

The Influence of Advertising, Sales Promotion, and Service Quality on Customer Loyalty of Bank Jatim Indonesia

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ABSTRACT

Purpose: The purpose of this study is to analyze the influence of advertising, sales promotion and service quality on customer loyalty at Bank Jatim Indonesia, Branch of Dr. Soetomo Hospital Surabaya. The population in this study was 2,155 customers, the number of samples using the Slovin formula was 96.

Design/methodology/approach: The data analysis technique used was multiple regression analysis.

Findings: The research results are: 1) There is an influence of advertising on customer loyalty at Bank Jatim Branch of Dr. Soetomo Hospital Surabaya, 2) There is an influence of sales promotions on customer loyalty at Bank Jatim Branch of Dr. Soetomo Hospital Surabaya, 3) There is an influence of service quality on customer loyalty at Bank Jatim Branch of Dr. Soetomo Hospital Surabaya, 4) There is an influence of advertising, sales promotion and service quality simultaneously on customer loyalty at Bank Jatim Branch of Dr. Soetomo Hospital Surabaya, 5) Among the variables of advertising, sales promotion and service quality, the sales promotion variable has a dominant influence on customer loyalty at the Bank Jatim Branch of Dr. Soetomo Hospital Surabaya.

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I. INTRODUCTION

The rapid growth of bank is the impact of the economic growth of the community, resulting in intense competition in the world of financial institutions to compete in gaining the sympathy of the public to become customers of the bank. Various bank products were issued with various facilities and facilities aimed at attracting the public to use the services of the bank.

Humans as social beings have never escaped the communication process. Humans always need information as a source of their knowledge. Print media is one of the vital sources of information today. Print media has played an important role in human civilization. Historical events cannot be separated from the influence of the print media. Print media increasingly shows its existence in the last two decades. No important events are missed by the print media. All written in print media. Print media is a silent witness to human civilization, as well as the development of Indonesia. Advertising as a form of promotion used by companies to inform everything of the products produced by the company. Ads that are broadcast regularly on the advice of electronic media and print media. Advertising that is used by banks through the browser has an easy and convenient savings method in making transactions.

Customer loyalty is very important in a very tight business competition, because loyalty will benefit the company's long-term development, according to Kotler & Keller (2009) creating strong and close relationships with customers is the dream of all marketers and this is often become the key to long-term marketing success. To get customer loyalty, companies need to do the right marketing strategy so that it can affect customer loyalty. Customer loyalty has an important role in a company, maintaining customer loyalty means improving financial performance and maintaining the survival of the company, this is the main reason for a company to attract and maintain customer loyalty. Tjiptono (2014), states that customer loyalty can be defined as a response that is closely related to a pledge or promise to hold firm to the commitments that underlie the sustainability of relationships, and are usually reflected in consistent repurchases. Factors influencing customer loyalty include advertising (Shodiq & Hidayat, 2016) , sales promotion (Yulianto, Yulianeu, Gagah, & Syaifuddin, 2016), and service quality (Tjiptono, 2012); (Yulianto et al., 2016).

Advertising is a form of paid communication that uses mass media and interactive media to reach broad audiences in order to connect clear sponsors with buyers (target audience) and provide information about products - goods, services, and ideas - (Nasrullah, 2017). The definition of this advertising contains five factors: Advertising is usually paid by advertisers; paid, and sponsors are identified; advertising generally reaches a broad audience; the message is conveyed through various kinds of mass media. In other words, advertising is not aimed at specific people, even though this characteristic changes after the advent of the internet and more interactive types of media. In other words, advertising is aimed at customers and prospective customers to persuade them to buy products / services offered.

Promotion is one of the important marketing activities for companies in an effort to maintain the survival of the company and improve the quality of sales to increase marketing activities in terms of marketing goods or services from a company. One tool to help companies in communicating with consumers is promotion that can convey information in the form of knowledge about the products offered. Lupiyadi (2013) defines promotion as an activity carried out by the company to communicate the benefits of the product and as a tool to influence consumers in the activity of buying or using services as needed.

Quality is something that must be done for service providers properly. The quality of a product or service is a major part of the company's strategy in order to achieve sustainable excellence, either as a market leader or as a strategy to continue to grow. According to Tjiptono (2014) quality of service focuses on efforts to meet the needs and desires of consumers and the accuracy of delivery to compensate for consumer expectations. According to Tjiptono (2014) quality is a combination of traits and characteristics that determine the extent to which outputs can meet the requirements of customer needs, so customers determine and assess how far these characteristics meet their needs.

Based on the background of the study above, the research questions are made as follows:

Does advertising influence customer loyalty of Bank Jatim Branch Dr. Soetomo Hospital Surabaya?

Does sales promotion influence customer loyalty of Bank Jatim Branch Dr. Soetomo Hospital Surabaya?

Does service quality influence customer loyalty of Bank Jatim Branch Dr. Soetomo Hospital Surabaya?

Does advertising, sales promotion, and service quality influence customer loyalty of Bank Jatim Branch Dr. Soetomo Hospital Surabaya?

1. Among the variables of advertising, sales promotion and service quality, which variable has the dominant influence on customer loyalty of Bank Jatim Branch Dr. Soetomo Hospital Surabaya?

A. Advertising

Advertising is strategic communication that is intended to get something, to create an impact, namely the response of consumers, such as understanding information or persuading someone to do something (Moriarty, Mitchell, & Wells, 2011). In terms of communication whether or not the advertising message delivered will depend on who the customer or prospective customer is and through what media the message is delivered. Therefore, to make communication effective and successful, the key is who the target customer is from the ad message. After both of these can be understood, it is likely that the number of buyers and frequency of purchases obtained will be in line with the predetermined sales targets. Electronic media, such as the internet and wireless communication, have changed the media landscape and formed closer, interactive and personal communication that is more important to advertisers. So that "new advertising" emerged that challenged the orientation of the old ad, could even open new business opportunities.

According to Nasrullah (2017) there are several types of social media advertisements, including:

1. Social networking media (social networking)

Social networking is social media that allows its members to interact with each other through messages, photos and videos so that they can attract the attention of other users. All information published through this social network is real time like what is happening. Social networking provides some content for users so users have space to communicate and interact.

2. Online journal (blog).

Blogs are social media that make it easier for users to upload their activities, discuss, and share links, web, information, and so on. Blog characters are used to publish content related to users, both by individuals and companies / business institutions according to their needs. Nasrullah (2017) Some website services that host blogs such as blogger.com and nusantarahost. Blogger.com is one of the free blog hosting that can be used to create interesting and unique blogs according to the character of the user.

3. Simple online journal (micro blogging)

Micro blogging is a social media that provides facilities to users to write and publish their activities and opinions. The space provided on micro blogs is limited to characters that can be used, for example Twitter, which only provides a maximum space of 140 characters (Nasrullah, 2017). Besides Twitter, an example of a micro blog such as Zihvah is a micro blogging application created by the State of India and its use is similar to Twitter.

4. Media sharing

Media sharing is a social media that provides facilities for users to share media such as documents, videos, audio, images, and other media. Through this media sharing, members or users can also store various images and videos online. Some examples of media sharing, including YouTube, Flickr, Photo bucket, and also WhatsApp. YouTube is a social media used to play videos or upload videos to be shared with other users. Whereas Flickr is social media used to upload, access, manage / edit photos. Photo bucket uses almost the same as Flickr, which is to edit and share photos.

5. Social bookmarking.

Social bookmarking is social media that is used to organize, store, manage, and search for certain news online. Information provided on social book marking media is not complete information, but only provided information in the form of text, photos and short videos, then the user will be directed to the link or link where the information is located. Examples of social book marking are Delicious.com and Reddit.com, (Nasrullah, 2017). Delicious.com is a social bookmarking used to tag webs that are liked by users so that they can be opened and read by other users. Meanwhile, Reddit.com is used to tag videos or articles so that they can be shared and links can be saved.

6. Shared content media or Wiki

Shared content media is social media whose site is the result of the collaboration of its users. Each user can contribute to the wiki and can also see changes that occur on the page so that the user can find out the latest data entered, valid or not the information entered, and so on.

B. Sales Promotion

One tool to help companies in communicating with consumers is promotion that can convey information about the products offered. Kotler & Armstrong (2014) define that promotion refers to activities that communicate to merits of the product and persuade target customers to buy it. The definition states that Promotion; refers to activities that communicate two Merit products and persuade target customers to buyers. (Hermawan, 2013) argues that promotion is one of the priority components of marketing activities that tells consumers that the company launches new products that tempt consumers to conduct purchasing activities. Promotion is important in marketing products so that consumers will be interested and make purchases of these products, so that a promotion needs to be designed as attractive as possible and the information delivered can be easily understood by the community. Sales promotion is the core of a marketing campaign, consisting of a collection of incentives, mostly short-term, designed to stimulate faster or greater purchases of certain products or services by consumers or trade. According to Kotler & Keller (2013) that advertisements offer reasons to buy. Kotler & Keller (2013) explain that promotional tools include:

Consumer promotions (samples, coupons, cash refund offers, price discounts, premiums, prizes, patronage awards, free trials, guarantees, related promotions, cross promotions, point of purchase, and demonstrations)

Trade promotions (discounts, incentives for advertising and display, and free items)

Business promotion and sales force (trade shows and conventions, salespeople contests, and special advertisements).

According to Kotler & Keller (2013) there are many different types of specific sales promotion tools. Like free samples that aim to encourage consumer trials, while free management advice services aim to maintain long-term relationships with retailers. Sellers use promotional types of incentives to attract new testers, reward loyal customers, and increase the rate of repurchase of users who rarely buy. Sales promotions often attract people who like to switch brands, who are mainly looking for cheaper prices, better value, or premiums. If some of them don't try the brand, promotion can result in an increase in market share in the long run. Promotions encourage consumers to try new products and give rise to more diverse retail formats, such as everyday low prices and promotional pricing. With sales promotion, certain manufacturers sell more than usual at official prices and apply programs to various consumer segments. Marketers also implement sales promotions to attract

new customers and instill loyalty. According to Tjiptono & Chandra (2012) sales promotion is important in stimulating consumer response in the form of behavior (behavioral response). In the past few years, sales promotion has grown rapidly and even the portion of the marketing expenditure level has begun to align with advertising spending. This is due to a number of factors such as the increasingly tight level of competition for market share, media fragmentation, the emergence of a number of new media (such as internet, interactive TV, cable TV, mobile telephones, tablet PCs and the like, rising advertising costs in mass media). the thinner differentiation between products which results in increasing price competition, decreasing brand loyalty, increasingly cluttered mass media, flooded products resulting in brand proliferation, stronger retailer positions (ie, supermarkets) and wholesalers in negotiating with producer products, developing the policy of "everyday low price (EDLP)" and the ability of a more reliable price promotion to boost short-term sales.

C. Service Quality

The quality of a product or service is a major part of the company's strategy in order to achieve sustainable excellence, either as a market leader or as a strategy to continue to grow. According to Moenir (2012) Service is a process of fulfilling needs through other people's activities directly. Service quality is the extent to which customers' perceptions of service meet and/or exceed their expectations for example as defined by Parasuraman, Zeithmal, & Berry (1990), cited in (Maister, 1998). Tjiptono (2014) defines that quality of service focuses on efforts to meet the needs and desires of consumers and the accuracy of delivery to compensate for consumer expectations. Furthermore Tjiptono (2014) explains that there are five dimensions of service quality that can be used to measure service quality such as the following:

1. Tangible

The dimensions of physical appearance (tangible) given by the company to consumers include physical facilities, employee equipment, and communication facilities. The ability of a company to show its existence to external parties. The appearance and ability of reliable facilities and physical infrastructure of the company and the state of the surrounding environment is one of the ways in which service companies provide quality service to customers. Can include physical facilities - buildings, books, bookshelves, tables and chairs, etc. -, technology, equipment, and the appearance of employees.

2. Reliability

The dimensions of reliability provided by the company in the form of the ability to deliver promised services immediately, speed, accuracy and satisfaction. The company's ability to provide services in accordance with what was promised accurately and reliably. Performance must be in accordance with customer expectations reflected in the timeliness, the same service for all customers without errors, sympathetic attitudes and high accuracy.

3. Responsiveness

The responsiveness given by the company in the form of the desire of the staff to help consumers and provide responsive services. Willingness to help customers and provide services quickly and precisely with the delivery of clear information. Ignoring and letting customers wait for no apparent reason causes a negative perception of service quality.

4. Assurance

The Dimension of assurance provided by the company covers the knowledge, ability, politeness, and trustworthiness of the staff, free from danger, risk or doubt. Knowledge, courtesy and the ability of company employees to foster customer trust in the company.

This assurance includes several components, including:

- a. Communication, which is continuously providing information to customers in the language and the use of clear words so that customers can easily understand what is informed by employees and quickly and responsibly address complaints and complaints from customers.
- b. Credibility, the need for collateral for a trust given to customers, believability or honesty, instilling trust, providing good credibility for the company in the future.
- c. Security, the existence of a high trust from customers for services received.
- d. Competence, is a skill that is owned and needed in order to provide services to customers optimally.
- e. Courtesy, in the service of a moral value that is owned by the company in providing services to customers.

Empathy

The dimension of empathy includes ease in relationships, good communication, personal attention, and understanding the needs of consumers. Give sincere and individual or personal attention given to customers by trying to understand the desires of consumers where a company is expected to have an understanding and knowledge of customers, understand customer needs specifically, and have a comfortable operating time for customers.

Tjiptono (2012) explain that there are several factors that need to be considered in improving service quality:

1) Identify the main determinants of service quality

Each service provider is required to deliver the best quality services to consumers. Some factors that become consumers' judgment are transaction security (payment using credit or debit card), security, timeliness, and others. This effort is carried out to build consumer views on the quality of services that have been received. If there are deficiencies in some of these factors, it needs to be considered and improved. So that there will be a better assessment in the eyes of the customer.

2) Manage customer expectations

Many companies try to attract the attention of customers in various ways as one of them is to overestimate the promise so that it becomes a "boomerang" for the company if it cannot fulfill what has been promised. Because the more promises given, the greater the customer's expectations. It's good to be wiser in giving 'promises' to customers.

3) Manage evidence of service quality

The aims to strengthen customer ratings during and after the service is delivered. Unlike products that are tangible, while services are performance, customers tend to pay attention to "what services will be provided" and "what kind of services have been received". So that it can create certain perceptions of service providers in the eyes of consumers.

4) Educate consumers about services

The effort to educate services to consumers aims to realize the process of delivering and consuming services effectively and efficiently. Customers will be able to make purchasing decisions better and understand their role in the service delivery process.

5) Growing a culture of quality

Quality culture can be developed in a company by holding a comprehensive commitment from all organizational members from the top to the lowest. Quality culture consists of philosophy, beliefs, attitudes, norms, values, traditions, procedures, and expectations relating to improving quality.

6) Creating automating quality

Automation has the potential to overcome problems in terms of the lack of human resources the company has. But attention is needed in aspects of human touch and elements that require automation (high tech). The balance between the two things is needed to produce successful delivery of services effectively and efficiently. For example, internet banking, phone banking, and the like.

7) Follow up on services

Follow-up services are needed to improve service aspects that are unsatisfactory and maintain good ones. In this framework, the company needs to conduct a survey of some or all consumers regarding the services that have been received. So that companies can find out the level of quality of service in the eyes of consumers.

8) Develop a service quality information system

Service quality information system is a system used by companies by conducting data research. Data can be in the form of results from the past, quantitative and qualitative, internal and external, as well as information about companies, customers and competitors.

Tjiptono (2014) identified five gaps in the quality of service needed in providing services, the five gaps are:

- a. Gap between consumer expectations and management perceptions.
- b. The gap between management and customer perceptions of service quality specifications.
- c. Gap between service quality specifications and service delivery.
- d. Gap between service delivery and external communication.
- e. Gap between expected services and realservices.

D. Customer loyalty

Customer loyalty has an important role in a company, maintaining them means improving financial performance and maintaining the survival of the company, this is the main reason for a company to attract and retain them. According to Berry in Tjiptono (2014) stating customer loyalty can be defined as a response that is closely related to pledges or promises to uphold the commitments that underlie the sustainability of relationships, and are usually reflected in consistent repurchases. Customer loyalty according to Griffin (2012) customer loyalty is: How to earn it to keep. That customer loyalty tends to be closer to behavior (behavior) rather than attitude (attitude). Thus if a customer has bought two or three times the same product, then automatically entered as a loyal customer. Customer loyalty is an important thing that must be maintained by the company for the sustainability of the company and can improve good relations between service provider companies with their customers. Loyal customers will benefit the company because loyal customers indirectly

can contribute to introducing the products or services they have felt to their family or colleagues. Loyal customers will always use products or services from the company and are reluctant to use products from other companies.

Kotler & Keller (2016) define customer loyalty as a deeply held commitment to rebuy or repatronize a product or service in the future despite situational influences and marketing efforts to have the potential to cause switching behavior. Furthermore, in line with the previous definition, Lovelock & Wright (2010) define that loyalty is used in a business context, to describe the willingness of customers to always use the company's products in the long run, especially if they use them exclusively, and recommend company products to friends and colleagues. This definition is in line with the definition of customer loyalty proposed by YIN & Djauzi Mudzakir (2015) which state that customer loyalty can be defined in two distinct ways. First, loyalty is attitude. Different feelings create individual's overall attachment to a product, service, or organization. These feelings define the individual (purely cognitive) degree of loyalty. The second definition of loyalty is behavior. Examples of loyalty behavior include increasing the scale of relationships, or the act of recommendation. Loyal customers are important assets for the company that must be maintained. Loyal customers have several characteristics that can show how much customers are loyal to a product or service. As revealed by Kotler & Keller (2016) loyal customers have the following characteristics:

- a. Satisfaction: stay with the company as long as expectations are met
- b. Repeat purchase: return to the company to buy again
- c. Word of mouth / buzz: put up a reputation to let others know about the company.
- d. Evangelism: convincing others to buy company products
- e. Ownership: feel responsible for the company's continued success.

According to Griffin quoted by Hurriyati (2015) there is a process or stages of customer loyalty formation which is divided into seven stages, include:

1) Suspect

Suspect includes all people who might buy goods / services of the company but do not know anything about the company and the goods / services offered.

2) Prospects

Prospects are people who have a need for a particular product or service and have the ability to buy products / services. These prospects, even though they have not made a purchase, they have known the existence of the company and the goods / services offered, because someone has recommended the goods / services to him.

3) Disqualified Prospects

It is a prospect that already knows the existence of certain goods / services, but does not have the need for goods / services or does not have the ability to buy goods / services.

4) First Time Customers

That is the customer who bought for the first time. They are still new customers to use the products offered by a company.

5) Repeat Customers

Namely customers who have purchased a product twice or more. They are those who make the same purchase twice, or buy two different types of products on two different occasions.

6) Clients

Clients are customers who will buy all the goods or services offered by the company and what they need. They buy regularly, relationships with these types of customers are strong and long lasting, which makes them unaffected by competing products.

7) Advocates

Like clients, advocate for buying the goods or services offered and what they need, as well as making regular purchases of these products. In addition, they encourage their friends to buy goods or services from the company or recommend the company to others, thus indirectly they have been marketing to the company and bringing consumers to the company which is very good for the sustainability of the company.

E. Hypothesis

The model of this research is as follows:

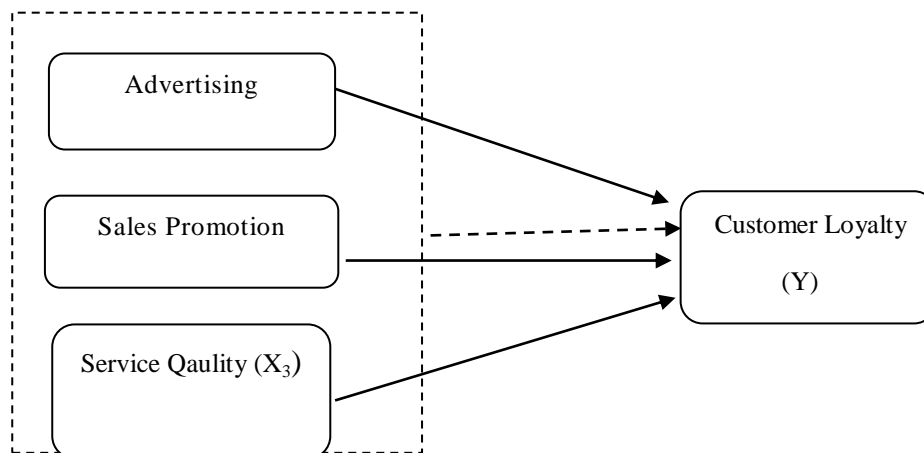


Figure 1: The research model and hypotheses

Notes :

- _____ : parsial relation
----- : simultaneus relation

From the model above, the research hypothesis is arranged as follows:

- Advertising affects customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya.
- Sales promotion affects customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya.
- Service quality affects customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya.
- Advertising, sales propmotion, and service quality affect customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya.
- Sales promotion has a dominant effect on customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya.

II. METHODS

A. Population and Sample

It should be mention time and place of research in first part. All materials and methods that used such chemical for analysis, treatment and experimental design must be stated clearly and briefly. State the objectives of the work and provide an adequate background, avoiding a detailed literature survey or a summary of the results. A Theory section should extend, not repeat, the background to the article already dealt with in the Introduction and lays the foundation for further work. a Calculation section represents a practical development from a theoretical basis. Materials and methods must be written using 400 until 600 words.

B. Data Analysis Techniques

In order to examine the relationship between independent variables and dependent variables and to analyze research hypothesis proposed, the authors use multiple linear regression analysis with the help of SPSS for Windows.

Table 1 : Validity Test of Advertising

Statement	r count	r table	Remark
1	0.621	0.3061	Valid
2	0.545	0.3061	Valid
3	0.591	0.3061	Valid
4	0.669	0.3061	Valid
5	0.611	0.3061	Valid
6	0.682	0.3061	Valid
7	0.729	0.3061	Valid
8	0.720	0.3061	Valid
9	0.769	0.3061	Valid
10	0.708	0.3061	Valid

Table 1 above shows that all items in the advertising variable (X1) are valid because having a calculated r value greater than r table is $r > 0.3061$.

Table 2 : Validity Test of Sales Promotion

Statement	r count	r table	Remark
1	0.674	0.3061	Valid
2	0.814	0.3061	Valid
3	0.783	0.3061	Valid
4	0.829	0.3061	Valid
5	0.845	0.3061	Valid
6	0.677	0.3061	Valid
7	0.304	0.3061	Valid
8	0.662	0.3061	Valid
9	0.649	0.3061	Valid
10	0.470	0.3061	Valid

Table 2 above shows that all items in sales promotion (X2) are valid because having a calculated r value greater than r table is $r > 0.3061$.

Table 3 : Validity Test of Service Quality

Statement	r count	r table	Remark
1	0.874	0.3061	Valid
2	0.942	0.3061	Valid
3	0.894	0.3061	Valid
4	0.879	0.3061	Valid
5	0.902	0.3061	Valid
6	0.709	0.3061	Valid
7	0.802	0.3061	Valid
8	0.661	0.3061	Valid
9	0.711	0.3061	Valid
10	0.802	0.3061	Valid

Table 3 above shows that all items in service quality variable (X3) are valid because having a calculated r value greater than r table is $r > 0.361$.

Table 4 : Validity Test of Customer Loyalty

Statement	r count	r table	Remark
1	0.909	0.3061	Valid
2	0.783	0.3061	Valid
3	0.534	0.3061	Valid
4	0.750	0.3061	Valid
5	0.705	0.3061	Valid
6	0.790	0.3061	Valid
7	0.801	0.3061	Valid
8	0.881	0.3061	Valid
9	0.736	0.3061	Valid
10	0.772	0.3061	Valid

Table 4 above shows that all items in customer loyalty variable (Y) are valid because having a calculated r value greater than r table is $r > 0.361$.

C. Reliability Test

Table 5 : Reliability Test

Variabel	Cronbach's Alpha	Standard of Reliability	Remark
Advertising (X ₁)	0,846	0,60	Reliable
Sales Promotion (X ₂)	0,871	0,60	Reliable
Service Quality (X ₃)	0,836	0,60	Reliable
Customer Loyalty (Y)	0,917	0,60	Reliable

Table 5 above shows that the results of the cronbach's alpha (α) value variables X1, X2, X3 and Y > 0.60 so that the questionnaire of the four variables is reliable as a variable measuring instrument.

To determine the relationship between the observed variables, the interpretation of the correlation coefficient is used as follows:

Table 6 : Multiple Regression Analysis

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	18.889	5.035		3.752	.000
	Advertising	.290	.121	.269	2.388	.019
	Sales Promotion	.534	.091	.539	5.839	.000
	Service Quality	.275	.120	.268	2.287	.024

a. Dependent Variable: customer loyalty

1. The influence of advertising on customer loyalty

From the results in Table 6 above, it can be seen that the acquisition of the value of t count is 2.388. Meanwhile, for t table with a significance level of 0.05, the value of t table is 1.985. Comparison between the two produces $t \text{ count} > t \text{ table}$ ($2.388 > 1.985$). Significance value t for advertising variable is 0.019 and the value is smaller than the probability of 0.05 ($0.019 < 0.05$). So that this test shows that H_a is accepted and H_0 is rejected. This means that there is an influence of advertising on customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya.

2. The influence of sales promotion on customer loyalty

From the results in Table 6 above, it can be seen that the acquisition of the value of t count is 5.839. Meanwhile, for t table with a significance level of 0.05, the value of t table is 1.985. Comparison between the two produces: $t \text{ count} > t \text{ table}$ ($5.839 > 1.985$). The significance value of t for location variable is 0,000 and the value is smaller than the probability of 0.05 ($0,000 < 0,05$). So that this test shows that H_a is

accepted and H_0 is rejected. This means that there is an influence of sales promotion on customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya.

3. The influence of service quality on customer loyalty

From the results in Table 6 above, it can be seen that the acquisition of the value of t count is 2.287. Meanwhile, for t table with a significance level of 0.05, the value of t table is 1.985. Comparison between the two produces: t count > t table (2.287 > 1.985). The significance value of t for service quality variable is 0.024 and the value is smaller than the probability of 0.05 (0.024 < 0.05). So that this test shows that H_a is accepted and H_0 is rejected. This means that there is an influence of service quality on customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya.

Tabel 7 : ANOVAa

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	816.679	3	272.226	12.641	.000 ^b
Residual	1981.228	92	21.535		
Total	2797.906	95			

The influence of advertising, sales promotion, and service quality on customer loyalty

From table 7 above with the results of data analysis using SPSS calculations obtained F count of 12.641. This shows F count (12.641) > F table (2.70) and significance level of 0,000 < 0.05. The test results show that the significance value of the simultaneous test (F test) is obtained by a value of 0,000, thus the significance value obtained is smaller than the probability α specified (0,000 < 0,05). So H_0 is rejected and H_a is accepted. Then conclusions can be drawn, there is an influence of advertising, sales promotion, and service quality on customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya.

Among the variables of advertising, sales promotion, and service quality, which variable has the dominant influence on customer satisfaction of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya.

Based on the output in table 1 above between bank admosphere, sales promotion, and service quality. Variable having the dominant influence on customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya is sales promotion variable. It is shown in the acquisition of t count of 5.839 which is greater than t count of other independent variables, advertising and service quality. Thus sales promotion variable has a dominant influence on customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya.

III. CONCLUSION

Based on the results of the analysis and discussion previously stated, conclusions can be taken as follows:

1. There is an influence of advertising on customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya. It can be proven from the comparison between the two yielding: t count > t table (2.388 > 1.985). Significance value t for advertising variable is 0.019 and the value is smaller than the probability of 0.05 (0.019 < 0.05). So that this test shows that H_a is accepted and H_0 is rejected
2. There is an influence of sales promotion on customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya. It can be proven from the comparison between the two yielding: t count > t table (5.839 > 1.985). The significance value of t for the sales promotion variable is 0,000 and the value is smaller than the probability of 0.05 (0,000 < 0,05). So that this test shows that H_a is accepted and H_0 is rejected.
3. There is an influence of service quality on customer loyalty of of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya. It can be proven from the comparison between the two yielding: t count > t table (2.287 > 1.985). The significance value of t for the service quality variable is 0.024 and the value is smaller than the probability of 0.05 (0.026 < 0.05). So that this test shows that H_a is accepted and H_0 is rejected.
4. There is influence of advertising, sales promotion, and service quality on customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya. It can be proved from the results of the calculation of SPSS obtained F count of 12.641. This shows F count (12.641) > F table (2.70) and significance level of 0,000 < 0.05. The test results show that the significance value of the simultaneous test (F test) is obtained by a value of 0,000, thus the significance value obtained is smaller than the probability α specified (0,000 < 0,05). So H_0 is rejected and H_a is accepted.
5. Among the variables of advertising, sales promotion and service quality, variable having the dominant influence on customer loyalty of of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya is sales

promotion variable which has t count 5.839 which is greater than t count of other independent variables, advertising and service quality. Thus sales promotion variable has a dominant influence on customer loyalty of Bank Jatim Branch of Dr. Soetomo Hospital Surabaya.

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