

THE INFLUENCE OF RELATIONSHIP MARKETING AND SERVICE QUALITY ON CUSTOMER LOYALTY AT BANK BTPN SYARIAH LUBUK PAKAM

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ABSTRACT

This research aims to examine the influence of relationship marketing and service quality on customer loyalty at Bank BTPN Syariah Lubuk Pakam. This research uses a quantitative approach method, which is measured using a multiple linear regression- based method with the SPSS 23 program. Data collection is through distributing questionnaires. The population in this study were BTPN Syariah Lubuk Pakam bank customers who had made a transaction at least once. The sampling technique uses a purposive sampling method. Data analysis techniques are carried out using instrument tests, classical assumption tests, statistical tests, and hypothesis tests. Based on the research results, it shows that (1) Relationship Marketing has a positive but significant effect on Loyalty (2) Service Quality has a positive and significant effect on Loyalty (3) Relationship Marketing and Service Quality simultaneously have a positive and significant effect on Loyalty.

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1. Introduction

BTPN Syariah is a subsidiary of BTPN, with 70% share ownership and is the 12th sharia bank in Indonesia. BTPN Syariah operates based on the principle of financial inclusion by providing financial products and services to unreached middle class and underprivileged segments of society.

As a bank that is developing rapidly, BTPN Syariah is unique, namely that it is the only bank for inclusive finance, empowering the community. One of BTPN Syariah's work programs is to have a business team that goes directly to villages. With the help of BTPN Syariah officers or known as Community Officers who strive to make things easier for their customers. Only officers from BTPN bank went directly to the villages. Based on my observations so far, only BTPN Syariah bank has officers who work directly in the field in several villages in Lubuk Pakam.

This development cannot be separated from the innovation and creativity of management which is able to attract people's interest in becoming customers. Apart from marketing relationships that are designed in accordance with people's expectations, it can be estimated that the quality of service provided is an attraction that is enough to tempt people to use this bank's services. Meanwhile, increasing customer loyalty is strongly supported by high and continuous customer trust in this bank.

Although BTPN Syariah has maintained good relationships (relationship marketing) with customers by carrying out environmentally friendly corporate financing programs in terms of community empowerment. In fact, officers always tolerate customers who are rarely present when making payments, customers only entrust their payments to their colleagues. Apart from that, BTPN Syariah also improves its service quality by responding to customer complaints effectively and efficiently. They always ask why they don't pay, what problems the customer faces, the officers know. However, the pre-survey results show that relationship marketing and service quality have no effect on customer loyalty to BTPN Syariah Lubuk Pakam.

Based on the theoretical-empirical explanation and relevant findings above, it is important to carry out further research, so that the problem that arises in this research is how to increase customer loyalty in a bank. So there are two variables that are considered to influence customer loyalty at Bank BTPN Lubuk Pakam. Based on this, the author wants to research "The Influence of Relationship Marketing and Service Quality on Customer Loyalty of Bank BTPN Syariah Lubuk Pakam" Bank BTPN Syariah Lubuk Pakam".

2. Literature Review

According to Chan (2003), the basic idea of relationship marketing is, fostering closer relationships by creating two-way communication by managing a mutually beneficial relationship (relationship marketing) between customers and the company.

Relationship Marketing Strategy aims to build an organization designed to create and deliver customer value consistently and better than competitors. Implementing an appropriate Relationship Marketing strategy requires knowledge of several differences in consumer perceptions and responses, this understanding is always maintained when selling products. Having a Relationship Marketing strategy to build relationships and retain customers in the long term, the company will make a profit. A good relationship will create trust and satisfaction and in turn a loyal group of consumers will be formed (Toriman, 2016).

According to Tjiptono (2008), Service quality is the expected level of excellence and control over this level of excellence to fulfill customer desires. In other words, there are two main factors

that influence service quality, namely expected service and perceived service. If the service received exceeds customer expectations, then the service quality is perceived as ideal. Conversely, if the service received is lower than expected, then the quality of the service is perceived as poor. Thus, whether the service quality is good or not depends on the service provider's ability to meet customer expectations.

According to Lovelock (2005), loyalty can be interpreted as fidelity, namely a person's loyalty to an object. Loyalty describes a customer's willingness to use goods or services repeatedly and exclusively, and voluntarily recommend these products or services to other consumers. The

definition of loyalty is based on two approaches, namely attitudes and behavior. In a behavioral approach, it is necessary to distinguish between loyalty and repeat purchase behavior. Repurchase behavior can be interpreted as the behavior of customers who only buy a product or service repeatedly, without including aspects of feelings and ownership in it.

So, it means that relationship marketing and service quality influence loyalty simultaneously. This indicates that if a banking company has a good level of relationship marketing and service quality, it will be able to generate higher customer loyalty.

This finding is in harmony with the research results of Achmad Febri Hamdani (2023) which shows that the Relationship Marketing and Service Quality variables have a positive and significant effect on the Loyalty variable.

3. Method, Data, and Analysis

The type of research in this research is associative research, namely research that connects two or more variables (Sugiyono, 2019). The variables linked in this research are Relationship Marketing and Service Quality towards Customer Loyalty. The target population in this research is customers at Bank BTPN Syariah Lubuk Pakam. Based on the population obtained from internal data in December, namely 275 customers.

According to Arikunto (2019) the sample is a portion or representative of the population to be studied. It can be concluded that the sample is a representative portion or representative of the population to be studied. Furthermore, what is learned from the sample will result in conclusions that will later be applied to the population. Determining the number of samples in this study used the Slovin formula.

The sampling technique used in this research is purposive sampling technique. According to (Sugiyono, 2017) purposive sampling is a sampling method that is based on certain conditions or considerations based on certain criteria and must represent a population to be studied. So the number of samples in this research was increased to 73 respondents from Bank BTPN Syariah Lubuk Pakam customers.

The data that will be used by researchers in this research is secondary data which is a type of primary data that has been further processed and presented either by primary data collectors or by other parties, for example in the form of tables or diagrams. The data collection method used in this research uses a technical questionnaire, namely a data collection method that is obtained by asking a list of questions that must be answered by the respondent. The questionnaire can be filled in directly by the respondent using the hardcopy and Google questionnaires that have been provided to make it easier for customers to fill out the questionnaire. Researchers use a Likert scale as a measurement scale.

The third part of the manuscript, "Method, Data, and Analysis" is designed to describe the nature of the data. The method should be well elaborated and enhance the model, the approach to the analysis and the step taken. Equations should be numbered as we illustrate.

This section typically has the following sub-sections: Sampling (a description of the target population, the research context, and units of analysis; the sample; and respondents' profiles); data collection; and measures (or alternatively, measurements).

The research methodology should cover the following points: Concise explanation of the research's methodology is prevalent; reasons for choosing the particular methods are well

described; the research's design is accurate; the sample's design is appropriate; the data collection processes are properly conducted; the data analysis methods are relevant and state-of-the-art.

4. Result and Discussion

Table 1. Multikolinaritas Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	19,783	1,294		15,288	,000		
Relationship Marketing	,320	,020	,983	15,772	,000	,758	1,319
Service Quality	,070	,018	,236	3,781	,000	,758	1,319

a. Dependent Variable: *Loyalty*

Table 2. Simultaneous Test

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	9,484	2	4,742	134,815	,000 ^b
	Residual	2,462	70	,035		
	Total	11,946	72			

Table 3. Coefficient of Determination Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,891 ^a	,794	,788	,18755

a. Predictors: (Constant), *Service Quality*, *Relationship Marketing*

b. Dependent Variable: *Loyalty*

Sources: data processed 2024

4.1 The Influence of Relationship Marketing on Loyalty

Based on the results of the partial significance test, it was found that relationship marketing has a positive and significant influence according to the results of the analysis. The significance value is 0.000, meaning it does not exceed 0.1. Apart from that, tcount is also known to exceed the value in ttable, namely 15.772, exceeding 1.293. So it is concluded that the Loyalty variable can be influenced by Relationship Marketing. This finding is in harmony with the research results of Gina Herdian and Widyastuti (2013) which show that the Loyalty variable is influenced by the Relationship Marketing variable.

4.2 The Influence of Service Quality on Loyalty

Based on the results of partial significance testing, it was found that service quality has a positive and significant influence according to the analysis results. A significance value of 0.000

means it does not exceed a value of 0.1. Apart from that, t_{count} is also known to exceed the value in t_{table} , namely 3.781 exceeding 1.293. So it is concluded that the Loyalty variable can be influenced by Service Quality. This finding is in harmony with the research results of Yunita Kurnia Sari (2017) which shows that the Loyalty variable is influenced by the Service Quality variable.

4.3 The Influence of Relationship Marketing and Service Quality on Loyalty

Based on the results of the simultaneous test or f-test, it can be seen that the significance value of 0.000 does not exceed the significance of 0.1 and the F_{count} value of 134.815 exceeds the F_{table} of 2.37. So, it means that relationship marketing and service quality influence loyalty simultaneously. This indicates that if a banking company has a good level of relationship marketing and service quality, it will be able to generate higher customer loyalty. This finding is in harmony with the research results of Achmad Febri Hamdani (2023) which shows that the Relationship Marketing and Service Quality variables have a positive and significant effect on the Loyalty variable.

4.4 Adjusted R Square

From these findings, the Adjusted R Square value is used to determine how well or how much variable Y can be explained through variable Quality. Meanwhile, other variables not included in this study influenced the remaining 21.2%.

5. Conclusion and Suggestion

5.1 Conclusion

The results of this research aim to find out and analyze the influence of Relationship Marketing and Service Quality on Loyalty among Bank BTPN Syariah Lubuk Pakam customers. This research is concluded as follows:

1. Partially, the Relationship Marketing variable has a positive and significant effect on Loyalty among Bank BTPN Syariah Lubuk Pakam customers.
2. Partially, the Service Quality variable has a positive and significant effect on Loyalty among Bank BTPN Syariah Lubuk Pakam customers.
3. Simultaneously, Relationship Marketing and Service Quality have a positive and significant effect on Loyalty among Bank BTPN Syariah Lubuk Pakam customers.
4. Based on the calculation of the determinant coefficient (R^2), it shows that the Adjusted R Square is 0.788, indicating that the variation in Loyalty of 78.8% is caused by variations in two independent variables, Relationship Marketing and Service Quality. Meanwhile, other variables not included in this research influenced the remaining 21.2%.

5.2 Suggestion

1. In the Relationship Marketing variable, this research shows that the BTPN Syariah Lubuk Pakam Community Officer must improve further in maintaining good relationships with customers so that customers will be loyal and continue to make transactions at Bank BTPN Syariah Lubuk Pakam.
2. There is also the Service Quality variable in this research which shows that the BTPN Syariah Lubuk Pakam Community Officer must further improve the quality of service provided to customers. So that customers will feel well served by the BTPN Syariah Lubuk Pakam

Community Officer so that in the future customers will be loyal and continue to make transactions at Bank BTPN Syariah Lubuk Pakam.

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