EFFECT OF CUSTOMER RELATIONSHIP MANAGEMENT AND PRODUCT INNOVATION OF LOYALTY AND SATISFACTION OF BANK JAWA BARAT (BJB) PRECIOUS CUSTOMERS

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Abstract: One strategy to succeed in competition in a turbulent business environment requires a market-oriented marketing strategy that can anticipate customer desires.
This research was conducted with the aim to obtain evidence or facts empirically that explain the direct influence of the independent variable Effect of Relationship Management and Product Innovation on customer loyalty and satisfaction of Precious BJB Customers. The research method used in this study is a quantitative method. Data analysis was performed using multiple linear regression. The population in this study was 533 members / BJB precious customers. The sample in this study using the Slovin formula amounted to 290 people. The results showed that the variable Influence of Relationship Management and Product Innovation had a positive effect on the Loyalty and Customer Satisfaction of BJB Precious.

Keywords: customer relationship; product innovation; loyalty; satisfaction

1. INTRODUCTION

The development of information technology is increasingly reaching various business applications, making CRM as one of the interesting business processes or strategies to be discussed. Marketing activities manage all aspects of the customer's life cycle. CRM is a comprehensive strategy of the company so that every process of recycling the customer's life can be utilized optimally. CRM refers to a software system that helps companies obtain and store customer data and make two-way relationships, in order to obtain customer satisfaction (Costanzo, 2003). The statement that the buyer is king is true, but the company cannot provide the same service to all customers, because in reality not all customers provide maximum benefits to the company. CRM is one means to establish an ongoing relationship between the company and its stakeholders and shareholders- Nowadays, many companies use CRM to establish close relationships with customers, by utilizing CRM, companies will know what is expected and needed by their customers so that an emotional bond can be created that can create close and open business relationships and two-way or reciprocal communication between them, thus customer loyalty can be maintained and not easily move to other products and brands, especially the products and brands of competing companies (Rizkiyani, 2013; Pambudi, 2014). Improving the quality of service to customers is the company's key to creating customer satisfaction.

Customers who have a high level of education require companies to really prioritize the quality

of service. Customers who are satisfied with the company's performance will indirectly have a very positive impact on the long-term journey of the company, ultimately loyalty is in addition to customer psychological satisfaction with customer feelings (Kotler & Lee, 2008). Companies that are able to create customer satisfaction that will lead customers more loyal to the company. Loyalty in this case refers to customers who spend a lot of money to get the company's products, in other words customers

1.1. Customer Relationship Management

Customer Relationship Management (CRM) combines policies, processes and strategies implemented by the company into a single unit. The use of CRM is to interact with customers and also to trace customer information. CRM is a new approach to managing relationships between corporations and business customers. With this relationship, the hope is that there will be communication and marketing through the management of a variety of different contacts. This approach is carried out to increase customer loyalty to the company and also added value continuously. Nowadays, CRM implementation almost always uses information technology to attract profitable new customers until they have an attachment to the company.

CRM is made for various purposes which ultimately achieve the ultimate goal of the business, which is making profit. The objectives of CRM are improve the relationship between the company and existing customers to increase company revenue, provide complete information about customers to maximize the fabric of customer relationships with the company through up selling and cross selling so as to increase profits by identifying, attracting and retaining customers who provide the most added value to the company, using integrated information to produce satisfying services by utilizing customer information to meet customer needs so as to save customer time, and produce consistency in the procedures and processes of delivering answers to customers.

The benefits of CRM in Business are: 1) encourage Customer Loyalty: CRM allows companies to utilize information from all points of contact with customers, either through the web, call centers or through marketing and service staff in the field. With the consistency and ease of accessing and receiving information, the service department can provide better services to customers by utilizing various important information about these customers; 2) reducing Costs: with the implementation of CRM, sales and service to customers can have a specific and focused scheme and can target service to the right customers at the right time. Thus, the costs incurred will be well detailed and not wasted which leads to a reduction in costs; 3) improve Operational Efficiency: ease of sales and service processes will reduce the risk of decreasing service quality and reduce the burden of cash flow; 4) increased Time to Market: the implementation of CRM will enable companies to obtain information about customers such as customer purchasing data that can be utilized by the company in determining the right time to market a product; 5) increased revenue: as mentioned above, implementing the right CRM will increase customer loyalty, reduce costs, increase operational efficiency and increase time to market which will ultimately lead to an increase in company revenue. At a glance, it's not much different from a company's public relations, but actually these two parts are much different. CRM prefers relationships to customers, while public relations prefers corporate image in the eyes of customers. These two parts can work side by side but cannot be combined.

1.2. Innovation Product

Product innovation according to Moreau et al., (2001) in Sutrasmawati, (2008), can come from improvements or changes to existing products or it can also be through products that are completely new and different from before. While Mix et.al in Sutrasmawati (2008) said that innovation includes

the process of observing consumers to find new things that can satisfy the wants and needs of consumers. In order to win the competition, the company is expected to be able to present new ideas and produce innovative products to increase sales. The goal is to meet market demand, so that innovation products create competitive advantage for companies (Sukarmen et al., 2013). Through product innovation, the company has an advantage in facing competition and meeting market demands, so as to create a strategic position.

According to Hurley & Hult (1998) conveyed innovation as a process of corporate adaptation in creating ideas about new products that can be obtained from consumers, or competitors. In Sismanto (2006) research, it was stated that "market orientation and product innovation, both simultaneously and partially, have a positive effect on competitive advantage." These results are in line with Morash et al., (1996) in Sugandini (2012) who find that product innovation influences competitive advantage. This means that companies that are able to design their products in accordance with customer desires will be able to survive amid competition because their products are still in demand by consumers. This research is supported by Sukarmen (2013) whose results concluded that the company's ability to continue to innovate the products / services produced will keep the product in accordance with the wants and needs of customers, so that these innovative products have competitive advantages.

1.3. Loyalty

Understanding customer loyalty according to Tjiptono & Pemasaran (2010) is: "Customer loyalty as a customer commitment to a brand, store, supplier is based on a very positive attitude and is reflected in consistent repurchases." According to Amin Wijaya (2008) states that: "Customer loyalty is the attachment of customers to a brand, store, manufacturer, service provider, or other entity based on favorable attitudes and good responses such as repurchases". While Griffin (2005) states his opinion about customer loyalty, among others: "The concept of customer loyalty is more associated with behavior (Behavior) than with attitude. If someone is a loyal customer, he shows a buying behavior that is defined as nonrandom purchases that are disclosed from time to time by several decision-making units. "

Then Griffin (2005), argues that increased loyalty can save company costs in at least 6 areas, including:
- Marketing costs are reduced (the cost of taking over the customer is higher than the cost of keeping the customer).
- Transaction costs are lower, such as contact negotiations and order processing.
- Customer turnover costs are reduced (fewer lost customers have to be replaced).
- The success of cross-selling is increasing, leading to a greater share of customers.
- Word of mouth is more positive; assuming loyal customers are also satisfied.
- The cost of failure has decreased (reduced rework, warranty claims and so on).

Customers demonstrate their loyalty to a company or brand by repeatedly buying, buying the company's additional products, and recommending them to people other. This is reinforced by the statement of Griffin (2005), which states that the characteristics of loyal customers include:
1. Make regular repeat purchases.
2. Buy between product lines and services.
3. Demonstrate immunity against the pull of competitors
4. Refer to other people.

To become a loyal customer a customer must go through several stages, loyal customers grow gradually. The process is passed in a certain period of time, with love, and with attention given at each

stage of growth. Each stage has special needs. By recognizing each stage and meeting these specific needs, companies have greater opportunities to turn buyers into loyal customers or clients.

1.4. Satisfaction

Customer needs are met is one of the factors forming Customer Satisfaction, in addition to other factors related to Customer Service. Eits, what is customer service? Customer service means customer service that we provide to customers who have used our products or services. The aim is to overcome all complaints and problems they face with the products and services we sell. And customer satisfaction is what we need to ensure the continuity of our business. Customer satisfaction can be seen from the service breakdown provided. Customer satisfaction is an emotional response to an evaluation of the consumption experience of a product or service. Kotler defines customer satisfaction as the level of one's feelings after comparing the performance (or results) he feels compared to his expectations (Kotler & Armstrong, 2006). Basically, customer satisfaction includes the difference between expectations and performance or the results obtained.

Customers' expectations or expectations are believed to have a large role in evaluating product quality (goods and services) and customer satisfaction. Customer expectations basically have a close relationship between determining quality and customer satisfaction. Customer expectations are always there because of four things (Kertajaya, 2004): 1) Individual Need or individual needs: If your customers already have high demands, then the expectations are certainly high too; 2) Word of Mouth: Customers can have certain expectations because of other people's stories. Other people's stories are often regarded as references; 3) Past experience or past experience: people who have had good experiences in the past will be able to receive at least the same services as in the past. If not, he will be disappointed; 4) External communication or external communication: It is a company's business to promise something to customers in order to attract customers.

2. METHODS

This research is an ex-post facto research that is research that reveals data without giving treatment to the studied variables. The purpose of this study was to determine the effect of customer Relationship management and product innovation on loyalty and customer satisfaction subjects at BJB (West Java Bank) Bandung. The approach used in analyzing the data of this study uses a quantitative approach. Quantitative approaches are used to measure independent and dependent variables by using numbers that are processed through statistical analysis. This research is more on customer' perceptions of Customer Relationship management and product innovation on their loyalty and customer satisfaction, the analysis used is path analysis

The population in this study were customers of BJB subjects with a population of 290 people and all of them were sampled using the cluster random sampling method.

2.1. Data Analysis Techniques

Data that has been collected is then carried out path analysis (Path Analysis). Path analysis is the development of regression analysis and used to describe and test the relationship between variables in the form of cause and effect (Ghozali, 2008). Analysis of this pathway done with AMOS version 21. The steps are as follows:

2.1.1. *Assessing Goodness of Fit Criteria*

Before evaluating the feasibility of the structural model, the step that must be taken is to assess whether the data to be processed meets the structural equation model assumptions.

1. Basic Assumptions Test: The basic assumptions that must be met in the data collection and processing procedures analyzed by Structural Equation Modeling (SEM) modeling are as follows:
   a. Observation of independent data.
   b. Respondents are taken randomly.
   c. Has a linear relationship. In addition, normality and multicollinearity tests were also carried out (Ghozali, 2008).

2. Offending Estimate Test: This test is conducted to see whether there is an Offending Estimate, that is, the estimated coefficient both in the structural model and other measurement models above the acceptable limit. The occurrence of Offending Estimate is shown by:
   a. Variance error is negative or non-significant error variance for the construct.
   b. Standardized coefficient which is close to 1.0.
   c. There is a high standard error. If there is an Offending Estimate, the research must eliminate it first before evaluating the feasibility of the model (Ghozali, 2008).

3. Overall Model Fit Rating
   Overall Model Fit Rating measures the suitability of observational or actual inputs (covariance matrix or correlation) with the predictions of the proposed model. In this assessment uses a measure of goodness of fit, namely:
   a. Likelihood-Ratio Chi-Square Statistics: The fundamental measure of overall fit is the likelihood ratio chi-square (χ2). The high chi-square value relative to the degree of freedom shows that the covariance matrix or the correlation observed with the predicted is significantly different and this results in a probability (P) smaller than the level of significance (α). Conversely, a small chi-square value will produce a probability value that is greater than the level of significance and this shows that the input covariance matrix between predictions and observations actually do not differ significantly. In this case, the researcher must look for a non-significant chi-square value because he expects the proposed model to fit with observational data. Or in other words the expected chi-square value is small. (Ghozali, 2008).
   b. GFI (Goodness of Fit Index): Goodness of Fit Index is a non-statistical measure whose values range from 0 (poor fit) to 1 (perfect fit). A high GFI value indicates better fit. The recommended value is $\geq$ 0.90. The AMOS program will give a GFI value with the \ gfi command (Ghozali, 2008).
   c. RMSEA (Root Mean Square Error of Approximation): Root Mean Square Error of Approximation is a measure that tries to correct the tendency of chi-square statistics to reject a model with a large sample size. RMSEA value <0.05 is a measure of good fit, while <0.08 is a measure of reasonable fit (Armando Luis Vieira, 2011: 14). The AMOS program will provide an RMSEA value with the \ rmsea command.
   d. AGFI (Adjusted Goodness-of-Fit Index): AGFI is an analog of R2 in multiple regression. Both GFI and AGFI are criteria that take into account the weighted proportions of variants in a sample covariance matrix. Expected AGFI of $\geq$ 0.90. The AMOS program will give a GFI value with the command \ agfi (Ghozali, 2008).
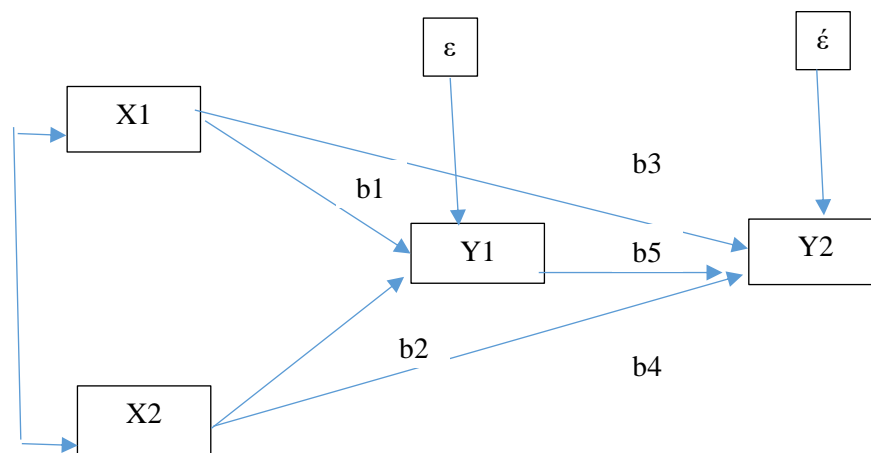
2.1.2. *Build a Path Chart*

Figure 1 Path diagram

Note:
X1 = Customer Relationship Management (CRM)
X2 = Product Innovation
Y1 = Loyalty
 Y2 = Customer Satisfaction
 b = path coefficient
 e = error (measurement error)
      = regression relationship
      = correlation

2.1.3. *Translating Path Diagrams into Structural Equations*

After developing theoretical models and pouring them into path charts, the researcher is ready to translate into structural equations. The steps translate according to Ghozali (2008) ie each endogenous construct is a dependent variable in a separate equation.
$Y1 = b1X1 + b2X2 + e1$
$Y2 = b3X1 + b4 X2 + b5Y1 + e2$

2.1.4. *Translating Hypotheses*

How to translate hypotheses by looking at the critical ratio (C.R) and with a probability value with a t-table significance level amounted to 1.995 and 0.05. The hypothesis is accepted if the value of C.R> 1.995 and the probability value <significance level 0.05. Instead, hypothesis rejected if the value of C.R <1.995 and the probability value> level significance of 0.05 (Ghozali, 2008).

2.1.5. *Assess the magnitude of the path coefficient*

To find out the value of the path coefficient (path coefficients) seen from the estimated value in the standardized regression weights. The magnitude of the value of the path coefficient shows the magnitude the influence of exogenous variables on endogenous variables

3. RESULTS AND DISCUSSION

3.1. Results

3.1.1. Normality Test

Normality test is done to find out whether the data is normally distributed or abnormal distribution. Tests using the value of the critical ratio skewness and kurtosis. Where is said to be normal if c.r. skewness of -1.96 <c.r. <1.96 at a significance level of 5%. The results of the normality test for each study variable are presented below:

Table 1 Result of normatlitas test

Variabel	min	max	skew	c.r.	kurtosis	c.r.
CRM	42,000	79,000	-,109	-,568	-,267	-,695
Product Innovation	56,000	95,000	-,389	-2,025	-,044	-,114
Loyalty	39,000	70,000	-,189	-,983	-,462	-1,204
Customer satisfaction	50,000	95,000	-,146	-,761	-,662	-1,726
Multivariate					-,491	-,452

3.1.2. Linearity Test

The purpose of the linearity test is to determine whether the independent variable and the dependent variable have a linear effect or not. Linearity testing criteria is if the value of Fcount is smaller than Ftable at a significance level of 0.05, then the relationship between independent variables to the dependent variable is linear. The results of the linearity test summary are presented below:

Table 2 Result of Linearity Test

Variable	df	Price of F		Sig.	Note
		Acount	Table (5%)		
CRM ➔ Loyalty	31:130	1,312	1,539	0,149	Linear
Product Innovation ➔ Loyalty	29:132	0,950	1,553	0,545	Linear
CRM ➔ Customer Satisfaction	31:130	1,278	1,539	0,173	Linear
Product Innovation ➔ Customer Satisfaction	29:132	0,564	1,553	0,963	Linear

| Loyalty | 24:137 | 1,500 | 1,597 | 0,077 | Linear |
| ➔ Customer Satisfaction | | | | | |

The linearity test results above indicate that Fcount <F table and significance> 0.05; so all of these variables can be said to be linear.

Results may be presented in the form of tables, graphs, verbal descriptions, or a combination of the three. Tables, graphics, or images should not be too long, too large; please do not present too many figures in the manuscript. Authors are recommended to use a combination of presentation tables, graphs, or verbal descriptions. The tables and graphs presented must be referred to in the main text. The writing style for the tables and figures are presented in Table 1.

Table 3 Recommended length of each section in the manuscript

Item	Criteria	Amount	Percentage (%)
Sex	Male	25	25
	Female	77	75
School status	Public	88	86
	Private	14	14
Age	< 35 Years	40	39
	> 35 Years	62	61
Teaching experience	< 5 Years	30	29
	> 5 Years	72	71

Numbers in the tables are not to be repeated in verbal descriptions, either before or after the tables or figures.

Place and label figure captions below each figure, in uppercase and lowercase letters. Type (Figure 1. Captions…). See example as shown:

3.1.3. *Multicollinearity Test*

Multicollinearity test was conducted to determine the amount of intercoleration between independent variables in this study. If there is a correlation, then there is a problem called multicollinearity. To detect the presence or absence of multicollinearity can be seen in the value of tolerance and VIF. If the tolerance value is above 0.1 and the VIF value is below 4, there will be no multicollinearity. The results of the multicollinearity test for the regression model in this study are presented in the table below:

Table 4 Result of Multicolinierity Test

Model	**Variable**	*Tolerance*	**VIF**	**Conclusion**

Model 1	CRM	0,904	1,106	Multicolinierity Not Accur
	Product Innovation	0,904	1,106	Multicolinierity Not Accur
Model 2	Competence	0,844	1,185	Multicolinierity Not Accur
	Loyalty	0,805	1,242	Multicolinierity Not Accur
	Customer Satisfaction	0,782	1,279	Multicolinierity Not Accur

From Table 4 above it appears that all variables have a VIF value of less than 4, so it can be concluded that the regression model in this study did not occur multicollinearity.

3.1.4. Offending Estimate Test

This test is conducted to see whether there is an Offending Estimate, that is, the estimated coefficient both in the structural model and other measurement models above the acceptable limit. The occurrence of Offending Estimate is shown by:

1. Positive error variance value

The variance error value is used to indicate poor model fit in the extreme big or small category. If the standard error is close to zero, then the statistical test for the parameter cannot be defined, as well as the extremely large error variance value, then the parameter cannot be determined. The results of the analysis to find out the value of the variance error are presented as follows:

Table 5 Variance error

	Estimate	S.E.	C.R.	P
CRM	72,149	8,017	9,000	***
Product Innovation	59,490	6,610	9,000	***
e_1	42,109	4,679	9,000	***
e_2	69,014	7,668	9,000	***

In Table 5 above shows that the variance error in the estimate column is not negative, that is, e1 is 42.109 and e2 is 69.014; this shows that poor model fit is in the small category. 1) Standardized Coefficient Standardized coefficient is used to find out whether there is a negative variant value or so-called Heywood case. Heywood case is a situation where an incorrect model specification occurs. This is due to data outliers, the small size of the sample (<100 or <150). If the standardized coefficient seen in the estimate column is far from the data 1, the regression model analyzed does not occur in the Heywood case. The analysis results to determine whether or not the Heywood case is presented are as follows:

Table 6 Standardized regression weights

		Estimate
Loyalty <---	CRM	,248
Loyalty <---	Product Innovation	,327
Customer Satisfaction <---	Product Innovation	,284
Customer Satisfaction <---	CRM	,268
Customer Satisfaction <---	Loyalty	,228

Table 6 above shows that the Standardized coefficient shown in the estimate column is far from the number 1, so it can be concluded that the analyzed model does not occur in the Heywood case.

2. Standard Error

There is no standard error that indicates a high value, where the values are far from close to 1, as shown in the table as follows:

Table 7 Regression weights

		Estimate	S.E.	C.R.	P
Loyalty <---	CRM	,214	,063	3,396	***.
Loyalty <---	Product Innovation	,311	,070	4,472	***
Customer Satisfaction <---	Product Innovation	,398	,101	3,952	***
Customer Satisfaction <---	CRM	,325	,084	3,882	***
Customer Satisfaction <---	Loyalty	,304	,094	3,219	,001

Table 7 above shows that S.E. far from number 1 Based on the offending estimate test shows the estimated coefficient is at the acceptable limit, so that the next step can be done, namely overall model fit.

Table 8 Goodness of fit index

Goodness of Fit	Result of Analysis	Cut-off Value	Note
χ^2 (Chi-Square)	0,000	Expected to be small	Fit
GFI	-	$\geq 0,90$	-
AGFI	-	$\geq 0,90$	-
RMSEA	-	0,05-0,08	-

Based on the analysis, goodness of fit indexes is obtained as follows:
1. Likelihood Ratio Chi Square
The most fundamental test tool is the chi square value. A small chi square value will produce a probability value that is greater than the level of significance and this shows that the input covariance

matrix between predictions and observations is actually not significantly different. The chi square value in the model shows the number 0,000 which shows the model in research fit.

2. GFI

Goodness of Fit Index is a non-statistical measure whose values range from 0 (poor fit) to 1 (perfect fit). A high GFI value indicates better fit. The recommended value is ≥ 0.90. At AMOS output does not show the GFI value.

3. AGFI

AGFI (Adjusted Goodness-of-Fit Index) is an analogue of R2 in multiple regression. Both GFI and AGFI are criteria that take into account the weighted proportion of the variance in a sample covariance matrix. Expected AGFI of ≥ 0.90. Based on the table above, AGFI does not indicate its value

4. RMSEA

Root Mean Square Error of Approximation is a measure that tries to correct the tendency of chi square statistics to reject a model with a large sample size. RMSEA values between 0.05 to 0.08 are acceptable measurements. At AMOS output which does not indicate the RMSEA value.

Based on the goodness of fit test, the value of chi square shows the model fit, whereas for GFI, AGFI, and RMSEA do not indicate the value. So, overall it can be said that the model is quite fit.

a. Path Chart

Based on the results of the path analysis, the development of the theoretical model can be poured into the following diagram path diagram:
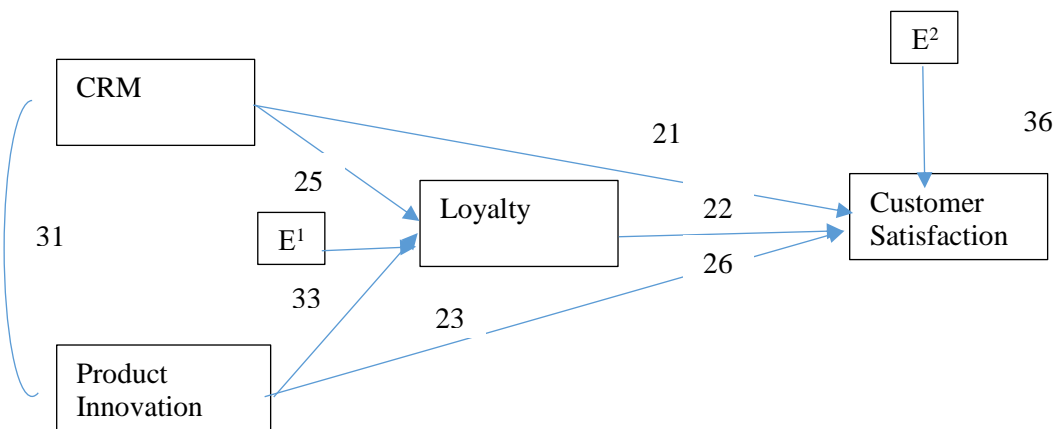

Figue 2 Analysis path chart

Note::

X1= CRM
X2= Product Innovation
Y1= Loyalty
Y2= Customer Satisfaction
 b= Path Coefficient
e1= error for Variable of Learning Method

e2= error for Graduate Quality

3.1.5. Hypothesis test

By using AMOS 18.0 software the Output Regression is produced which is summarized in Table 7. If the value of CR ≥ 1.96 or P ≤ 0.05, the research hypothesis can be accepted.

Table 9 Output regression weights

Variabel		Estimate regression	S.E.	C.R	P	Estimate Standardized regression
Loyalty <---	CRM	0,214	0,063	3,396	0,000	0,248
Loyalty <---	Product Innovation	0,311	0,070	4,472	0,000	0,327
Customer Satisfaction <---	Product Innovation	0,398	0,101	3,952	0,000	0,284
Customer Satisfaction <---	CRM	0,325	0,084	3,882	0,000	0,268
Customer Satisfaction <---	Loyalty	0,304	0,094	3,219	0,001	0,228

3.1.6. Direct Influence and Indirect Influence

Based on the analysis conducted, obtained direct and indirect influences and their total effect, which are as follows:

Table 10 Direct effects, indirect effects and total effects

Variable	Direct Effect		Not Direct Effect		Effect Total	
	Loyalty	Customer Satisfaction	Loyalty	Customer Satisfaction	Loyalty	Customer Satisfaction
CRM	0,327	0,228	0,000	0,093	0,327	0,321
Product Innovation	0,248	0,268	0,000	0,070	0,248	0,338
Loyalty	0,000	0,284	0,000	0,000	0,000	0,284

The magnitude of the direct influence of Customer Relationship Management (X1) on Loyalty (Y1) is 0.327. While the direct effect of Loyalty (Y1) on Customer Satisfaction (Y2) is 0.284. So, the indirect effect from Customer Relationship Management (X1) to locality (Y1) then to Customer satisfaction (Y2) is 0.327 x 0.284 = 0.092868 (rounding to 0.093). This shows there is an indirect effect of Customer Relationship Management (X1) on Customer satisfaction (Y2) through Loyalty (Y1) which is equal to 0.093. While the magnitude of the total effect can be known by adding the amount of direct influence and indirect effect, that is 0.228 + 0.093 = 0.321.
The direct effect of Product Innovation (X2) on Loyalty (Y1) is 0.248. While the direct effect of Loyalty (Y1) on Customer Satisfaction (Y2) is 0.284. So, the indirect effect from Product Innovation (X2) to Loyalty (Y1) then to Customer Satisfaction (Y2) is 0.248 x 0.284 = 0.070432 (rounding to

0.070). This shows that there is an indirect effect of Product Innovation (X2) on Customer Satisfaction (Y2) through Loyalty (Y1) which is equal to 0.070. While the magnitude of the total effect can be known by adding the amount of direct influence and indirect effect, namely; 0.248 + 0.070 = 0.338.

3.2. Discussion

This study aims to examine the effect of Customer Relationship Management and Product Innovation on the loyalty and customer satisfaction of customer BJB (West Java Bank) Bandung. Based on the research data analyzed, a discussion about the results of the study is carried out as follows:

3.2.1. Effect of Customer Relationship Management (CRM) on Customer satisfaction

Based on the results of the analysis note that there is a direct influence of teacher competence on the quality of graduates. This is evidenced by the Regression Weights test it is known that there is a positive effect of CRM on the Customer Satisfaction this is evidenced by the probability value of 0,000 less than 0.05 (p <0.05), and the value of Standardized Regression Weights of 0.248; then this study succeeded in proving the first hypothesis which states that "There is a positive effect on CRM on the Customer Satisfaction in BJB (West Java Bank) Bandung ".
Based on table 10 on the Tabulation of CRM with Customer satisfaction above, it can be seen that CRM in the very high category, supported by very high motivation to learn as many as 53 people (32.5%), CRM in the high category, supported by high loyalty as many as 44 people (32.5%), and CRM in the low category, supported by high Loyalty as many as 8 people (4.9%).

3.2.2. Influence of Product Innovation on the Customer Satisfaction

Based on the analysis results it is known that there is a direct influence of the Product Innovation on the Customer Satisfaction. This is evidenced by the Regression Weights test it is known that there is a positive effect of CRM on the Customer satisfaction on BJB (West Java Bank) l Bandung. Test results on the Regression Weights parameter to determine the effect of CRM on the Customer Satisfaction obtained a probability value of 0,000 less than 0.05 (p <0.05), and a Standardized Regression Weights value of 0.268; then this study succeeded in proving the second hypothesis which states that "There is a positive influence of CRM on the Customer Satisfaction on BJB (West Java Bank) Bandung" supported.
According Mudjiono (2009) suggested that learning behavior contained learning motivation. Learning motivation is intrinsic and extrinsic learning motivation. Intrinsic motivation is learning motivation that arises from the awareness and desire of students to gain experience, skills, and knowledge from within. While extrinsic motivation is learning motivation that arises not from students' awareness and desire to gain experience, skills and knowledge from within, but are influenced by the external environment.
Based on Table 11 about the Product Innovation above, it can be seen that company who have Product Innovation in the excellent category, have very high Loyalty as many as 46 respondents (28.2%), have high customer satisfaction in the high category.as many as 46 respondents (28.2%), and company with adequate Loyalty, have low category of 4 respondent (4.92.5%).
The results of this study indicate the influence of Loyalty on the customer satisfaction. Product Innovation provide an effect of 10.96% on the Customer Satisfaction in BJB (West Java Bank) Bandung

3.2.3. *Effect of Loyalty on the Customer Satisfaction*

Based on the results of the analysis note that there is a direct effect of Loyalty on the customer satisfaction. This is evidenced by the Regression Weights test to find out "There is a positive influence of Loyalty on the Customer satisfaction in BJB (West Java Bank) Bandung". Test results on the Regression Weights parameter to determine the effect of Loyalty on the customer satisfaction obtained a probability value of 0,000 less than 0.05 (p <0.05), and a value of Standardized Regression Weights of 0.327; then this research succeeded in proving the third hypothesis which states that "there is a positive influence of Loyalty on the Customer satisfaction in BJB (West Java Bank) Bandung" supported.

Based on Table 12 Tabulation of Loyalty with customer satisfaction above it can be seen that in very high category, supported by the customer satisfaction who are in the excellent category of 9 respondent (5.5%),respondent with Loyalty high category, supported by the customer satisfaction who are in the very good category as many as 52 respondent (31.9%), Loyalty in the sufficient category, supported by the customer satisfaction who are in the good category as many as 25 respondent (15 , 3%), respondent with Loyalty in the category of less, supported by the Customer satisfaction who are in good categories as many as 15 respondent (9.2%).

4. CONCLUSION

Based on the results of the analysis and discussion, the following conclusions can be drawn:
1. There is a positive direct effect between Customer Relationship Management on the Customer Satisfaction on BJB (West Java Bank) Bandung, as evidenced by a probability value of 0,000 <0.05, and a value of Standardized Regression Weights of 0.248. Thus, the better the Customer Relationship Management, the Customer Satisfaction increases.
2. There is a positive direct effect of Product Innovation on the Customer Satisfaction on BJB (West Java Bank) Bandung, as evidenced from the probability value of 0,000 <0.05, and the value of Standardized Regression Weights of 0.327. Thus, the better the product Innovation the better the customer satisfaction.
3. There is a positive indirect effect of product innovation on the customer satisfaction on BJB (West Java Bank) Bandung , as evidenced from the probability value of 0.001 <0.05, and the value of Standardized Regression Weights of 0.228. Thus, the better the product innovation, the better the customer satisfaction.
4. There is an indirect positive effect on Loyalty on BJB (West Java Bank) Bandung, as evidenced from the probability value of 0,000 <0.05, and the value of Standardized Regression Weights of 0.284. Thus, the better the method of Loyalty, the customer satisfaction increases.

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