

**EFFECT OF PERCEPTION, QUALITY OF SERVICE, AND RELATIONSHIP
MARKETING ON CUSTOMER LOYALTY**

(Study on BMT Sejahtera Karanganyar, Central Java)

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ABSTRACT

The purpose of this research is to know the effect of service quality, relationship marketing, and perceptions of customer loyalty in BMT Sejahtera. This study uses a quantitative approach to the population of members in the BMT Sejahtera, a sample taken using the calculation of solving formula. Data analysis using multiple linear regression models. T-test result of the study showed that service quality partially had a significant effect on customer loyalty with $t_{count} > t_{table}$ ($5,737 > 1,662$). Because the value of t is greater than the value of the t table and the magnitude of the significant value of the P -Value is less than 0.05 ($0.00 < 0.05$). Then relational relationship marketing partially has a significant effect on customer loyalty with a value of $t_{count} > t_{table}$ ($2,022 > 1,662$). Because the value of t is greater than the table value and the value of the significant value of P -Value is less than 0.05 ($0.046 < 0.05$). Then the perception partially has a significant effect on customer loyalty with $t_{count} > t_{table}$ ($2,231 > 1,662$). Because the value of t is greater than the table value and the significance value of the P -Value is less than 0.05 ($0.028 < 0.05$). Then f test shows a significance value of 0.000 because the P -Value significance value obtained is less than the value ($0.000 < 0.05$). Then it can be concluded that Service Quality, Relationship Marketing, and Perception simultaneously affect Customer Loyalty. 662). Because the value of t is greater than the table value and the significance value of the P -Value is less than 0.05 ($0.028 < 0.05$). Then f test shows a significance value of 0.000 because the P -Value significance value obtained is less than the value ($0.000 < 0.05$). Then it can be concluded that Service Quality, Relationship Marketing, and Perception simultaneously affect Customer Loyalty. 662). Because the value of t is greater than the table value and the significance value of the P -Value is less than 0.05 ($0.028 < 0.05$). Then f test shows a significance value of 0.000 because the P -Value significance value obtained is less than the value ($0.000 < 0.05$). Then it can be concluded that Service Quality, Relationship Marketing, and Perception simultaneously affect Customer Loyalty.

Keywords: Service Quality, Relationship Marketing, Perception, Customer Loyalty

1. Introduction

Baitul Maal Wat Tamwil or often also called BMT is one form of non-bank Islamic financial institution that is commonly found in the community. BMT in Indonesian terms is also called the Integrated Independent Business Center whose all business activities are carried out based on the sharia system (sharia principles). The main difference between conventional financial institutions and Islamic financial institutions is the establishment of a profit-sharing system as an alternative to the interest system (Widiaty, 2016).

BMT was established at the same time as the establishment of Islamic Banks in Indonesia, namely in 1990. Since 1990 BMT has become bigger and bigger. 7/1992 concerning Banking and also PP No. 72/1992 regarding BPR or Rural Banks (Hidayatullah, 2018). The existence of BMT is very beneficial, especially for middle to lower-class entrepreneurs. However, it is usually the small traders who feel the benefits of BMT. At least the existence of BMT is expected to keep traders away from the snares of moneylenders. Small traders are one part of the economically weak group of people who need to get assistance, especially in terms of the availability of sufficient capital to develop a business.

BMT as one of the Islamic financial institutions in its operations also does not use the interest system as conventional banks do. BMT implements a profit-sharing system for its customers. For small traders, the problem of limited capital is perceived as one of the main obstacles that they always complain about. Small traders need a source of financing that is easy and fast and cheap. Easy and fast means that there are no difficult paperwork requirements, and quickly taken when needed without having to wait, and the number and implementation are flexible.

The increasingly fierce level of competition requires a change in marketing strategy whose main goal is to focus and be customer-oriented. BMT requires hard work to get new customers, as well as retain previous customers. This success will be fulfilled if a financial institution has loyal customers. Customer loyalty can be defined as a measure of the customer's closeness to the company. If the company disappoints the customer, the company will lose the customer. Customer loyalty is a measure of customer engagement towards a product which is manifested in the desire to recommend it to others (Kotler & Keller, 2012). Customer loyalty is important because customer loyalty will have an impact on the company's performance, which will also affect the survival of the company. Therefore, customer loyalty is one of the determining factors for the survival of a financial institution.

The ability to provide services accurately and have insight into products and speak with friendliness, courtesy in providing services, the ability to instill customer trust is also one of the qualities of good service. Service quality is closely related to customer loyalty. Loyalty is loyalty that arises without coercion but awareness. Service to customers, the thing that needs to be considered is customer satisfaction with the satisfaction of services provided. Customer or customer loyalty is closely related to customer satisfaction. The more satisfied a consumer is with a product or service owned by a company, the more loyal consumers will be. The level of consumer satisfaction will affect the degree of product or service loyalty of a consumer.

In addition to service quality, relationship marketing also plays an important role for customers to continue to consume or buy the products we offer, and will also be able to attract new potential customers to try them (Kumar & Reinartz, 2018). According to Buttle (2004), relationship marketing is run because it can improve business performance by increasing customer loyalty so that it can grow their loyalty. Satisfaction from consumers will increase as information about consumers makes BMT better understand their needs. One of the points of Relationship Marketing is the element of the value proposition that can create positive value in

the eyes of customers. Banks, cooperatives, and other financial institutions deal with many individual consumers and customers.

People's perceptions of BMT are very diverse. Some people still accept the interest system and some people also reject the interest system. The results of research by Rahmawaty (2014) show that perceived value has a significant positive effect on customer loyalty. Rofiah & Wahyuni (2017) state that 1) Customer satisfaction can be built from good service Quality, 2) Customer satisfaction can build a customer loyalty, 3) To build customer loyalty, can be through customer satisfaction as well as from the quality of service Both from Bank Muamalat Jombang. Hayani (2020) states that service quality and customer satisfaction have a significant effect on customer loyalty. However, the variable customer satisfaction is the most dominant influence on customer loyalty at Sobat Lahat Printing. Hocky et al. (2020) state that The result of T-test showed that bank image, promotion, and quality of service had a significant effect on customers' satisfaction. On the other hand, the result of T-test showed that bank image, promotion, and customers' satisfaction had no significant effect on customers' loyalty, meanwhile, the quality of service had a significant effect on customers' loyalty. This research provides information that is useful to practitioners in maintaining and thriving the performance. Meanwhile, Aprileny et al. (2020) show that The results of this study indicate that the coefficient partial determination, 1) service quality has a significant effect to customer loyalty. 2) influential customer satisfaction significant to customer loyalty. 3) influential promotion significant to customer loyalty. 4) simultaneously that significant influence between service quality, satisfaction customers and customer loyalty promotion. Therefore, perception cannot be eliminated because it is a very important determinant of the customer loyalty variable.

2. Method

The type of research in this thesis uses quantitative research with the data used being primary and secondary data. Primary data in this study were obtained through questionnaires to customers at BMT Kube Colomadu Sejahtera. While the secondary data sources in this study were obtained from documentation, journals, or literature related to this research.

3. Results and Discussion

A. Descriptive Statistics of Research Variables

The research respondents used in this study were 88 respondents. The characteristics of the research in this study are as follows:

Table 1. The Respondents' Age

Characteristics	Amount	Percentage %
Gender		
– Man	37	42%
– Woman	51	58%
Amount	88	100%
Age		
– < 20 Years	5	5.7%
– 21-30 Years	13	14.8%
– 31-40 Years	43	48.9%
– > 40 Years	27	30.7%

<i>Amount</i>	88	100%
Education		
– SD	33	37.5%
– junior high school	20	22.7%
– senior High School	34	38.6%
– BACHELOR	1	1.1%
<i>Amount</i>	88	100%
Profession		
– Farmworkers	37	42.0%
– Employee	9	10.2%
– entrepreneur	41	46.6%
– civil servant	1	1.1%

Based on the table above, it is known that based on gender characteristics it is known that the number of respondents of the male sex is 37 respondents (42%). While many respondents with female sex as many as 51 respondents (58%). So it can be concluded that the majority of respondents in this study have a female gender as many as 51 respondents or 58%. Characteristics of respondents based on age, it is known that the majority of respondents have an age level between 31-40 years, as many as 43 respondents (48.9%). While the characteristics of respondents based on age are the least, namely respondents who have an age of <20 years, namely 5 respondents (5.7%).

Then, the characteristics of respondents based on their last education, it is known that the majority of respondents have the last education level of high school, namely 34 respondents (38.6%). Meanwhile, the characteristics of respondents based on their latest education are at least one respondent with a bachelor's level of education, namely 1 respondent (1.1%). Furthermore, the characteristics of the respondents based on the type of work it is known that the majority of respondents have a type of self-employed job, namely. as many as 41 respondents (46.6%). While the characteristics of respondents based on the type of work at least are respondents with the type of work as civil servants, namely 1 respondent (1.1%).

B. Classic Assumption Test

a. Normality Test

The result of the test can be seen below:

Table 2. One-Sample Kolmogorov-Smirnov Test

<i>One-Sample Kolmogorov-Smirnov Test</i>		
		<i>Unstandardized Residual</i>
<i>N</i>		88
<i>Normal Parameters, b</i>	<i>mean</i>	0E-7
	<i>Std. Deviation</i>	2.30234986
<i>Most Extreme Differences</i>	<i>Absolute</i>	0.103
	<i>Positive</i>	0.062
	<i>negative</i>	-0.103
<i>Kolmogorov-Smirnov Z</i>		0.965
<i>asympt. Sig. (2-tailed)</i>		0.310

Based on the table it is known that based on the results of the normality test with Kolmogorov-Smirnov non-parametric statistical test, obtained a significant p-value of 0.310. Because the p-value is greater than 0.05. So it can be concluded that the regression equation in this model has a normal distribution of data.

b. Autocorrelation Test

The result of the test can be seen below:

Table 3. Autocorrelation Test

Model Summary					
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>	<i>Durbin-Watson</i>
1	0.748a	0.559	0.544	2.34310	1,760

Based on the table shows that the value produced by Durbin Watson (DW) is 1.760 greater than the upper limit (du) 1.3064 and less than 4-du ($4 - 1.3064 = 2.6936$) or ($1.3064 < 1.760 < 2.6936$) which meets the Durbin-Watson requirements, namely $du < dw < 4 - du$. It can be stated that the regression model does not show signs of autocorrelation.

1) Partial influence of Service Quality on Customer Loyalty at BMT Kube Colomadu Sejahtera.

Based on the results of the t-test analysis, it is known that the value of t-count on the service quality variable obtained is 5.737 with a P-Value significance value of 0.000. While the value of t table is 1.662 (df (nk-1) $88 - 3 - 1 = 84$, $= 0.50$), so $t\text{-count} > t\text{-table}$ ($5.737 > 1.662$). Because the value of t-count is greater than the value of t-table and the magnitude of the significant value of P-Value is less than 0.05 ($0.000 < 0.05$). So it can be concluded that the service quality variable partially has a significant effect on Customer Loyalty at BMT Kube Colomadu Sejahtera.

2) Partial Effect of Relationship Marketing on Customer Loyalty at BMT Kube Colomadu Sejahtera.

Based on the results of the t-test analysis, it is known that the value of t-count in the Relationship Marketing variable is 2.022 with a P-Value significance value of 0.046. While the value of the t table is 1.662 (df (nk-1) $88 - 3 - 1 = 84$, $= 0.50$ so $t\text{-count} > t\text{-table}$ ($2.022 > 1.662$). Because the value of t-count is greater than the value of t-table and the magnitude of the significant value of P-Value is less than 0.05 ($0.046 < 0.05$). So it can be concluded that the Relationship Marketing variable partially has a significant effect on Customer Loyalty at BMT Kube Colomadu Sejahtera.

3) Partial influence of perception on Customer Loyalty at BMT Kube Colomadu Sejahtera.

Based on the results of the t-test analysis, it is known that the value of t-count on the perception variable is 2.231 with a P-Value significance value of 0.028. While the value of t table is 1.662 (df (nk-1) $88 - 3 - 1 = 84$, $= 0.50$), so $t\text{-count} > t\text{-table}$ ($2.231 > 1.662$). Because the value of tcount is greater than the value of ttable and the magnitude of the significance value of

P-Value is less than 0.05 ($0.028 < 0.05$). So it can be concluded that the perception variable partially has a significant effect on Customer Loyalty at BMT Kube Colomadu Sejahtera.

4) The influence of service quality, relationship marketing (RM), and perception jointly affect customer loyalty at BMT Kube Colomadu Sejahtera.

Based on the results of the F test, it is known that the calculated F value is 35.562 with a significant value of 0.000. Because the P-Value significance value obtained is less than the value of ($0.000 < 0.05$). So it can be concluded that Service Quality, Relationship Marketing, and Perception have a simultaneous effect on Customer Loyalty at BMT Kube Colomadu Sejahtera.

4. Conclusion

The service quality variable has an effect on Customer Loyalty at BMT Kube Colomadu Sejahtera. This is evidenced by the value of t-count $>$ t-table ($5.737 > 1.662$). So it can be concluded that the service quality variable partially has a significant effect on Customer Loyalty at BMT Kube Colomadu Sejahtera. Relationship Marketing variable has an influence on Customer Loyalty at BMT Kube Colomadu Sejahtera. This is evidenced by the value of t-count $>$ t-table ($2.022 > 1.662$). Because the value of t-count is greater than the value of the t-table, it can be concluded that the Relationship Marketing variable partially has a significant effect on Customer Loyalty at BMT Kube Colomadu Sejahtera. The perception variable has an influence on Customer Loyalty at BMT Kube Colomadu Sejahtera. This is evidenced by the value of t-count $>$ t-table ($2.231 > 1.662$). Because the value of the t-count is greater than the value of the t-table, it can be concluded that the perception variable partially has a significant effect on Customer Loyalty at BMT Kube Colomadu Sejahtera. Based on the results of the F test, it is known that the variables of Service Quality, Relationship Marketing, and Perception have a simultaneous effect on Customer Loyalty at BMT Kube Colomadu Sejahtera. This is evidenced by the significance value of P-Value less than the value of ($0.000 < 0.05$).

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