The Effect of Relationship Marketing and Customer Satisfaction on Customer Loyalty at PT. Bank Muamalat Indonesia

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A R T I C L E   I N F O

A B S T R A C T

This study aims to find out and analyze the influence of relationship marketing and customer satisfaction on customer loyalty at PT. Bank Muamalat Indonesia Tbk Makassar Branch. The type of research used is quantitative. The population in this study is customers at PT. Bank Muamalat Indonesia Tbk Makassar Branch. Sample selection uses the purposive sampling method. The data collection method uses a questionnaire. The statistical method used in this study is the multiple linear regression method and uses SPSS 22.0 software. The results of the study show that relationship marketing has a positive and insignificant effect on customer loyalty, customer satisfaction has a positive and significant effect on customer loyalty. Simultaneously, relationship marketing and customer satisfaction have a significant effect on customer loyalty.

INTRODUCTION

Banks are places where money is deposited or stored, lenders or distributors of credit and intermediaries in payment traffic. Banks are not a stranger to people in developed countries. People in developed countries urgently need the existence of banks. Banks are considered as a safe financial institution in carrying out various kinds of financial activities. Financial activities that are often carried out by people in developed countries include fund storage activities, investments, remittances from one place to another or from one region to another quickly and safely, and other financial activities. Banks are also one of the institutions that have a very important role in encouraging the growth of a country, even the growth of banks in a country is used as a measure of the country's economic growth.

According to the State Law of the Republic of Indonesia number 10 of 1998 dated November 10, 1998 concerning banking, what is meant by a bank is a business entity that deposits funds from the public in the form of deposits and distributes them to the community in the form of credit and or other forms in order to improve the standard of living of many people. Loyalty is basically loyalty, devotion and trust that is given or shown to a person or institution in which there is a sense of responsibility to try to provide the best service and behavior. According to Hurriyati (2015), customer loyalty is a commitment of customers to persist deeply to resubscribe or re-purchase selected products or services consistently in the future, even though the influence of the situation and marketing efforts have the potential to cause behavior changes.

Satisfaction is a condition in which desires, expectations are fulfilled. Every service provided is considered satisfactory if the service can meet someone's wishes. According to Engel (2014), customer satisfaction is an evaluation of the buyer where the alternative chosen is at least equal to or exceeds customer expectations, while customer dissatisfaction arises if the results do not meet expectations. The

results of this research show that customer satisfaction has a positive and significant effect on customer loyalty.

Relationship marketing is a marketing strategy to establish deeper and more meaningful relationships with customers. In addition, this strategy also serves to ensure brand loyalty and customer satisfaction in the long term. With relationship marketing, companies can create good and strong relationships with customers, as well as gain customer trust that can lead to sustainable business. According to Saputra and Ariningsih (2014), relationship marketing is a marketing strategy concept that seeks to establish a long-term relationship with customers, namely maintaining a strong and mutually beneficial relationship between service providers and customers who can build transactions. Atmaja Research. D. P (2020) the results of this study show that relationship marketing has a positive and significant effect on customer satisfaction, and relationship marketing has a positive and significant effect on customer loyalty.

PT. Bank Muamalat Indonesia Tbk is the first commercial bank in Indonesia to apply Islamic Sharia principles in its operations. It was established on November 1, 1991, which was initiated by the Indonesian Ulema Council (MUI) and the Government of Indonesia. It began operations in 1992, supported by Muslim scholars and businessmen, as well as the wider community. In 1994, it became a foreign exchange bank. Existing funding products use the principles of Wadiah (deposit) and Mudharabah (profit-sharing). Meanwhile, the investment of funds uses the principles of buying and selling, profit-sharing, and rent. Bank Muamalat has opened its doors to people who want to take advantage of Islamic bank services. The presence of Bank Muamalat is not only to position itself as the first bank purely syaria but is equipped with the advantages of the widest Real Time Online network in Indonesia. Currently, Bank Muamalat provides services through 312 outlets spread across 34 provinces, supported by a network of more than 3,800 Online Post Offices/SOPPs throughout Indonesia, and is the only Islamic bank that has opened an overseas branch, namely in Kuala Lumpur, Malaysia. The number of customers of PT. Bank Muamalat Indonesia Tbk Makassar branch in 2021 to 2022 there was an increase in customers by 6,252 or 32% of customers, while in 2022 to 2023 there was an increase in customers by 7,060 or 36% of customers.

RESEARCH METHOD

The type of research used in this study is quantitative research. The object of this research is something that is of concern in a research or place or location where a person researches research. This research was conducted on PT. Bank Muamalat Indonesia Makassar Branch which is located at Jalan DR. Ratulangi No 72, Makassar City. This research was conducted from December – February 2024. The data sources used in this study consist of two types of sources, namely primary data by distributing the research questionnaire directly to selected respondents and secondary data, namely data obtained in writing from PT. Bank Muamalat Indonesia Makassar Branch and other literature related to research. The sampling technique uses the purposive sampling technique which is carried out by determining the sample based on the criteria and objectives of the research (Sugiyono, 2012:120). With the sample criteria, namely customers of PT Bank Muamalat Indonesia Tbk Makassar Branch for at least 2 years. The number of samples used was adjusted by the researcher to 100 Respondents.

RESULTS AND DISCUSSION

In this chapter, the results of research that have been carried out and processed to determine the influence of personal characteristics and circles on consumer behavior will be explained. The author distributed a questionnaire of 100 where the respondents were customers at PT Bank Muamalat Indonesia Tbk. The respondent profiles stated in the questionnaire are gender, age, employment, education and length of customer status. Customer profile data will be explained as:

Characteristics by Gender

Table 1. Characteristics by Gender

Gender	Frequency	Percentage %
Man	48	48,0
Woman	52	52,0
Total	100	100,0

Source: Data processed, 2024

Based on table 1, the respondents with the male gender were 48 people or 48% and the respondents with the female gender were 52 people or 52%. So, it can be concluded that the largest respondents in this study are respondents with a female gender of 52 people or 52%.

Characteristics By Age:

Table 2. Characteristics By Age

Age	Frequency	Percentage %
≤ 20 - 30 Years	41	41,0
> 30 - 40 Years	45	45,0
>40 - 50 Years	11	11,0
>60 Years	3	3 ,0
Total	100	100,0

Source: Data processed, 2024

Berdasarkan tabel 2, dapat dijelaskan bahwa responden dengan usia≤ 20 - 30 tahunsebanyak 41 orang (41%), responden dengan usia > 30 - 40 tahun sebanyak 45 orang (45%) dan responden dengan usia >40 - 50 tahun sebanyak 11 orang (11%). Oleh sebab itu, maka dapat disimpulkan bahwa responden terbesar dalam penelitian ini adalah responden dengan usia > 30 - 40 tahun yang berjumlah 45 orang (45%).

Karakteristik Berdasarkan Pekerjaan:

Tabel 3. Karakteristik Berdasarkan Pekerjaan

Pekerjaan	Frekuensi	Persentase %
Civil Servants	25	25,0
Employee	31	31,0
Private Employees	14	14,0
Other	30	30,0
Total	100	100,0

Source: Data processed, 2024

Based on table 3, respondents with Civil Servants jobs are 25 people or 25%, respondents with private employee jobs are 31 people or 31%, respondents with self-employed jobs are 14 people or 14% and respondents with other jobs are 30 people or 30%. So, it can be concluded that the largest respondents in this study are respondents with private employee jobs totaling 31 people or 31%.

Characteristics Based on Education:

Table 4. Characteristics Based on Education

Education	Frequency	Percentage %
SMA	37	37,0
D3	3	3,0
S1	52	53,0
S2	8	8,0
Total	100	100,0

Source: Data processed, 2024

Based on table 4, it can be explained that 37 respondents with high school education (48%), 3 respondents with D3 education (3%), 52 respondents with S1 education (52%) and 8 respondents with S2 education (8%). Therefore, it can be concluded that the largest respondents in this study are S1 education respondents who amounted to 52 people (52%).

Characteristics Based on Length of Time as a customer:

Table 5. Characteristics Based on Length of Time as a Customer

Long Time as a customer	Frequency	Percentage %
> 2 - 4 Tahun	32	32,0
>4 - 6 Tahun	29	29,0
>8 Tahun	39	39,0
Total	100	100,0

Source: Data processed, 2024

Based on table 5, 32 respondents or 32% have been customers for 2-4 years, 29 respondents or 29% have been customers for 4-6 years and 39 or 39% have been customers for >8 years. So, it can be concluded that the largest respondents in this study are respondents who have been customers for >8 years as many as 39 people or 39%.

Respondents' characteristics of relationship marketing and customer satisfaction with customer loyalty

This research aims to find out and analyze the influence of *relationship marketing* and customer satisfaction on customer loyalty at PT. Bank Muamalat Indonesia Tbk Makassar Branch. The variables of this study consist of *relationship marketing* ($X1$), customer satisfaction ($X2$) and customer loyalty (Y), each variable can be explained as follows:

Relationship Marketing:

Table 6. Respondents' Responses to *Relationship Marketing*

No	INDICATOR	SS (5)	S (4)	CS (3)	TS (2)	STS (1)	SCORE	AVERAGE
1	X1.1	41	45	14	0	0	427	4,27
2	X1.2	40	52	8	0	0	432	4,32
3	X1.3	44	50	6	0	0	438	4,38
4	X1.4	39	49	12	0	0	427	4,27

Source: Data processed, 2024

Based on table 6, it shows that the assessment of the X1.1 indicator obtained the result that 41 strongly agreed, 45 respondents answered yes, and 14 respondents answered quite agree. In the X1.2 indicator, 40 respondents strongly agreed, 52 respondents answered yes and 8 respondents answered quite agree. In the X1.3 indicator, 44 respondents strongly agreed, 50 respondents answered yes and 6 respondents answered quite agree. In the X1.4 indicator, 39 respondents answered strongly agree, 49 respondents answered yes, and 12 respondents answered quite agree.

Customer Satisfaction:

Table 7. Respondents' Responses to Customer Satisfaction

No	INDICATOR	SS (5)	S (4)	CS (3)	TS (2)	STS (1)	SCORE	AVERAGE
1	X2.1	38	47	14	1	0	422	4,22
2	X2.2	39	39	19	2	1	413	4,13
3	X2.3	54	33	13	0	0	441	4,41
4	X2.4	51	37	12	0	0	439	4,39

Source: Data processed, 2024

Based on table 7, it shows that the assessment of the X2.1 indicator obtained the result of 38 strongly agree, 47 respondents answered yes, 14 respondents answered quite agree, and 1 respondent answered disagree. In the X2.2 indicator, the results were obtained 39 strongly agree, 39 respondents answered yes, 19 respondents answered quite agree, and 2 respondents answered disagreed. In the X1.3 indicator, 54 respondents strongly agreed, 33 respondents answered yes and 13 respondents answered quite agree. In the X4.4 indicator, 51 respondents answered strongly agree, 37 respondents answered yes and 12 respondents answered quite agree.

Customer Loyalty:

Table 8. Respondents' Response to Customer Loyalty

No	INDICATOR	SS (5)	S (4)	CS (3)	TS (2)	STS (1)	SCORE	AVERAGE
1	Y1	25	57	12	5	1	400	4,00
2	Y2	12	51	17	18	2	302	3,02
3	Y3	33	35	26	5	1	404	4,04
4	Y4	8	21	19	45	7	278	2,78

Source: Data processed, 2024

Based on table 8, it shows that the assessment of the Y1 indicator obtained results of 25 strongly agree, 57 respondents answered yes, 12 respondents answered quite agree, 5 respondents answered disagree and 1 respondent answered strongly disagree. In the Y2 indicator, the results were obtained 12 strongly agree, 51 respondents answered yes, 17 respondents answered quite agree, 18 respondents answered disagree and 2 respondents answered strongly disagree. In the Y3 indicator, 33 respondents strongly agreed, 35 respondents answered agree, 26 respondents answered quite agree, 5 respondents

answered disagree and 1 respondent answered strongly disagree. In the X4.4 indicator, 8 respondents answered strongly agree, 21 respondents answered agree, 19 respondents answered quite agree, 45 respondents answered disagree and 7 respondents answered strongly disagree.

Data Analysis
Test Research Instruments

The validity test is seen from the test which is carried out by correlating the individual scores of each total score statement and variable. If the correlation between each variable and the total variable is less than the significance level of 0.05, the variable is declared valid. The following are the results of *Correlations* from the data of this study:

Table 9. Validity Test

Variable	Statement	Signifikan *Pearson Correlation*	Conclusion
Relationship marketing	X1.1	0,000 < 0,05	Valid
	X1.2	0,000 < 0,05	Valid
	X1.3	0,000 < 0,05	Valid
	X1.4	0,000 < 0,05	Valid
Customer Satisfaction	X2.1	0,000 < 0,05	Valid
	X2.2	0,000 < 0,05	Valid
	X2.3	0,000 < 0,05	Valid
	X2.4	0,000 < 0,05	Valid
Customer Loyalty	Y1	0,000 < 0,05	Valid
	Y2	0,000 < 0,05	Valid
	Y3	0,000 < 0,05	Valid
	Y4	0,000 < 0,05	Valid

Source: Data processed, SPSS 22.0

Based on table 9, it shows the results of the validity test with a Sig level (1 tailed) < 0.05 so that it can be concluded that the statement items are significantly correlated with the score-score (declared valid). To measure reliability, it is stated that if the *intercept* value (constant) is greater than 0.6 then the variable is statistically reliable (Sekaran, 2009:280). According to Ghozali (2011:48), a construct or variable is said to be reliable if it gives a *Cronbach value of Alpha>0.6. The following are the results of Reliability Statistics* obtained in the study

Table 10. Reliability Test

Variable	*Cronbach's Alpha*	Conclusion
Relationship Marketing	0,791 < 0,6	*Reliable*
Customer Satisfaction	0,824 < 0,6	*Reliable*
Customer Loyalty	0,643< 0,6	*Reliable*

Source: Data processed, SPSS 22.0

Based on table 10. shows the results of the reliability test with *Cronhbach's level> 0.6 so that it can be concluded that the questionnaire is reliable.*

Classical Assumption Test

Normality Test

The normality test aims to test whether in the regression model, the perturbrating or residual variable has a normal distribution. In this study, only a normality test is used based on graph analysis, that is, if the distribution of data follows a diagonal line and does not make a certain pattern, it can be concluded that the answer from the report is normally distributed. Here are the results of *the Normal P-P Plot of Regressin Standardized Residual:*
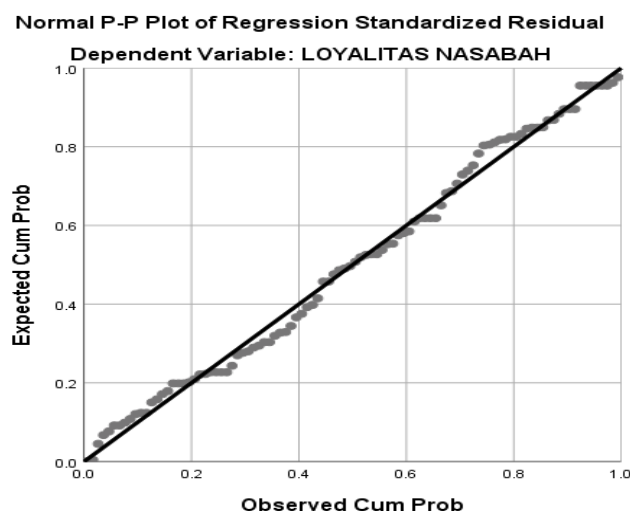

Figure 1. Normality Test

Based on figure 1, all the points spread along the diagonal line and do not form a certain pattern, so it can be concluded that all the data in this study are normally distributed.

Multicollinearity Test

The multicollinearity test aims to test whether regression moel is found to have a correlation between independent variables. To test Multicollinearity by looking at the VIF and *Tolerance* values of each independent variable, if the VIF value is <10 and the *tolerance value is greater than 0.1, then it can be concluded that the data is free from the symptoms of Multicollinearity. The following are the results of the Coefficients* obtained based on this study.:

Tabel 11. Uji Multikolinearitas

Model		Collinearity Statistics	
		Tolerance	VIF
1	(*Constant*)		
	Relationship Marketing	,706	1,417
	Customer Satisfaction	,706	1,417

Source: Data processed, SPSS 22.0

Based on table 11, a *Tolerance value* of 0.706 and a VIF of 1.417 can be obtained, so it can be concluded that in this study there is no symptom of Multicollinearity because *of Tolarance> 0.1 and the VIF value is less than 10.*

Heteroscedasticity Test

The Heteroscedasticity test aims to test whether in the regression model there is an inequality *of variance* from the residual of one observation to another. The test in this study uses plot graphs, including the prediction of the dependent variable ZPRED with the residual of SRESID. Heteroscedasticity does not occur if there is no clear pattern, and the dots spread above and below the number 0 in the Y. (Ghozali, 2011:139). Here is the *Scatterplot* generated in this study:
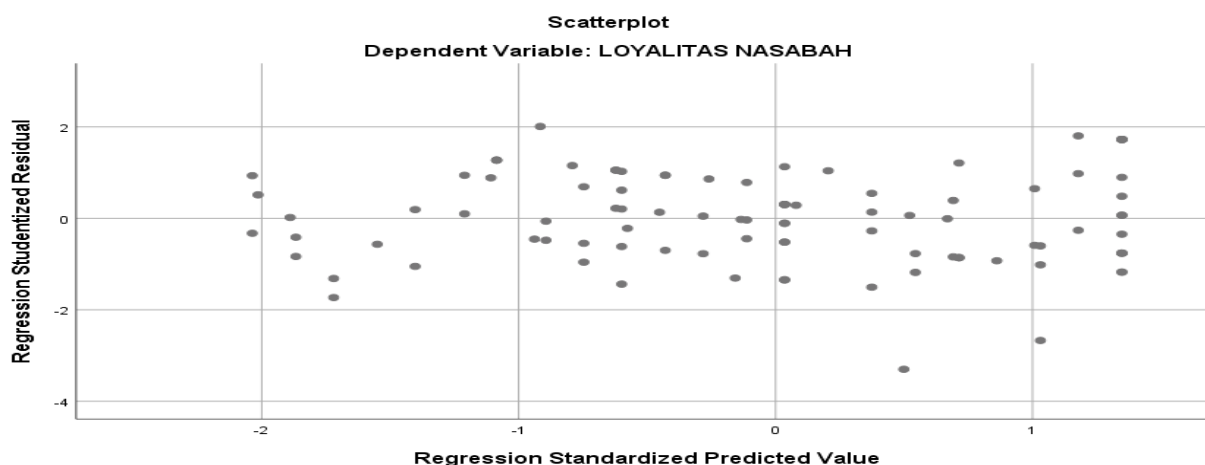

Figure 2. Heteroscedasticity Test

Based on the graph Figure 2, all points are spread out and do not form a pattern, so it can be concluded that in this study there are no symptoms of heteroscedasticity. The multiple linear regression method was chosen with the reason and to predict the relationship between the dependent variables and two independent variables. In this study, two independent variables consist of relationship marketing (X1) and customer satisfaction (X2) while the dependent variable is customer loyalty (Y) so multiple regression analysis in this study is used to determine the influence between independent and dependent variables. Here are the results of *Coefficients.*

Table 12. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(*Constant*)	4,162	2,213		1,881	,063
Relationship Marketing	,204	,142	,155	1,429	,165
Customer Satisfaction	,380	,121	,340	3,134	,002

Source: Data processed, SPSS 22.0

Determination coefficient test

The determination coefficient of R2 essentially measures how far the model is able to explain dependent variables (Ghozali, 2016:95). The value of the determination coefficient is zero or one. A small R2 value means that the ability of independent variables is very limited. A value close to one means that

the independent variables provide almost all the information needed to predict the variation of the dependent variable.

Table 15. Coefficient of Determination

Model Summary^b				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	,443ᵃ	,196	,180	2,45111

a. Predictors: *(constant), Relationship Marketing*, Customer Satisfaction
b. dependent variabel: Customer Loyalty

Source: Data processed, SPSS 22.0

Based on table 15, the R Square value is 0.196 or it can be concluded that the ability of all independent variables in explaining the bound variable is 19.6%, the rest is influenced by other variables that are not studied in this study.

Hypothesis Test

Test t

The t-statistical test basically shows how far an individual explanatory variable (independent) can influence the variation of the dependent variable. The t-test has a significant value of a = 5%. The criterion for testing the hypothesis using the statistical test of t is that if the significance value of t (p-value) < 0.05, then an alternative hypothesis is accepted which states that an independent variable individually and significantly affects the dependent variable.

Table 16. Partial t-test

Model	*Unstandardized Coefficients*		*Standardized Coefficients*		
	B	***Std. Error***	***Beta***	**t**	**Sig.**
(*Constant*)	4,162	2,213		1,881	,063
Relationship Marketing	,204	,142	,155	1,429	,165
Customer satisfaction	,380	,121	,340	3,134	,002

Source: Data processed, SPSS 22.0

Test f

Simultaneous statistical tests measure *goodness of fit,* which is the accuracy of the sample regression function in estimating actual values. If the significance value of F < 0.05 then the regression model can be used to predict independent variables.

Table 17. Simultaneous F Test Results

ANOVAᵃ						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
	Regression	142.387	2	71.194	11.850	.000ᵇ
1	Residual	582.773	97	6.008		
	Total	725.160	99			

Source: Data processed, SPSS 22.0

Discussion

The discussion in this study is to find out and analyze the influence of *relationship marketing* and customer satisfaction on customer loyalty at PT Bank Muamalat Indonesia Tbk Makassar Branch. The results of characteristics by age showed that respondents who were > 30-40 years old were 45% more than respondents > 60 years old. Furthermore, the characteristics of respondents based on Education showed that the most were S1 at 52%, more than D3 at 3%. Furthermore, the characteristics of respondents based on the length of time they have been customers show > 8 years by 39% more compared to > 4-6 years by 29%. Furthermore, the characteristics of respondents based on female gender are 52% more than male respondents 48%. And furthermore, the characteristics of respondents based on occupation are that employees are 31% more than self-employed as much as 14%.

The Influence of Relationship Marketing (X1) on Customer Loyalty

Relationship Marketing is the process of transitioning efforts to build profitable relationships with customers in the long term to maintain strong and mutually beneficial relationships. Based on the analysis that has been carried out, in the perialized test (t-test) it shows that the influence of the *relationship marketing* variable (X1) can be seen from the value of t = 1,429 with a significance of 0.165, so it can be concluded that *the relationship marketing* variable (X1) has a positive and insignificant effect on customer loyalty (Y). The regression coefficient *of the relationship marketing* variable (X1) shows that the number 0.204 which means that *the relationship marketing* variable is improved, it will increase customer loyalty by 0.204 or by 20.4%. This is because in the statement X1.1, namely Bank Muamalat guarantees the safety of customer funds with an average value of 4.27 and X1.4, namely Bank Muamalat products in accordance with customer needs with an average value of 4.27, thus causing the results of data processing to cause *relationship marketing* to have a positive but insignificant effect on customer loyalty at PT Bank Muamalat Indonesia Tbk Makassar Branch. This shows that if *relationship marketing* increases, customer loyalty using Bank Muamalat also increases.

This research is also stated to support the previous research conducted by Amaliyah (2018) on "Analysis *of Relationship Marketing* on Customer Satisfaction and Its Impact on Customer Loyalty" with the results showing that *relationship marketing has a positive effect on customer loyalty*.

The Effect of Customer Satisfaction (X2) on Customer Loyalty

Customer satisfaction is a product or service that meets the needs, desires and expectations of buyers for a product or service, in accordance with or fulfilled by the appearance of the product and service. Based on the analysis that has been carried out, in terms of the Influence of Customer Satisfaction (X2), it can be seen from the value of t = 3.134 with a significance value of 0.002, so it can be concluded that the influence of Customer Satisfaction (X2) on customer loyalty (Y) is positive and significant. The regression coefficient of the Customer Satisfaction variable (X2) shows 0.380 which means that if customer satisfaction increases, customer loyalty is 0.380 or 38.0%. This is because in the X2.4 statement, Bank Muamalat has a good reputation with an average score of 4.41, which means that PT Bank Muamalat Indonesia Tbk Makassar Branch has been good in providing quality and product services so that customers feel very satisfied and have a good reputation.

This research is also stated to support the previous research conducted by Atmaja (2020) on "The Influence of *Relationship Marketing* and Customer Satisfaction on Indihome Customer Loyalty at PT Telkom Datel Singaraja" with the results showing that customer satisfaction has a positive and significant effect on customer loyalty.

The Influence of Relationship Marketing (X1) and Customer Satisfaction (X2) on Customer Loyalty (Y)

Based on the analysis that has been carried out, the statistical test F measures *goodness of fit,* which is the accuracy of the regression function of the sample in estimating the actual value. If the significance value of F < 0.05, then the regression model can be used to predict independent variables, based on the Anova table, the significance value of F is 0.000, so it can be concluded that *relationship marketing* and customer satisfaction have an influence and significance on customer loyalty at PT Bank Muamalat Indonesia Tbk Makassar Branch.

This research is also stated to support previous research conducted by Semaranata (2021) on "The Influence of *Relationship Marketing* and Customer Satisfaction on Simpati Customer Loyalty in the City of Singaraja" with results showing that *relationship marketing* and customer satisfaction have a significant effect on customer loyalty.

CONCLUSION

This study aims to analyze the influence of relationship marketing and customer satisfaction on customer loyalty at PT Bank Muamalat Indonesia Tbk Makassar Branch. Based on the results of the research and discussion, it can be concluded that relationship marketing has a positive and insignificant effect on customer loyalty at PT. Bank Muamalat Indonesia Tbk Makassar Branch, Customer satisfaction has a positive and significant effect on customer loyalty at PT. Bank Muamalat Indonesia Tbk Makassar Branch, and relationship marketing and customer satisfaction simultaneously have a significant effect on customer loyalty at PT Bank Muamalat Indonesia Tbk Makassar Branch.

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