

# THE INFLUENCE OF BRAND RELATIONSHIP, BRAND SATISFACTION, AND PERCEIVED PRICE TOWARDS BRAND LOYALTY IN PT X'S CUSTOMER, INDONESIA

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## ABSTRACT

*The goal of this research was to examine the influence of Brand Relationship, Brand Satisfaction, and Perceived Price towards Brand Loyalty by using multiple regression analysis. This research was a combination of qualitative and quantitative studies where the results of the questionnaire would be summarized and described in the form of tables and graphs. The result shows the three hypothesis that Brand Relationship and Brand Satisfaction have a positive influence towards Brand Loyalty meanwhile Perceived Price does not have a positive influence or less effect towards Brand Loyalty to all PT X's customer.*

**Keywords:** Brand Relationship, Brand Satisfaction, Perceived Price, Brand Loyalty

## INTRODUCTION

Customer loyalty to the brand of product is a very important concept, especially in conditions of very tight competition with the low growth. On the other word, it is one of the most important structures in service marketing, due to its final effect on customer's repeated purchase. And in fact, the customer will repeat purchase considered to what the benefit they will get to their business (Caruana, 2002).

On the conditions of such loyalty on brand is urgently needed so that the companies can survive. In addition, the effort of maintaining this brand loyalty is the best strategic effort that is more effective than the efforts canvassing new customers. This research conducts a preliminary survey to 30 people member of ICMA (Indonesia Club Manager Association), 35 people member of ASPGI (Asosiasi Superintendent Golf Indonesia), 350 people member of ACE (Association Chief Engineering) and 50 people to all golf course in Jabodetabek (Jakarta, Bogor, Depok, Tangerang, and Bekasi) and Bali which is customer of PT. X. Thus, total questionnaires spread over as many as 465 questionnaires, however, the questionnaires that are received back to the researcher only 93 respondents by email or directly.

According to Cannon *et al.*, (2008), a brand is a word, letter, or a group of words or letters. And also to make a different from competitor product and services which are offering to customers. This physical appearance can lead to the high or low perception in the customer's mind (Martinez, 2002). Grewal & Levy (2010) have said that brand association reflects customer's perception regard to product and services. And it will make a different of the physical appearance of a product quality and durability (Kotler, 2005).

In addition, Davies *et al.*, (2003) have said that brand image would make the customer satisfied in order to be a part of their business. If they are satisfied with it, then they will be loyal to the brand even though they have an option to replace the brand in their business (in Vinhas & Faridah, 2008).

In term of business relationship, the highly competitive market requires industry players to find a way to maintain the long-term relationship with their customers, which is called relationship marketing (RM) or some books called it as customer relationship management. Relationship Marketing is very crucial in service sectors because of its intangibility characteristic, which is difficult for customers to evaluate services visually. The success of Relationship Marketing activities can be translated into a good relationship quality between the customer and the service provider (Hennig-thurau, Gwinner & Gremler, 2002), which leads to customer's loyalty.

Customer satisfaction is a key success factor to make customers have a desire to make repeat purchase (Mittal & Kamakura, 2001). Furthermore, the satisfied customers will share their good experiences with our product and services (Jamal & Naser, 2002). The satisfaction that is felt by the customers has the consequences of behavior in the form of complaints and customer loyalty. If your organization or company can pay attention to everything that can shape the customer's satisfaction, then the satisfaction felt by customers as a whole is formed.

Regarding the price from a customer, perspective is what it will be given or sacrificed in the effort to obtain a product. From some research that has been conducted found that consumers are not always given the actual price of a product, but they look at the price, in their opinion, and those prices are categorized simply cheap or expensive. Therefore, the prices used in this research are prices according to the consumer perspective or perceived price.

The loyal customer has the important role in the company's success. Loyal customers are a source of revenue for the company because it will make repeat purchases and increase sales, thereby reducing promotional costs for companies which will increase the company's profits. The result of a successful customer loyalty strategy leads to customer retention. Depending on the industry, an improvement of 5% in customer retention leads to an increase of 25% to 85% in profits (Kerin, Hartley, & Rudelius, 2009). Furthermore, firms spend more than five times as much to obtain a new customer than to retaining an existing one (Kotler & Keller, 2006).

Brand loyalty shows that there is a bond between customers with certain brands and is often characterized by the presence of customer purchases. Mowen (2002) has suggested that loyalty can be based on actual purchase behavior of products associated with the proportion of the purchase. The high brand loyalty can increase sales. And it can attract new customers to buy because they have believed that buying a good brand of products will reduce the risk. Another advantage is the company may more quickly respond competitors movement.

## METHODS

Refer to previous studies and some studies, the theory described on the previous page and also based on the background issues and the formulation of the problem of the study; the researchers determine the four variables into design research which will be discussed in this article. As for these variables, researchers want to see how big the influence that occurred between those variables.

There is an important dimension that supported the power of relationship marketing can lead to brand loyalty. In connection, brand loyalty refers to the favorable attitude toward a brand other than

buying it repeatedly by the customer. Customers tend to be loyal because there is relationship marketing.

Customers will continue to try different kinds of brands before finding the brand that really fit. Customer satisfaction will still constitute a very important part in the brand loyalty. Brand loyalty is usually result in repeat buying and recommended buying. Customer satisfaction needs to be maintained and enhanced in order to create and maintain loyalty towards the brand. When customers obtain satisfaction from the purchase of a product, then it will create a positive attitude towards the brand so that customers will make a purchase. If the selected brand can satisfy customer's needs and desires, then customers will have a memory about that brand. The natural state of this kind of customer loyalty will begin to arise and develop. So in the next purchase, customers will choose products with the brand that have given their satisfaction.

Based on the above description, it can be inferred that more satisfied a customer, then the customer will be more loyal to the brand. It points out that from the perspective of the customer; the price is a matter of what is given in an attempt to acquire a product. The price becomes the actual price of a product and price according to the customer. Customers are not always given the actual price of a product, but they see the prices according to their opinions and for those prices, it is only categorized cheap or expensive.

Having loyal customers, the companies can maximize their profits. Loyal customers are willing to purchase more frequently, trying the firm's new products or repurchasing intention, and recommending the products and services to others and give companies suggestions. For this study, a conceptual model is presented in Figure 1. Customer loyalty includes word-of-mouth, price insensitivity, repurchase intention, and complaint behavior.

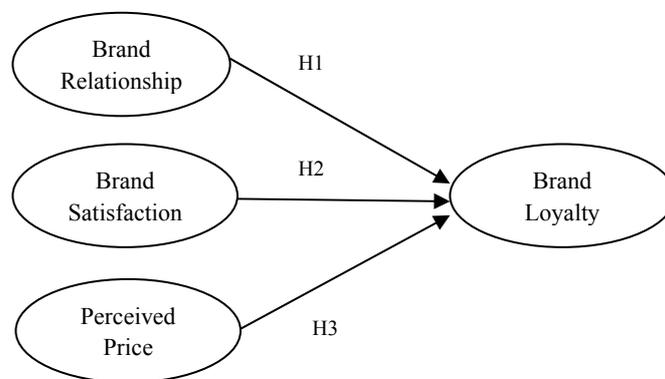


Figure 1 Conceptual Model

This research is a combination of qualitative and quantitative studies where the results of the questionnaire will be summarized and described in the form of tables and graphs.

- H1 : There is the influence of the brand relationship towards to brand loyalty on the PT X product.
- H2 : There is the influence of the brand satisfaction towards to brand loyalty on the PT X product.
- H3 : There is the influence of the perceived price towards to brand loyalty on the PT X product.

Data processing is used to discuss, research, formulate, and solve the problem. The types of data in this study are data subjects i.e. research data in the form of opinions, attitudes, experiences, or characteristic of a person or a group of people who become the subject of the respondents.

The object of the research is the customers who already have a product PT X. The sample of this research is taken from 97 PT X's customer who have used the product for more than one year, with gender male and female. An interest in the title of this study which is from each customer will be taken 4 respondents for research purposes, so that the total sample is  $4 \times 97 = 388$  samples.

In determining the magnitude of the samples taken in a research, then the calculation of the number of samples can be done with the formula *Slovin*:

$$n = \frac{N}{(1 + N \cdot e^2)} \quad (1)$$

Where: n = sample  
 N = population  
 e = percentage error is desirable (usually 10%)

$$n = \frac{388}{(1 + 388 \cdot 0,1^2)}$$

$$n = \frac{388}{(1 + 388 \cdot 0,01)}$$

$$n = 79,51 \sim 80$$

Based on the above formula, then the samples taken are set at least 80 respondents. The technique of sampling in this study by using techniques convenience of non random sampling. The number of respondents are PT X's customers are 50 respondents, Executive Board Organizations ICMA has 30 respondents, Executive Board Organization ASPGI has 35 respondents, Executive Board Organization ACE has 350 respondents. So the total questionnaires presented by the researchers are 465 questionnaires either arriving directly or sent by email.

This research uses a construct validity method of correlation Meyer-Kaiser-Olkin Measure of Sampling Adequacy wherein the value of the MSA received values are more than 0,5 and the study also uses the Bartlett's Test with significant value  $p = 0,000$ . Kaiser-Meyer-Olkin (KMO) test is a measure of how suited your data for Factor Analysis. The test measures are sampling adequacy for each variable in the model and the complete model. The statistic is a measure of the proportion of variance among variables that might be common variance. The lower the proportion, the more suited your data to Factor Analysis. Bartlett's test is used to test if k samples have equal variances. Equal variances across samples are called homogeneity of variances. Some statistical tests, for example, the analysis of variance, assume that variances are equal across groups or samples.

Each variable used KMO-MSA is greater than or equal to 0,50 with the significance value is 0,000, hence the variable can be said to be valid and can be used for this research. Reliability test is regarded to the accuracy, consistency, and predictability of a measuring instrument. Reliability test measures by using Cronbach's Alpha to find out whether the instruments used in this research related or not, with a value of  $\alpha > 0,06$ . The basic decision makes this reliability test as follows (a) if the coefficient Cronbach's Alpha  $\geq 0,60$  then Cronbach's Alpha is acceptable (construct reliable), (b) if Cronbach's Alpha  $< 0,60$  then Cronbach's Alpha is poor acceptable.

The collected data are analyzed using multiple regression analysis method. The purpose of it is to predict the value of a dependent variable (Y) when the independent variable (X) two or more. In this study researchers would like to know the influence of 3 (three) independent variable X (Brand Relationship, Brand Satisfaction, and Perceived Price) against 1 (one) dependent variable Y (Brand Loyalty).

Hypothesis testing to answer the question in this research, where the terms of the results of hypothesis testing as follows:

p - value  $\leq \alpha$  (0,05), Ho is rejected  
 p - value  $> \alpha$  (0,05), Ho is not rejected  
 Level of significant ( $\alpha = 0,05$ )

Table 1 Variable Examined

Dimensions	Variable Name	Questions
<b>Brand Relationship</b>	A1	ClubCar always honest and sincere in meeting my needs and the company
	A2	ClubCar always in touch with me by providing the latest product information
	A3	ClubCar Sales person always visiting us once a month
	A4	If it is necessary to communicate with the Top Level in ClubCar very easy because of the friendliness and openness
	A5	We will always keep long term cooperation relationship with ClubCar
	A6	Competitor price always be a benchmark in purchase decisions of ClubCar product
<b>Perceived Price</b>	A7	ClubCar price is in accordance with your expectations
	A8	Is it PT X give you a flexible price at any given time?
	A9	ClubCar price we offer is cheaper than competitor
	A10	ClubCar product can be used by all business segments
	A11	I will faithfully use ClubCar product
	A12	Because there are limitations in me considering buying different products other than ClubCar product
<b>Brand Loyalty</b>	A13	If the spareparts in PT X has run out , then I will buy the product elsewhere
	A14	Even while the other brands are doing promotion for their product, I would prefer ClubCar brand
<b>Brand Satisfaction</b>	A15	I will recommend the ClubCar brand to others company
	B1	ClubCar product reliability
	B2	How PT X employee services
	B3	ClubCar product technology
	B4	Handling Warranty claim provided by PT X employee
	B5	Spareparts ClubCar durability
	B6	Comfort and convenience driving ClubCar product
	B7	Knowledge and professionalism of PT X employees
	B8	Speed of response or feedback from PT X employee to you
	B9	PT X solve the problem of the ClubCar products
B10	Overall satisfaction with ClubCar products	

## RESULTS AND DISCUSSIONS

Data processing results of the descriptive statistics of the variables examined would elaborate on the results of an analysis of the hypotheses that have been done on this research. In this study, researchers have been spreading 465 questionnaires via email and directly, but the authors have received back only 93 questionnaires either via email or directly.

If the value of KMO is greater or equal to 0,50, then those variables can be said to be valid. Table 2 shows the results of the test of validity.

Table 2 Validity of the Test Results

	<b>KMO</b>	<b>Description</b>
<b>Loyalty</b>	0,605	Valid
<b>Brand Relationship</b>	0,673	Valid
<b>Price</b>	0,655	Valid
<b>Brand Satisfaction</b>	0,789	Valid

The variable is said to be reliable in Reliability test, if the the value of Cronbach's Alpha is greater than 0,60. It can be seen in Table 3.

Table 3 Realibility of the Test Result

	<b>Cronbach's Alpha</b>	<b>Description</b>
<b>Loyalty</b>	0,721	Reliable
<b>Brand Relationship</b>	0,711	Reliable
<b>Price</b>	0,786	Reliable
<b>Brand Satisfaction</b>	0,861	Reliable

All the dimensions of a variable are said to be reliable with a value of Cronbach's Alpha respectively that more than 0,60. But in the dimensions of Loyalty, variable A12, A13 and A6 on the Table 1 must be excluded from the calculation because it is not reliable.

Based on the classification of the position, as much as 44,57% of total respondents are in the position of Director/Manager level, 41,30% of respondents are in Staff/Admin level position, and the remaining 14.13% of respondents are in position level of Mechanic/Engineer. The percentage of respondents' profile based on their position in the company can be seen in Figure 2.

Based on the classification of the industries, as many as 76,09% of total respondents are in the golf industries such as Indonesia Club Manager Assosiation (ICMA). All of the members in ICMA are Director or General Manager in golf industries and all the members of Asosiasi Superintendent Golf Indonesia (ASPGI) are Superintendent in golf industries. The remaining 17,39% respondents are in hospitality industries and 7,61% respondents are in other industries. The percentage of respondents' profile based on the classification of the industries can be seen in Figure 3.

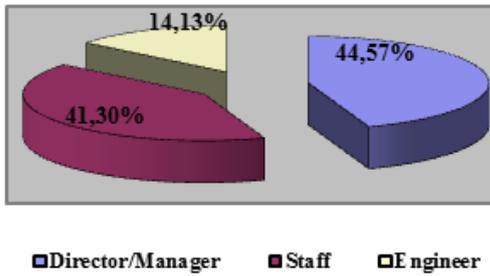


Figure 2 The Profile of Respondents Based on the Position in the Company

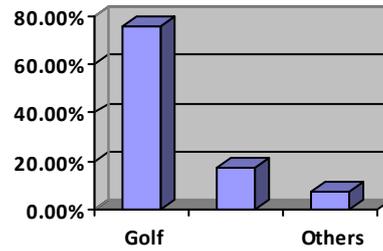


Figure 3 The Profile of Respondent Based on the Classification of Industries

Based on the classification of the ownership company, 72% of respondents come from the private companies, 21,33% of respondents come from the regional companies, 5,33% of respondents come from the foreign companies, and 1,33% of them are from Government. These percentage can be seen in Figure 4.

As much as 54,35% of the respondents have more than 50 units. This indicates that their opinions be a great help for the company progress. While 20,65% of the respondents have 10-50 units, and the remaining 25% of the respondents have less than 10 units. it can be seen in Figure 5.

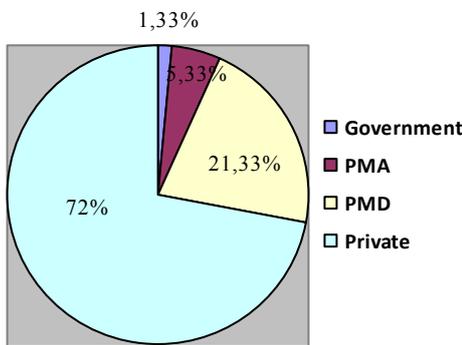


Figure 4 The Profile of Respondent Based on the Classification of the Ownership Company

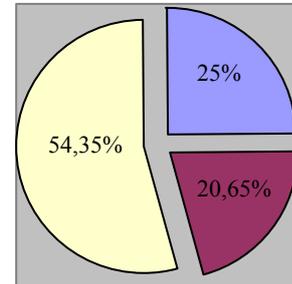


Figure 5 The Profile of Respondent Based on the Number of Units Owned

Descriptive statistics is the elaboration of the answers of the respondents in the form of the minimum value, the maximum value, the average value (a mean), and the standard deviation of each statement to answer The Influence of Brand Relationship, Brand Satisfaction & Perceived Price towards Brand Loyalty on customers PT X. Table 4 shows the results of processing of descriptive statistics based on 93 questionnaire that is successfully collected.

Table 4 Descriptive Statistics

Variable N = 93 respondents	Min	Max	Mean	Std Dev
<b>Brand Loyalty</b>	2,33	5,00	3,84	0,48
<b>Brand Relationship</b>	2,40	5,00	3,71	0,53
<b>Perceived Price</b>	1,50	4,50	3,21	0,70
<b>Brand Satisfaction</b>	2,60	4,80	3,86	0,39

Table 4 reflects the tendency of respondents in answering the questionnaires submitted that contain among others; minimum, maximum, mean, and standard deviation. On measurement indicators regarding Brand Loyalty is retrieved the value of the mean of 3,8 with a minimum value is 2,33 and the value of maximum is 5,00. Previously the respondents are asked to answer the questions by using Likert scale 5 the values 1 through 5. Value 1 indicates strongly disagree while Value 5 indicates strongly agree. This indicates that the respondents consider that the ClubCar Brand has fulfilled the expectations for them with a standard deviation of 0,48.

The analysis is using SPSS program. The methods used in the multiple regression analysis are a stepwise method by entering one by one to get the right model. The stepwise method produces two models. First model does not include variable PRI (Perceived Price) and SAT (Brand Satisfaction), in other words, in model 1 there are constants and variables REL (Brand Relationship) as a predictor variable towards LOY (Brand Loyalty).

Table 5 Stepwise Method Output

Model	Beta In	t	Sig	Partial Correlation	Collinearity Statistic
					Tolerance
1	PRI	0,017	0,117	0,907	0,351
	SAT	0,327	2,438	0,17	0,384
2	PRI	-0,19	-0,133	0,895	0,347

The model 1 is shown in Table 5; this variable is obtained by PRI that has a value of Sig. 0,907 or greater than 0,05. This data shows that PRI does not have significant effects towards LOY. However, variable SAT has Sig. 0,017 or brought 0,05, which means has a significant influence on SAT towards to LOY. For model 1, it is less precise because it does not include variable SAT that have the influence on the dependent variable LOY.

On the second model, it does not include variable PRI so that on the model 2, there are constants, variable REL, and SAT as a predictor variable towards LOY. Variable PRI has a value of Sig. 0,895 (greater than 0,05), then it has no significant influence of the variable PRI towards variable LOY. Thus, this exact model 2 is used as the model regression because it does not involve variables that do not have the significant effect on dependent variable LOY.

Data on the results of testing Goodness of Fit are used to look at the suitability of the regression models or see how the magnitude of the ability of the Brand Relationship and Brand Satisfaction variable in explaining the variance of the Brand Loyalty variable. Figure R-Square is also known as the coefficient of correlation of Determination. It can be seen in Table 6.

Table 6 Summary of Goodness of Fit Test

Model	R	R Square	Adjusted R Square	Std Error of the Estimate
1	0,586 <sup>a</sup>	0,344	0,336	0,39326
2	0,620 <sup>b</sup>	0,385	0,371	0,38288

a. Predictors : (Constant), REL

b. Predictors : (Constant), REL, SAT

In Table 6, in model 2, the magnitude of the numbers R-square = 0,385 or equal to 38,5%. It is 38,5% variance explains that Brand Loyalty can be explained by the Brand Relationship and Brand Satisfaction. The rest i.e. 61,5% (100%-38,5%) to be explained by other variable factors outside the model regression.

Data analysis of test results multiple linear regression can be seen in Table 7. The purpose of hypothesis testing is to reject the null hypothesis (Ho) thus the alternative hypothesis (Ha) could be accepted. It can be done by looking at the value the significant of each relationship. As for fault tolerance limits ( $\alpha$ ) used is 5%. If the p-value  $\alpha < p < 0,05$  or there are significant effects between independent variables against the dependent variable. As summary table to hypothesis testing in accordance with the objectives of this research can be seen in Table 7.

Table 7 Summary The Results of The Hypothesis Test

Hypothesis	$\beta$	T	Sig	Remark
Brand Relationship → Brand Loyalty	0,330	2,457	0,016	Ho reject
Perceived Price → Brand Loyalty	-0,019	-0,133	0,895	Ho do not reject
Brand Satisfaction → Brand Loyalty	0,327	2,438	0,017	Ho reject

The first Hypothesis test arranged as follows :

Ho1 : there is no influence Brand Relationship towards Brand Loyalty

Ha1 : there are influences Brand Relationship towards Brand Loyalty

The results obtained show that the value of t is 2,457, level of significance = 0,016 which is smaller than 0,05 ( $p < 0,05$ ) and  $\beta = 0,330$ ; Ho1 is rejected and then Ha1 is accepted. This shows that there is the influence of Brand Relationship towards Brand Loyalty. The beta Value positive 0,330, it means that Brand Relationship provides positive influence towards Brand Loyalty.

The second Hypothesis test arranged as follows:

Ho2 : there is no influence of Perceived Price towards Brand Loyalty

Ha2 : there is the influence of Perceived Price towards Brand Loyalty

The results obtained show that the value of t = -0,133 and level of significance = 0,895, means is greater than 0,05 ( $p < 0,05$ ) and  $\beta = -0,019$ . Ho2 does not reject and then rejected Ha2. This suggests that there is less influence Perceived Price towards Brand Loyalty. Although beta value is negative (-0,019), it means that there is a negative influence Perceived Price towards Brand Loyalty, but the magnitude of the influence that the minor can be said there is no significant influence.

The third Hypothesis test arranged as follows:

Ho3 : there is no influence Brand Satisfaction towards Brand Loyalty

Ha3 : there are influences Brand Satisfaction towards Brand Loyalty

The results obtained show that the value of t is 2,438 with level of significance = 0,017, which means that is smaller than 0,05 ( $p < 0,05$ ) and  $\beta = 0,327$ . Ho3 is rejected and then do not reject Ha3, it means that there is the influence of Brand Satisfaction towards Brand Loyalty. The beta value positive is 0,327, it means Brand Satisfaction provides positive influence towards Brand Loyalty.

It has been explained previously that the regression model used is model 2, in this case, the Brand Relationship and Brand Satisfaction as predictor towards Brand Loyalty. Perceived Price is removed from the model 2 due to not affect Brand Loyalty in a significant way. So, the regression equation from the model is:

$$\text{LOY} = \text{Const} + a*\text{REL} + b*\text{SAT} \quad (2)$$

Table 8 The Regression Equation

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		$\beta$	Std. Error	$\beta$			Tolerance	VIF
1	(Constant)	1,856	0,293		6,335	0,000		
	REL	0,538	0,078	0,586	6,863	0,000	1,000	1,000
2	(Constant)	1,153	0,406		2,840	0,006		
	REL	0,302	0,123	0,330	2,457	0,016	0,384	2,602
	SAT	0,409	0,168	0,327	2,438	0,017	0,384	2,602

At table 8 in model 2, the obtained values of Beta (Constant) is 1,153, where the Beta values are constants regression equation of constituent. Beta values (REL) = 0,302 is the coefficient of the variable REL, and the value of Beta (SAT) = 0,409 is the coefficient of the variable SAT. So that the regression equation is obtained as follows:

$$\text{LOY} = 1,153 + 0,302*\text{REL} + 0,409*\text{SAT} \quad (3)$$

For the value of 1,153 without REL and SAT, the value of the LOY is 1,153. For the value of 0,302 \*REL: any increase in REL 1,00 point then REL contributes to the value of LOY 0,302. While for the value of 0,409 \* SAT: any increase in SAT 1,00 point then SAT contributes to the value of LOY 0,409.

## CONCLUSIONS

On the results of the descriptive analysis based on the high value of the mean of each variable that given in questionnaire, it shows that loyalty respondents are more affected because of the comfort in driving and the desire of the respondent to establish a long term relationship with PT X. In hypothesis testing shows the existence of a significant positive influence between Brand Relationship and Brand Satisfaction towards Brand Loyalty. With multiple regression test results obtained so that

the value of significance independent variables (Brand Relationship and Brand Satisfaction) is smaller than the value of the probability. And the value  $t$  calculate is greater than  $t$  table with positive Beta values so that the test of two independent variables hypothesis ( $H_0$ ) is rejected. As for testing the independent variable (Perceived Price) obtained the value of significance which is greater than the value of the probability and the value  $t$  calculate is smaller than the  $t$  table so that the hypothesis test ( $H_0$ ) do not reject.

Based on the results of testing Perceived Price variable towards Brand Loyalty variable, it turns out that the price of ClubCar is not a thing that is very influential in the decision-making process of purchasing a new golf car or switching the other Brand. While on the Goodness of Fit test obtains 38,5% variance result that Brand Loyalty can be explained by the Brand Relationship and Brand Satisfaction where 34,4% variance that is explained by variable Brand Relationship and 4.1% (38,5% - 34,4%) variance explained by variable Brand Satisfaction. The rest 61,5% variance is explained by other variables in the regression model.

From these explanations, it can be concluded that the perception of the customer regarding the product of PT X in accordance with what they expect and it makes them loyal always to use the product. From the results of the analysis and the conclusions that have been done in this study, it is expected to be the input and reference for company PT X in determining the strategy to create a brand that serves to provide a defense against the brand will be his credibility in the eyes of the customer.

In creating a Brand Loyalty, many factors influence among others, Brand Relationship and Brand Satisfaction. Brand Loyalty is an accomplishment earned by firms from the success of the creation of a brand in customers' eye so entwined a deep commitment to buy back or become a customer that remains a preferred product on a consistent basis in the future. This commitment leads to a recurring purchase against the same brand, although situational influences and marketing efforts have renewed or likely to result in a change in behavior. It is the descriptions of a product that created a company to assure its customers that the products they produce have good quality. This action can be done by providing good service and keeping in touch with customers, and at the end, it can provide benefits.

The expectation in the forthcoming research that there can be combined with other studies, as well as by adding variables that can support and extend knowledge of the context. In terms of the relationship between the companies with customers, as follows, the communication link should be kept by the company for the achievement of customer satisfaction and customer loyalty towards products. Based on the test results, it can be seen that ClubCar customers will always be the long term cooperation relationship with PT X.

In regards to perceive price views based on the answers to the questionnaire that given to the customer, Pricing Flexibility to customers are retained by granting waivers to customers in terms of term of payment. Beside that, it can be done by help to provide data to company financing convenience customers in running its business processes.

In terms of satisfaction, it can be seen based on the results of a questionnaire that is distributed. It provides the information to the factory in America about the quality of the spare parts that are often damaged in order to provide better quality again. While in terms of the loyalty, it needs to manage customers who have been loyal towards the ClubCar with support needs of customers in the running of its business processes.

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