

Short Research Article

The Influence Of Relationship Marketing And Service Quality On Members' Loyalty In Sharia Savings Products (Case Study Of BMT Mekah Mekar Barokah Bojonegoro)

ABSTRACT

The Baitul Maal wat Tamwil Sharia Savings and Loans and Financing Cooperative (KSPPS BMT) is one of the micro sharia financial institutions that is currently widely known by the public. One of them is BMT Mekah Mekar Barokah Bojonegoro which has its own strategy to win the competition, namely by improving service quality and good marketing relationships to increase member loyalty and have a positive impact on BMT itself. The aim of this research is to determine the influence of relationship marketing and service quality on member loyalty to sharia savings products at BMT Mekah Mekar Barokah Bojonegoro. This research uses purposive sampling with 45 respondents who are members of sharia savings products from 2020 to 2022. This type of research is descriptive-quantitative through correlational analysis or looking for the influence between independent variables on the dependent variable using statistical calculations. From the results of this test it can be concluded that relationship marketing has a direct effect on member loyalty by 30.2%. Service quality has a direct effect on member loyalty by 25.4%. And relationship marketing on service quality is 10.8%.

Keywords: marketing relationships, service quality, member loyalty

1. INTRODUCTION

Relationship marketing is a strategy that is widely used by large and small companies, conventional and sharia companies, especially by financial institutions to strengthen employee relationships with members and to gain loyalty from members [1]. When loyalty is embedded in members, it will be mutually beneficial between the service provider or company and the customer, so that the goals of all parties are met. Marketing relations or relationship marketing is very important in activities to strengthen employee relationships with members [2]. Good relationships will also have a positive impact, such as creating member loyalty towards products and services. However, this relationship must also be based on sharia principles [3].

Service quality is the provision of goods or services that suit consumer desires and distributing them in accordance with company standards and in delivering the products and services the best efforts are made in accordance with what is desired by consumers or customers to create satisfaction[4]. To be able to survive in competition with other companies, companies must continue to improve the quality of service in accordance with what consumers want[5]. Service quality greatly influences customer satisfaction which has

a big impact on the company[6]. The more satisfying the quality of service provided, the more loyalty will be created towards the service goods, but if the quality of service is far from what consumers want then the company will lose to competitors because it does not create loyalty towards consumers, consumers will tend to prefer other companies.[7].

Member loyalty is a person's attitude of love for goods or services from a company without any coercion from other people, but arises from oneself.[8]. Members will always remember and always use these products and services to the point of referring and recommending others to use the same products or services[9]. Loyalty can also be seen from repeated purchases of products and without the products and services they love, customers cannot survive[10]. Competition between financial institutions is currently increasingly sharp and the facilities offered by financial institutions are developing[11]. This brings changes in introducing their products and services to get new members and retain old members so they become and become more loyal to the products and services provided by financial institutions. Loyalty is a commitment to a company that is reflected in the form of repeated and consistent use of products and services over many years.[12].

The best service is absolutely necessary for every company operating in the service sector, both bank and non-bank. Whether members' behavior regarding service quality is good or bad depends on the company meeting its members' needs[13]. To form loyal members cannot be separated from the marketing strategy used. Relationship marketing is one of the marketing strategies used at BMT Mecca because it is considered very important to attract and retain members [14]. However, the use of appropriate marketing strategies to form member loyalty must be supported by good service quality, the company must provide services that are in line with member expectations in order to create loyalty towards the members themselves.[15].Based on the explanation above, the aim of this research is to analyze positive and significant relationship partially and simultaneously between marketing relationships, service quality and member loyalty.

2. MATERIAL AND METHODS

The research approach used in this research is a descriptive-quantitative approach, through correlation or looking for the influence between the independent variable and the dependent variable.[16]. Researchers who use this approach usually use questionnaires and interviews to obtain information about the particular phenomenon under study. Next, the researcher attempts to explain the relationship between research variables using statistical calculations and descriptive statistics[17]. In this research, the total population is all members of BMT Mekah Mekar Barokah Bojonegoro sharia savings, totaling 1,060 members. The following is a sample calculation using the Slovin formula:

$$n = \frac{N}{1 + N(e)^2}$$
$$n = \frac{1060}{1 + 1060(0.15)^2}$$
$$n = 42.7$$

From the formula calculation above, the sample size is 42.7, to facilitate research, the sample size was rounded up to 45 members of BMT Mecca. In quantitative research, statistical methods using classical assumption tests are mandatory. Because if you don't carry out this test, the regression model that has been tested will not meet the requirements. Apart from that, the first step in quantitative research is to test classical assumptions. To fulfill a reliable regression model, there are three tests in the classical assumptions that must

be met, namely: normality test, multicollinearity test and heteroscedasticity test. The simultaneous influence test is used to find out whether the independent variables jointly or simultaneously influence the dependent variable. The simultaneous influence test (F test) is also called the simultaneous test or model test/Anova test. The F statistical test in this research data analysis uses a confidence standard of 0.05. The partial test is used to determine the effect of each independent variable on the dependent variable. The partial test for data analysis in this study uses a significant degree, namely 0.05. The T test in this study uses the help of the SPSS 25 program.

3. RESULTS AND DISCUSSION

The results of the research conducted by researchers by distributing questionnaires to 45 respondents were processed as follows:

3.1 The Influence of Marketing (Relationship Marketing), Service Quality on Member Loyalty.

Table 1. Test Result Influence of Marketing (Relationship Marketing), Service Quality on Member Loyalty

Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-11,375	7,410		-1,535	.132
	Marketing relationships	,421	.122	,431	3,459	,001
	service quality	,248	,085	,363	2,912	,006

Based on a partial test of the influence of the relationship marketing variable (X1) on the member loyalty variable (Y), the calculated T value of the relationship marketing variable is $3.459 > T$ table of 2.015. And the significance value is 0.001 (<0.05), based on the results obtained, hypothesis H1 is accepted and hypothesis H0 is rejected. Thus, it can be concluded that partially the relationship marketing variable has a positive and significant effect on member loyalty to sharia savings products at BMT Mekah Bojonegoro. The results of this research show that loyalty can be built through increasing member trust and maintaining commitment to members[18].

Based on a partial test of the influence of the service quality variable (X2) on the member loyalty variable (Y), the calculated T value of the service quality variable is $2.912 > T$ table of 2.015. And the significance value is 0.006 (<0.05), based on the results obtained, hypothesis H1 is accepted and hypothesis H0 is rejected. Thus, it can be concluded that partially the service quality variable has a positive and significant effect on member loyalty to sharia savings products at BMT Mekah Bojonegoro. The results of this research show that service quality which includes physical evidence, employee reliability, responsiveness, guarantees and certainty, compliance with Islamic principles has a great influence on increasing member loyalty. As service quality improves, member loyalty to sharia savings products will also increase[19].

3.2 The Influence of Marketing (Relationship Marketing) on Service Quality.

Table 2. Test Result The Influence of Marketing (Relationship Marketing) on Service Quality.

Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	79,239	5,511		14,377	,000

Marketing relationships	,471	,206	,329	2,286	,027
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Based on a partial test of the influence of the relationship marketing variable (X1) on the service quality variable (X2), the calculated T value of the relationship marketing variable is $2.286 > T$ table of 2.015. And the significance value is 0.027 (< 0.05), based on the results obtained, hypothesis H1 is accepted and hypothesis H0 is rejected. Thus, it can be concluded that partially the relationship marketing variable has a positive and significant effect on service quality at BMT Mekah Bojonegoro. The results of this research show that the relationship between variable X1 and variable X2 has a positive influence on each other, so that when the two variables namely X1 and X2, are increased the influence on variable Y is very high.

3.3 Simultaneous Influence of Marketing (Relationship Marketing) and Service Quality on Member Loyalty.

Table 2. Test Result Simultaneous Influence of Marketing (Relationship Marketing) and Service Quality on Member Loyalty.

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	118,743	2	59,372	15,183	,000b
Residual	164,235	42	3,910		
Total	282,978	44			

Based on Table 2, it shows that the calculated f is 15.183 $>$ f table is 3.214, and the significance is 0.000 (< 0.05), this states that the H1 hypothesis is accepted and the H0 hypothesis is rejected. Thus, it can be concluded that the independent variables of relationship marketing and service quality together have a significant influence on member loyalty to sharia savings products at BMT Mekah Mekar Barokah Bojonegoro. Or as marketing relationships and the quality of services provided increase, member loyalty will also increase[20].

4. CONCLUSION

This research aims to analyze relationship marketing and service quality on member loyalty to sharia savings products at BMT Mekah Mekar Barokah Bojonegoro. And knowing how big the influence is, several conclusions can be drawn:

The relationship marketing variable has a positive and significant influence on the member loyalty variable in BMT Mekah Mekar Barokah Bojonegoro sharia savings products with a moderate correlation and a degree of influence of 30.2%. The service quality variable has a positive and significant influence on the member loyalty variable in the BMT Mekah Mekar Barokah Bojonegoro sharia savings product with a moderate correlation and a degree of influence of 25.4%. The marketing relationship variable has a positive and significant influence on the service quality variable in BMT Mekah Mekar Barokah Bojonegoro sharia savings products with a weak correlation and a degree of influence of 10.8%.

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