BUILDING CUSTOMER RELATIONSHIP TO INCREASE DEPOSITS CUSTOMER BANKS TRUST
(A survey of Banking in West Java)

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Abstract

The potential growth of banking deposit services (savings, clearing account, and time deposit) in West Java banking system can be said sufficient large, because in addition to public enthusiasm to open banking account, there are also available national business resources in West Java. However, in generally types of saving, clearing account, or time deposit in West Java banking system is still under performance of the General National Banking deposits services, this case is signaled by a large number of less active customer for saving or it can be said that customers of deposits service in West Java banking system is seen to have non-loyal indication on banking system. Such non-loyal indication on customers of deposits services is presumed that banking image in West Java has not been provided a good perception by its customers, because West Java banking system lacks to build relationship with its customers. It is also true with performance of Information technology service that closely relate with customers of deposits service relationship matter, because it concerns with customers database of deposits services and customer’s easiness to conduct banking transaction has not been optimally developed.

This research objective is to obtain a clear illustration about Performance of Information technology service for deposits services and to provide customers about Banking system information. To obtain an illustration about customers of deposits service relationship built by Banking system. To examine relations between Performance of Information technology service and Banking Customers of deposits service Relationship and its effect to Banking image, both partially and simultaneously. To examine the effect of Performance of Information technology service, Customer of deposits service Relationship and Banking image on Customer trust of Banking deposits services.

The method of research used is a descriptive method and explanatory survey with analytical units consisting of customers of deposits services in West Java which possess savings, clearing account, and time deposit products amount to 245 customers. The analytical method used is the SEM.

This research findings is that customers of deposits services in West Java banking system will be loyal if those banking system image is good and maintained with positive image because they are supported by appropriate, rapid, and accurate information technology service. The customer of deposits service relationship can not increase banking image in West Java, and it is not able to develop its customer trust, because West Java banking system has not created a good relationship with their customers, although they can bind