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EXAMINING MODEL OF EFFECT OF ADOPTING INFORMATION TECHNOLOGY AND *RELATIONSHIP MARKETING* TOWARD *TRUE LOYALTY* THROUGH MULTIDIMENSIONAL COMMITMENT

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Abstract

Nowadays, business with very tough competition is increasingly difficult to build loyalty. This phenomenon is the object of this research. The purpose of this study was to test the conceptual model of the effect of the adoption of information technology and relationship marketing to true loyalty (empirical studies of bank customers in Central Java). This is a survey typed research. The data used are primary and secondary data by taking bank customer as the object of research. Data collection instruments in the form of a list of questions (questionnaire) either by open or closed questions. Data analysis methods used include 1) instrument test analysis that is validity and reliability test, 2) descriptive statistical analysis, 3) SEM (Sequantial Equation Model) analysis. Theoretical approach used in the research are *Behavioral Intention* and *Attribution Intention*. The results showed that: 1) The conceptual model testing of the effect of adoption of information technology and relationship marketing toward true loyalty (*repurchase intention* and *advocacy intention*) through *customer satisfaction* and multidimensional organizational commitment (affective commitment, continuance commitment and normative commitment) using the SEM analysis, shows the model meets the criteria Goodness of fit, 2) *Square Multiple Correlation* (coefficient of determination) model for *Repurchase Intention* is of 0.808 which means the *Repurchase Intention* variability that can be explained by the variability of the adoption of information technology, *relationship marketing*, *customer satisfaction*, multidimensional organizational commitment (affective commitment, continuance commitment and normative commitment) is of 97.6% or *Advocacy Intention* of 0.995 which means Advocacy *Intention variability* that can be explained by the variability of the adoption of information technology, *relationship marketing*, *customer satisfaction*, multidimensional organizational commitment (affective commitment, continuance commitment and normative commitment) is of 99, 5%. This claimed that the conceptual model being tested is valid. 3) Allen and Meyer's theoretical approach (*Planned Behavioral Theory*), which point on the individual's relationship with organization, strongly supports the concept of marketing to build *true loyalty*. The main finding of this study is that to build true loyalty, building a strong relationship between the individual and the organization are needed. The relationship can be done by optimizing the use of information technology and relational marketing approach.

Keyword: *Information Technology, Relationship marketing, True loyalty, Multidimensional Commitment*

1. Introduction

Bank as a financial institution are in a very tight business competition and constant evolution are required. Banks are trying to meet all the customers' needs, with the goal to make customers to have high loyalty to the bank institutions. Loyalty is the crowning achievement of the business. Loyalty is an important base in business development. The Company will benefit greatly from customer loyalty. Loyalty is believed to be caused by *customer satisfaction*, *perceived quality*, the *perceived value*, *trust* and *commitment*. Construct that bare often be focus of research on loyalty is the satisfaction (Garbarino and Johnson, 1999). Ways in

which banks currently use are; 1) Information Technology (IT) development, banks consider the adoption of Information Technology provides effectiveness and efficiency on the aspects of data security, service promptness and competition advantage value, 2) Relationship marketing, relationship marketing principle is believed to give effect to the customer's commitment to the company (Garbarino and Johnson,1999). Commitment is believed to be *relational force*, which is believed to be the main variable in the relationship development of relationship marketing paradigm (Morgan and Hunt,1994). Based on this background, researchers took the title "Examining Model of Effect of Adopting Information Technology and Relationship Marketing Toward True Loyalty Through Multidimensional Commitment".

2. Literature Review

The electronic revolution in the Malaysian banking sector has started in the 1970's. The first visible form of electronic innovation in the Malaysian banking industry was the introduction of Automated Teller Machines in 1981. Finally, on June 1, 2000, the Malaysian Central Bank gave the green light for locally owned commercial banks to offer Internet banking services. Due to the drastic changes in the business environment, it leads financial institutions to revise their marketing strategies to stress long-lasting relationships with customers. Relationships is important criteria in the selection of private bank. In many conditions, customer satisfaction mediates the relationship between antecedent's factors and marketing performance. Hence, CRM performance is about maintaining good relationship and repurchases behavior, word-of-mouth and customer retention. Trust has been studied in traditional physical commercial environments. In the marketing and management literatures, trust is strongly associated with attitudes toward products, services, and purchasing behaviors. So that, the main objective of this research paper is to investigate the role of CRM performance as the mediator in the relationship between trust and E-Banking adoption. Hence, this empirical paper confirmed the role of customer relationship management performance as the mediators in the relationship between trust and electronic banking adoption.

3. Theoretical

The term loyalty is often expressed by marketing experts and business practitioners, loyalty is a concept that seems easy to be discussed in the context of everyday life, but it becomes more difficult when the meaning analyzed. In many definitions Ali Hasan (2008:81) elaborated loyalty as following:

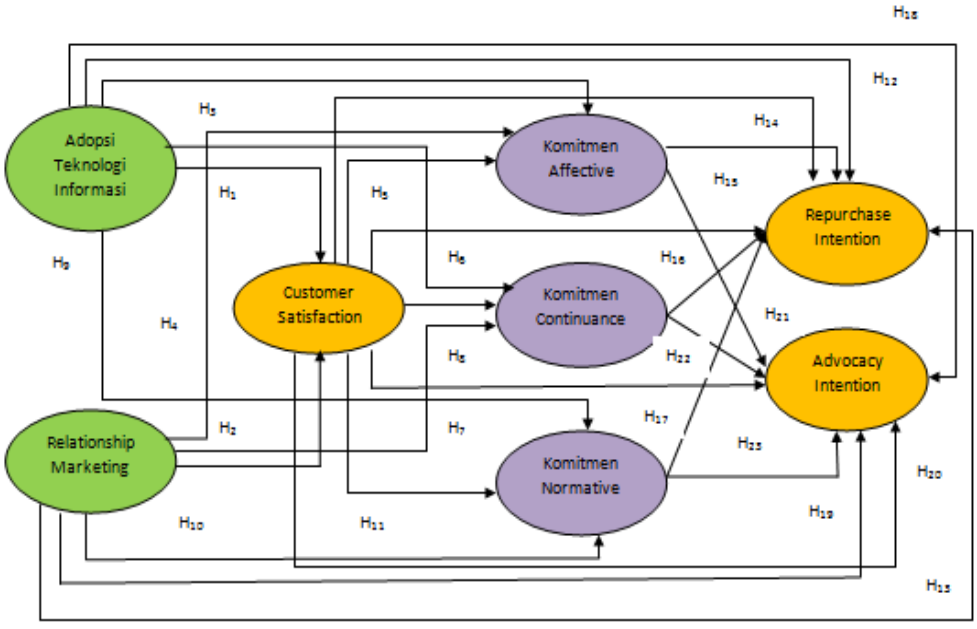
1. Generic concept, loyalty shown a tendency of consumers to buy a particular brand with a high level of consistency.
2. The concept of behavior, repeat purchase is often associated with brand loyalty. The difference, if the brand loyalty reflects the psychological commitment to a particular brand, repeat purchase behavior is regarding the purchase of the same brand repeatedly.
3. Repeated purchases are the result of the dominance of (1) managed to make the product to be the only alternative available, (2) which continuously conduct promotions to lure and entice customers repurchase the same brand.

Customer loyalty is one of the core objectives pursued in modern marketing.

Information technology in banking institutions, exemplified by their ability of *online realtime feature* in every branches. Various technology involving *delivery channel* to connect with customers, namely: ATM (*Automatic Teller Machine*), *Telephone Banking*, *PC Banking*, *Internet Banking*, *TV Banking*, and *Mobile Banking* (Arunachalam dan Sivasubramanian, 2007). The banking industry has been using the Internet as a new market channel to offer various services with indefinite activity. Several studies have shown that the application of information technology is certainly impact on customer satisfaction, commitment and result in a customer loyalty.

The sense of satisfaction, Engel, Roger & Miniard (1994) said that satisfaction is the evaluation of post-consumer to choose several alternatives in order to meet expectations. Band (in Nasution, 2005) said that satisfaction is achieved when the quality meets and exceeds expectations, wants and needs of consumers. Conversely, if the quality does not meet and exceed the expectations, desires and needs of consumers, the satisfaction is not achieved. Consumers who are not satisfied with the goods or services will look for other companies that are able to supply their needs.

Meaning of commitment, by attitude approach, focusing on individual thought processes about the relationship of individuals and the organization (Mowday in Allen & Meyer, 1991). Individuals will consider the appropriateness of their values and goals with the organization. High organizational commitment will be demonstrated by the strong belief and acceptance of the values and objectives of the organization. According to Allen and Meyer (1991) there are three components in organizational commitments, which are; 1) *Affective* component shows clients emotional attachment, identify themself and show their involvement in the company, 2) *Continuance* Component shows awareness of losses faced by customers when they left to move to other institutions, 3) *Normative* component, reflecting a sense of obligation to remain a customer in the banking company. The conceptual framework (theoretical) in this study was:



Sumber : Allen dan Meyer (1990), Garbarini dan Johnson(1999), Morgan dan Hunt (1994)

4. Hypothesis

H1. Information Technology Adoption have significant effect on Customer Satisfaction

H2. Relationship marketing have significant effect on Customer Satisfaction.

H3. Information Technology Adoption have significant effect on Affective Commitment

H4. Relationship marketing have significant effect on Affective Commitment

H5. Customer Satisfaction have significant effect on Affective Commitment

H6. Information Technology Adoption have significant effect on Continuance Commitment

H7. Relationship marketing have significant effect on Continuance Commitment

H8. Customer Satisfaction have significant effect on Continuance Commitment

H9. Information Technology Adoption have significant effect on Continuance Commitment

H10. Relationship marketing have significant effect on Normative Commitment

H11. Customer Satisfaction have significant effect on Normative Commitment

H12. Information Technology Adoption have significant effect on Repurchase Intention

H13. Relationship marketing have significant effect on Repurchase Intention

H14. Customer Satisfaction have significant effect on Repurchase Intention

H15. Affective Commitment have significant effect on Repurchase Intention

H16. Continuance Commitment have significant effect on Repurchase Intention

H17. Normative Commitment have significant effect on Repurchase Intention

H18. Information Technology Adoption have significant effect on Advocacy Intention

H19.Relationship marketing have significant effect on Advocacy Intention

H20.Customer Satisfaction have significant effect on Advocacy Intention

H21. Affective Commitment have significant effect on Advocacy Intention

H22. Continuance Commitment have significant effect on Advocacy Intention

H23. Normative Commitment have significant effect on Advocacy Intention

5. Research methods ; object and location.

a. Research Object and Location

Object of the study include society who become customers of a bank in Central Java.

b. Research Type and Method

Primary data is data obtained directly from the source, that is the data obtained from respondents through questionnaire containing questions regarding matters related to the variable indicator.

c. Data Collection Methods and Techniques

Data collection methods, the methods used to collect the data are questionnaire and documents.

d. Population and Sample

Population in this research is a society as bank customers located in Central Java. Respondents in this research are of 200 people, so it has qualified to get model estimation using *Maximum likelihood* (MC). In determining the data to be studied, sampling technique used is the non-probability sampling. It is a technique that does not provide equal opportunity for each element or member of the population to be selected into the sample. One of its method is *accidental sampling*. It is a method in selecting samples, which researchers have no other consideration except by convenience only.

e. Type of Operational Variables

In this research's theoretical conceptual model, variables consist of exogenous and endogenous variables. Exogenous variables are the adoption of information technology and *relationship marketing*.

endogenous variables include the *repurchase intention* and *advocacy intention*. Intervening variables include: *Customer Satisfaction*, affective commitment, continuance commitment and normative commitment.

f. Research Design

This research is *explanatory research* that studies on causality, it describes a relationship between variables through hypothesis testing (Ghozali, 2004). This type of research is chosen considering the objectives to be achieved include efforts to explain the relationships and influences that occur between the questioner as a means of collecting primary data. Next step is to determine the instruments based on the variables and then determine the sample. Data collected by observation, interview and questionnaire. The collected data were processed using descriptive and quantitative analysis tools. Analysis techniques used was the analysis of SEM (Structural Equation Model). Results of analysis then interpreted and the final step is concluded and given advice.

6. Results

a. Research Instrument Test

Based on calculations using SPSS program, validity testing in Table-1 below shows that all the indicator variables studied were valid.

Table 1. Questionnaire Validity Testing Results

Constructs/Latent Variable	Indicator Item	Corrected – Total item Correlation	Correlation R-tabel	Result
IT Adoption	ATI_1	0,7102	0,138	Valid
	ATI_2	0,8238	0,138	Valid
	ATI_3	0,7120	0,138	Valid
	ATI_4	0,6857	0,138	Valid
Relationship Marketing	RM_1	0,6803	0,138	Valid
	RM_2	0,7587	0,138	Valid
	RM_3	0,6362	0,138	Valid
Customer Satisfaction	KP_1	0,5797	0,138	Valid
	KP_2	0,6296	0,138	Valid
	KP_3	0,4404	0,138	Valid
	KP_4	0,5978	0,138	Valid
Affective Commitment	KA_1	0,5687	0,138	Valid
	KA_2	0,6790	0,138	Valid
	KA_3	0,6069	0,138	Valid
	KA_4	0,5078	0,138	Valid
	KA_5	0,6384	0,138	Valid
Continuance Commitment	KC_1	0,5440	0,138	Valid
	KC_2	0,5708	0,138	Valid
	KC_3	0,5668	0,138	Valid
	KC_4	0,7673	0,138	Valid
	KC_5	0,6584	0,138	Valid
Normative Commitment	KN_1	0,5688	0,138	Valid
	KN_2	0,4834	0,138	Valid
	KN_3	0,5345	0,138	Valid
	KN_4	0,6073	0,138	Valid
	KN_5	0,4263	0,138	Valid
Repurchase Intention	RI_1	0,7033	0,138	Valid
	RI_2	0,6992	0,138	Valid
	RI_3	0,5626	0,138	Valid
Advocacy Intention	AI_1	0,7984	0,138	Valid
	AI_2	0,7269	0,138	Valid
	AI_3	0,6928	0,138	Valid

b. Reliability Test

Based on calculations using SPSS program, reliability testing as in Table 2 below, shows that all the indicator variables studied are reliable.

Table 2. Questionnaire Reliability Testing Results

Construct/Latent Variable	Reliability Coefficients Alpha	Reliability Criteria	Conclusion
IT Adoption	0,8725	0,60	Reliable
Relationship Marketing	0,8292	0,60	Reliable
Customer Satisfaction	0,7612	0,60	Reliable
Affective Commitment	0,8101	0,60	Reliable
Continuance Commitment	0,8218	0,60	Reliable
Normative Commitment	0,7541	0,60	Reliable
Repurchase Intention	0,8039	0,60	Reliable
Advocacy Intention	0,8577	0,60	Reliable

c. Descriptive Variables: Index Analysis Techniques

Index Analysis, to describe the perception of respondents on items questioned. Processing results as follows:

1) IT Adoption variable Index Analysis

Table 3. IT Adoption (ITA) Index

Purchase Decision Indicator	Respondents' Answer Frequency on IT Adoption					IT Adoption Index
	1	2	3	4	5	
ITA_1	0	2	15	85	98	72,1
ITA_2	0	5	36	78	81	83,5
ITA_3	0	4	37	109	50	80,5
ITA_4	1	8	30	84	77	82,8
	Total					79,725

Source : 2015 Data

2) *Relationship Marketing* Variable Index Analysis

Table 4. *Relationship Marketing* (RM) Index

Relationship Marketing Indicator	Respondents' Answer Frequency on *Relationship Marketing*					*Relationship Marketing Index*
	1	2	3	4	5	
RM_1	0	1	5	84	110	90,3
RM_2	0	5	7	95	93	87,6
RM_3	0	0	15	92	93	87,8
	Total					88,567

Source : 2015 Data

3) *Customer Satisfaction* Index Analysis

Table 5. Customer Satisfaction (CS) Index

Customer Satisfaction Indicator	Respondents' Answer Frequency on Customer Satisfaction					Index Customer Satisfaction
	1	2	3	4	5	
CS_1	0	9	55	113	23	75
CS_2	1	32	90	64	13	65,6
CS_3	0	6	77	92	25	73,6
CS_4	0	18	65	103	14	76,8
	Total					72,75

Source : 2015 Data

4) Affective Commitment Variable Index Analysis

Table 6. Affective Commitment (AC) Index

Affective Commitment Indicator	Respondents' Answer Frequency on Affective Commitment					Affective Commitment Index
	1	2	3	4	5	
AC_1	0	15	45	120	20	74,5
AC_2	0	7	55	123	15	74,6
AC_3	0	18	90	75	17	69,1
AC_4	0	6	69	110	15	73,4
AC_5	0	24	86	78	12	67,8
	Total					71,8

Source : 2015 Data

5) Continuance Commitment Variable Index Analysis

Table 7. Continuance Commitment (CC) Index

Continuance Commitment Indicator	Respondents' Answer Frequency on Continuance Commitment					Continuance Commitment Index
	1	2	3	4	5	
CC_1	0	43	67	67	23	67
CC_2	0	19	50	107	24	73,6
CC_3	1	41	70	52	36	68,1
CC_4	0	25	58	91	26	71,8
CC_5	0	11	71	80	38	74.5
	Total					71

Source : 2015 Data

6) Normative Commitment Variable Index Analysis

Table 8. Normative Commitment (NC) Index

normative commitment indicator	Respondents' Answer Frequency on normative commitment					normative commitment index
	1	2	3	4	5	
NC_1	1	40	98	47	14	63,3
NC_2	0	19	76	88	17	70,3
NC_3	2	26	59	88	25	70,8
NC_4	0	9	69	103	19	73,2
NC_5	0	6	38	122	34	78,4
	Total					71,2

Source : 2015 Data

7) True Loyalty Variable Index Analysis

Table 9. True Loyalty index *(Repurchase Intention (RI)&Advocacy Intention (AI))*

True loyalty indicator	Respondents' Answer Frequency on true loyalty					True Loyalty Index
	1	2	3	4	5	
Repurchase Intention						
RI_1	1	38	88	57	16	64,9
RI_2	1	32	94	64	9	64,8
RI_3	0	17	70	100	13	70,9
						66,867
Advocacy Intention						
AI_1	1	28	98	63	10	65,3
AI_2	3	27	89	72	9	65,7
AI_3	9	55	73	53	10	60
	Total					63.667

Source : 2015 Data

The results showed that the index of all the variables studied was high (above 60%), meaning that respondents' perceptions of the question items is high.

d. Analysis and Testing

Steps of testing with SEM, refers to the process as proposed by Ferdinand (2006). The sequence of analysis steps include :

1) The model development is based on literature review and framework. In general, the model consists of: 1) the independent variable (Exogenous), 2) the dependent variables (endogenous). Two of independent variable are 1) information technology adoption, 2)*Relationship marketing*. Dependent variable consist of 1) *customer satisfaction*, 2) affective commitment, 3) continuance commitment 4) normative commitment, 5) *repurchase intention* and 6) *advocacy intention*.
2) Developing Flowcharts

   The next step is to construct the model in the form of a diagram/flowchart
3) Conversion of flowcharts into the equation

   Structural equation is basically built using the following guidelines:

   Endogenous Variable = Exogenous Variable + Endogenous Variable + Error

   Structural equation model :

   a) $CS = \gamma_1 ITA + \gamma_2 RM + Z_1$
   b) $AC = \gamma_1 ITA + \gamma_2 RM + \gamma_3 CS + Z_2$
   c) $CC = \gamma_1 ITA + \gamma_2 RM + \gamma_3 CS + Z_3$
   d) $NC = \gamma_1 ITA + \gamma_2 RM + \gamma_3 CS + Z_4$
   e) $RI = \gamma_1 ITA + \gamma_2 RM + \gamma_3 CS + \gamma_4 AC + \gamma_5 CC + \gamma_5 NC + Z_5$
   f) $AI = \gamma_1 ITA + \gamma_2 RM + \gamma_3 CS + \gamma_4 AC + \gamma_5 CC + \gamma_5 NC + Z_5$
4) Selecting Input Matrix and Estimation Techniques

   Input matrix used is covariance matrix. Hair et.al. (1995; in Ferdinand, 2006) stated that in testing causality relationship covariance matrix taken as input for SEM operation.

   a) Confirmatory Factor Analysis of Exogenous Construct

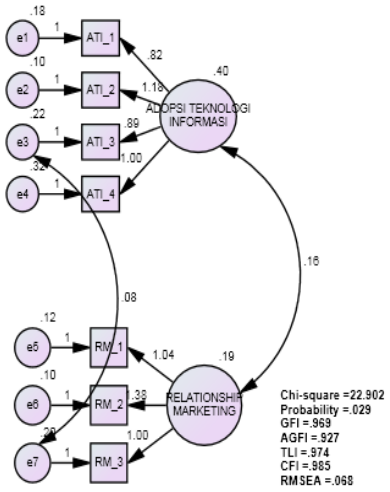


Table 10. Results of Exogenous Constructs Confirmatory Factor Model Test

Criteria	Cut of value	Result	Evaluation
Chi Square	2 with df : 26 ; p : 5 % =	22,902	Good
Probability	> 0,05	0,029	Good
GFI	> 0,90	0,969	Good
AGFI	> 0,90	0,927	Good
TLI	> 0,95	0,974	Good
CFI	> 0,95	0,985	Good
RMSEA	< 0,08	0,068	Good

The picture above is Exogenous Constructs Confirmatory Factor Analysis, which shows that the model has met the criteria of *goodness of fit* determined. The *goodness of fit* testing value with $\chi 2$ shows 60.809 with probability equal to 0.058 which indicated no difference between the predicted models and observational data. The value of goodness of fit testing with $\chi 2$ shows at 60.809 with probability equal to 0.058 which showed no difference between the predicted models with observational data. Feasibility measurements of other models are in good category. Thus the fitness of predicted model with the values of observations on exogenous variables already qualified.

b) Endogenous Construct Confirmatory Factor Analysis

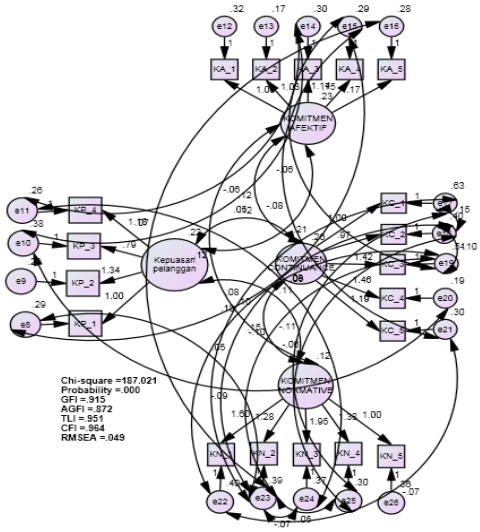


Table 11. Endogenous Construct Confirmatory Factor Model Test Results

Criteria	Cut of value	Result	Evaluation
Chi Square	2 with df : 26 ; p : 5 % =	187,021	Good
Probability	> 0,05	0,000	Good
GFI	> 0,90	0,915	Good
AGFI	> 0,90	0,871	Good
TLI	> 0,95	0,951	Good
CFI	> 0,95	0,965	Good
RMSEA	< 0,08	0,049	Good

By the results of confirmatory factor analysis conducted on endogenous variables it was known that the model has met the criteria of goodness of fit determined. The goodness of fit testing value with $\chi 2$ shows 84,864 with probability equal to 0,363 which showed no difference between the predicted models with observational data. Feasibility measurements of other models are in good category. Thus the fitness of predicted model with the values of observations on exogenous variables already qualified.

c) *Equation Model* Structural Test Result

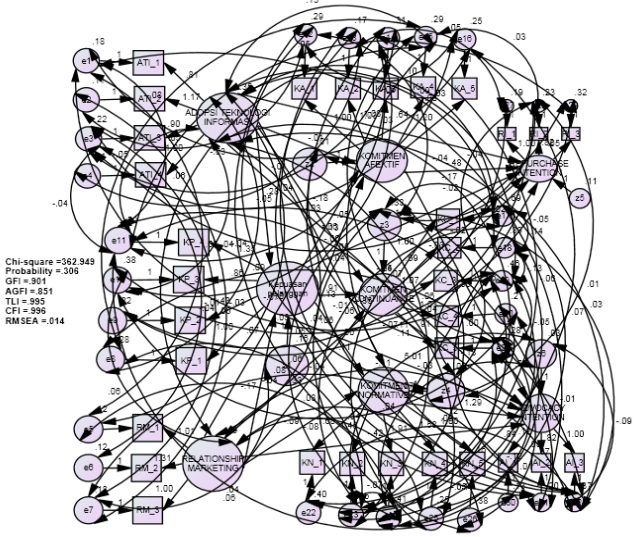


Table 12. *Equation Model* Structural Test Result

Criteria	Cut of value	Result	Evaluation
Chi Square	2 with df : 26 ; p : 5 % =	362,949	Good
Probability	> 0,05	0,306	Good
GFI	> 0,90	0,901	Good
AGFI	> 0,90	0,851	Marginal
TLI	> 0,95	0,995	Good
CFI	> 0,95	0,996	Good
RMSEA	< 0,08	0,014	Good

Based on observation of the full model image analysis chart, it can be shown that the model meets the fit criteria. Results of chi-square test calculation on full model obtain the value of 102.211 above chi-square table for freedom degrees of 127 at 5% significance level of 143.231. The results showed that the overall model meets the fit model criteria. Probability value of 0.160 which is above the value of 0.05 as well as other criteria that mostly goodly comply. The results showed that the overall model meets the fit model criteria.

The output shows the coefficient of determination for *Repurchase Intention* equation of 0.808 which means the *repurchase intention* variable that can be explained by the variables of the adoption of information technology, *relationship marketing*, customer satisfaction, multidimensional commitment is of 80.8%. Meanwhile, 19.2% were other variable that not investigated. The determination coefficient for equality *Advocacy Intention* is of 0.960 which means *advocacy intention* variable that can be explained by the variables of the adoption of information technology, *relationship marketing*, customer satisfaction, multidimensional commitment is of 96.0%. Meanwhile, 14% were other variable that not investigated. These results suggested that models are good and acceptable because they matched the data state.

Based on the calculation, *repurchase intention* total determination is of 0.976 meaning *repurchase intention* variable which can be explained by the variables of the adoption of information technology, *relationship marketing*, customer satisfaction, multidimensional commitment amounted 97.6%. Meanwhile, 2.4% were other variables not studied. Determination coefficient for *Advocacy Intention* equation is of 0.995 which means *advocacy intention* variable can be explained by variables of the adoption of information technology, *relationship marketing*, customer satisfaction, multidimensional commitment is of 99.5%. Meanwhile, 0.5% were other variables not studied. These results suggest that models were in good state and acceptable because they fit with empirical data.

5) Identification Problem Analysis

The next test is to know whether the developed model emerging problem of identification or not. Identification Problem is principally the problem of developed models' inability to produce unique estimation. Identification problem can occur through indications as follow :

a) *Error Standard* for one or more coefficients are very big.
b) The program was not able to produce a matrix of information that should be presented.
c) Th appear of strange numbers such as the negative error variance.
d) The emergence of a very high correlation between the estimated coefficients obtained (> 0.9).

Based on the analysis of the carried out research model tests, it did not show any indications of identification problem as mentioned above.

6) Data Normality Test

The assumption of data normality must be met in order that the data can be processed further for SEM modeling. Normality test done by observing the value of the used data *skewness*, whether there were a value of CR that exceeds + 2.58 at 0.01 significance level. Based on the results of data processing, it appeared that there were no CR values beyond + 2.58. It can be concluded that it was good in *univariate* way. Normality test is done by using the criteria of the *critical ratio* of ±2.58 at a significance level of 0.01 (1%) (Ghozali, 2004, p.105), so that it can be concluded that there were no distorted data. Data normality test for each indicator proved to be normal.

7) Conformance Test and Statistical Test

Research models conformance test used to test on how well the level of *goodness of fit* of the research models. Based on test results that have been presented above, known that from eight criteria, seven of which are in good condition and one (GFI and AGFI) is still in marginal condition. By this result, as a whole, it can be said that the research model had decent *goodness of fit* level.

8) Residual Value Evaluation

Evaluation of the residual value can be done by taking into account the value of the *standardized residuals.* The expected value of the *standardized residuals* is <2:58. From the result of statistical analysis conducted in this research, there was no value of *standardized residual covariance* exceeded 2:58, so that it can be said that the residual requirement is met.

9) Hypothesis Testing

Table 13. Hypothesis Conclusion

No	Hypothesis	CR and P	Test Result
1	*IT Adoption* significantly influence *customer satisfaction*	CR = 2,321 P = 0,000	Accepted
2	*Relationship Marketing* significantly influence *customer satisfaction*	CR = -1,635 P = 0,102	Rejected
3	*customer satisfaction* significantly influence *affective commitment*	CR = 7,914 P = 0,000	Accepted
4	*customer satisfaction* significantly influence *continuance commitment*	CR = 5,683 P = 0,000	Accepted
5	customer satisfaction significantly influence *normative commitment*	CR = 5,378 P = 0,000	Accepted
6	*IT Adoption* significantly influence *affective commitment*	CR = -0,120 P = 0,905	Rejected
7	*IT Adoption* significantly influence *continuance commitment*	CR = -1,601 P = 0,109	Rejected
8	*IT Adoption* significantly influence *normative commitment*	CR = -0,986 P = 0,324	Rejected
9	*Relationship Marketing* significantly influence *affective commitment*	CR = -0,895 P = 0,371	Rejected
10	*Relationship Marketing* significantly influence *continuance commitment*	CR = -2,447 P = 0,014	Accepted
11	*Relationship Marketing* significantly	CR = -1,305	

	influence *normative commitment*	P = 0,192	Rejected
12	*affective commitment* significantly influence *repurchase intention*	CR = -1,198 P = 0,231	Rejected
13	*affective commitment* significantly influence *advocacy intention*	CR = -1,593 P = 0,111	Rejected
14	*continuance commitment* significantly influence *repurchase intention*	CR = -0,160 P = 0,873	Rejected
15	*continuance commitment* significantly influence *advocacy intention*	CR = -1,077 P = 0,282	Accepted
16	*normative commitment* significantly influence *repurchase intention*	CR = 1,225 P = 0,221	Rejected
17	*normative commitment* significantly influence *advocacy intention*	CR = 3,328 P = 0,000	Accepted
18	*IT Adoption* significantly influence *repurchase intention*	CR = 0,224 P = 0,823	Rejected
19	*customer satisfaction* significantly influence *repurchase intention*	CR = 3,565 P = 0,000	Accepted
20	*IT Adoption* significantly influence *advocacy intention*	CR = -0,847 P = 0,397	Rejected
21	*customer satisfaction* significantly influence *advocacy intention*	CR = 1,837 P = 0,066	Rejected
22	*Relationship Marketing* significantly influence *advocacy intention*	CR = -1,127 P = 0,260	Rejected
23	*Relationship Marketing* significantly influence *repurchase intention*	CR = -2,427 P = 0,015	Accepted

The test results showed that there were hypothesis that has significant influence and some with insignificant influence, however the test results showed that each independent variable has influence on the dependent variable. Descriptive analysis were further used to test whether the relation were significant or insignificant. Processing results showed as follow :

Table 14. Descriptive results of 100 respondents

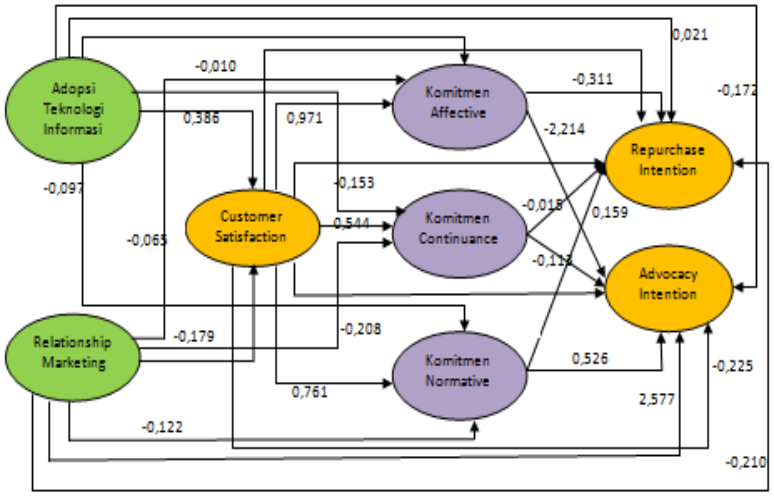
QUESTION ITEMS	SCORE	PERCENTAGE
In your opinion, can Relationship Marketing (marketing that promotes good relations with customers / subscribers) significantly (real) influence customer satisfaction?	Strongly agree (SA) = 70 Agree (A) = 23 Disagree (D) = 8	SA = 70 % A = 23 % D = 8 %
In your opinion, can Information Technology Application significantly (real) influence multidimensional commitment (strong beliefs of the values of the organization) of customers toward banking institutions?	Strongly agree (SA) = 54 Agree (A) = 46 Disagree (D) = 0	SA = 54 % A = 46 % D = 0 %
In your opinion, can Relationship Marketing significantly (real) influence multidimensional commitment (strong beliefs of the values of the organization) of customers?	Strongly agree (SA) = 46 Agree (A) = 38 Disagree (D) = 16	SA = 46 % A = 38 % D = 16 %
In your opinion, can multidimensional commitment (strong beliefs of the values of the organization) significantly (real) influence customers' loyalty on banking institutions?	Strongly agree (SA) = 38 Agree (A) = 54 Disagree (D) = 8	SA = 38 % A = 54 % D = 8 %
In your opinion, can Information Technology Application significantly (real) influence customers' loyalty (behavior, positive attitude) on banking institutions?	Strongly agree (SA) = 62 Agree (A) = 32 Disagree (D) = 0	SA = 62 % A = 32 % D = 0 %
In your opinion, can relationship marketing significantly (real) influence customers' loyalty (behavior, positive attitude) on banking institutions?	Strongly agree (SA) = 38 Agree (A) = 54 Disagree (D) = 8	SA = 38% A = 54 % D = 8 %

Based on the descriptive analysis results, the average respondents agreed with the statement (item questions) were above 70%. This described a significant relationship between the variables studied. The results above confirmed that empirically models were goodly acceptable and there were a match with the model theoretically conceptualized by researchers.

10) Path Analysis Results

a) Path Analysis Equation

Diagram jalur /path diagram :



Sumber : Allen dan Meyer (1990), Garbarini dan Johnson(1999), Morgan dan Hunt (1994)

Structural equation is basically built using the following guidelines:

Endogenous Variable = Exogenous Variable + Endogenous Variable + Error

Structural equation model :

1. Equation I : $CS = \gamma_1 ITA + \gamma_2 RM + Z_1$

   Based on the results of data processing by AMOS obtained the following results:

   $CS = 0,386^{**}ITA - 0,179\, RM + Z_1$

   This showed that the variable ITA (information technology adoption) has positive effect, while the RM (Relationship Marketing) negative.

2. Equation II : $AC = \gamma_1 ITA + \gamma_2 RM + \gamma_3 CS + Z_2$

   Based on the results of data processing by AMOS obtained the following results:

   $AC = -0,010\, ITA - 0,065\, RM + 0,971^{**} CS + Z_2$

   This showed that the variable ITA (information technology adoption), RM (Relationship Marketing) has negative effects.

3. Equation III : $CC = \gamma_1 ITA + \gamma_2 RM + \gamma_3 CS + Z_3$

   Based on the results of data processing by AMOS obtained the following results:

   $CC = -0,153\, ITA - 0,208\, RM + 0,544^{**} CS + Z_3$

   This showed that the variable ITA (information technology adoption), RM (Relationship Marketing) has negative effects.

4. Equation IV : $NC = \gamma_1 ITA + \gamma_2 RM + \gamma_3 CS + Z_4$

Based on the results of data processing by AMOS obtained the following results:

$$NC = -0{,}097ITA - 0{,}122\ RM + 0{,}761^{**}\ CS + Z_4$$

This showed that the variable ITA (information technology adoption), RM (Relationship Marketing) has negative effects.

5. Equation V : $RI = \gamma_1 ITA + \gamma_2 RM + \gamma_3 CS + \gamma_4 AC + \gamma_5 CC + \gamma_5 NC + Z_5$

   Based on the results of data processing by AMOS obtained the following results:

   $$RI = 0{,}021\ ITA - 0{,}210\ RM + 1{,}058^{**}\ CS - 0{,}311\ AC - 0{,}015\ CC + 0{,}159\ NC + Z_5$$

   This shows that the variables ITA, RM, AC and CC has negative effects, while CS and NC has positive effects.

6. Equation VI : $AI = \gamma_1 ITA + \gamma_2 RM + \gamma_3 CS + \gamma_4 AC + \gamma_5 CC + \gamma_5 NC + Z_5$

   Based on the results of data processing by AMOS obtained the following results:

   $$AI = -0{,}172ITA - 0{,}225RM + 2{,}577CS - 2{,}214AC - 0{,}113CC + 0{,}526^{**}NC + Z_5$$

   This shows that the variables ITA, RM, CS, AC and CC has negative effects, while NC has positive effects.

b) Analysis of the total influence , direct and indirect

1) Based on the data analysis, the total influence of information technology adoption (ITA) toward *repurchase intention* was 0.346, while the influence of *relationship marketing* toward *repurchase intention* was -0.361. This meant that the most influencing variable on loyalty (*repurchase intention*) was information technology adoption. Based on the above results, total influence of information technology adoption (ITA) toward *advocacy intention* was 0.111, while the influence of *relationship marketing* toward *repurchase intention* was -0.259. This meant that the most influencing variable on loyalty (*advocacy intention*) was information technology adoption. Results above concluded findings that showed the biggest influencing variable toward loyalty was information technology adoption.

2) The direct effect of information technology adoption toward *repurchase intention* was 0.021, while the indirect effect was 0.325, meant the indirect effect is greater than the direct effect. The direct effect of information technology adoption toward the *advocacy intention* was -0.172, while the indirect effect was 0.283, meant the indirect effect is greater than the direct effect. This meant that variables of *customer satisfaction* and multidimensional commitment was effective as intervening variables in relation between information technology adoption and loyalty.

3) The direct effect of *relationship marketing* toward *repurchase intention* was -0,210, while the indirect effect was -0,152, meant the indirect effect is lesser than the direct effect. The direct effect of *relationship marketing* toward *advocacy intention* was -0,225, while the indirect effect was -0034, meant the indirect effect is lesser than the direct effect. This meant that variables of customer satisfaction and multidimensional commitment was not effective as intervening variables in relation between *relationship marketing* and loyalty.

7. Implications

Based on the model suitability test results, the suitability of the model and criteria *Goodness of fit* was met, showing that the model drafted by the researchers was acceptable, according to the data's empirical state. Causality between the variables studied were acceptable, and supported existing research. Structural model was accepted, the research showed that there were several variables with significant effects, but most of the relationship was not significant. This needs to be studied more deeply, further research are needed. This is in line with the research conducted by Fifip Chopipah, 2013, which stated that Internet services has a significant effect on customer satisfaction. Another study referred to the results of this study were that by Ferry Kurniawan, 2013, which stated that the relationship marketing has significant positive effect on the satisfaction of customers of Isuzu Astra International Company in Semarang.

8. Conclusion

a. *Information technology adoption* has positive effect on *customer satisfaction*, while *relationship marketing* has negative effect on *customer satisfaction*.

b. *Information technology adoption*, *relationship marketing* has negative effect on multidimensional organizational commitment (affective commitment, continuance commitment and normative commitment). Meanwhile, customer satisfaction has positive effect on multidimensional organizational commitment.

c. Information technology adoption, customer satisfaction and normative commitment has positive effect on *repurchase intention*, while *relationship marketing*, affective commitment and continuance commitment has negative effect on *repurchase intention*.

d. Customer satisfaction and normative commitment has positive effect on *repurchase intention*, while information technology adoption, *relationship marketing*, affective commitment and continuance commitment has negative effect on *repurchase intention*.

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