of the results of processing contained in the table 4:17 can be seen that the quality of service tcount of 6.286 with a significance value <0.001. Because the significance value less than 0.05 then the error rate of 5% can be concluded that service quality has a significant influence on customer loyalty in PT.Bank Perkreditan Rakyat Pekanbaru.

CONCLUSIVE REMARKS

1. Implementation of the marketing mix and quality of service and customer loyalty PT.Bank Perkreditan Rakyat Pekanbaru in Pekanbaru is good.

2. The marketing mix services either partially or simultaneously affect the service quality of PT.Bank Perkreditan Rakyat Pekanbaru.

3. Quality of services either partially or simultaneously affect the customer loyalty PT.Bank Perkreditan Rakyat Pekanbaru.

4. The marketing mix and quality of service both partially and simultaneously influence on customer loyalty PT.Bank Perkreditan Rakyat Pekanbaru

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