

The Winning Formula: Marketing Mix, Relationship Marketing and Service Quality Fueling Customer Loyalty

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Abstrak

Studi ini meneliti pengaruh Bauran Pemasaran, Relationship Marketing, dan Kualitas Pelayanan terhadap Loyalitas Konsumen di Bank Syariah Indonesia (BSI). Data dikumpulkan melalui survei dari 131 konsumen BSI dan dianalisis menggunakan teknik statistik. Temuan menunjukkan bahwa setiap faktor secara individu memiliki pengaruh positif yang signifikan terhadap Loyalitas Konsumen. Manajemen yang efektif terhadap elemen-elemen Bauran Pemasaran, implementasi strategi Relationship Marketing, dan memastikan Kualitas Pelayanan yang tinggi berperan penting dalam meningkatkan loyalitas konsumen. Pengaruh bersama dari faktor-faktor ini secara signifikan mempengaruhi Loyalitas Konsumen. Temuan ini memberikan wawasan berharga bagi BSI dan organisasi serupa dalam mengembangkan strategi pemasaran yang efektif untuk meningkatkan kepuasan, kepercayaan, dan loyalitas konsumen.

Kata Kunci: *Bauran Pemasaran, Relationship Marketing, Kualitas Layanan, Loyalitas Nasabah, Bank Syariah Indonesia*

Abstract

This study examines the influence of the Marketing Mix, Relationship Marketing, and Service Quality on Customer Loyalty in Bank Syariah Indonesia (BSI). Data was collected through surveys from 131 BSI customers and analyzed using statistical techniques. The findings reveal that each factor individually has a significant positive impact on Customer Loyalty. Effective management of the Marketing Mix elements, implementing Relationship Marketing strategies, and ensuring high Service Quality play vital roles in enhancing customer loyalty. The combined influence of these factors significantly affects Customer Loyalty. These findings provide valuable insights for BSI and similar organizations in developing effective marketing strategies to foster customer satisfaction, trust, and loyalty.

Keywords: *Marketing Mix, Relationship Marketing, Service Quality, Customer Loyalty, Bank Syariah Indonesia*

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INTRODUCTION

Bank Syariah Indonesia (BSI) is a prominent Islamic bank in Indonesia. Established in 1999, BSI operates based on the principles of Islamic finance, also known as Sharia banking. The bank offers a range of financial products and services that adhere to Islamic law, catering to the specific needs of Muslim customers. BSI operates under the guidance of a Sharia Supervisory Board, consisting of Islamic scholars and experts who ensure that the bank's activities and transactions are in compliance with Sharia principles. This includes avoiding the charging or receiving of interest (riba), investing in socially responsible projects, and promoting profit-sharing arrangements. The primary objective of BSI is to provide Sharia-compliant financial solutions and services to individuals, businesses, and institutions. These services include Islamic banking, such as savings accounts, current accounts, investment accounts, and financing facilities. BSI also offers services related to trade finance, treasury operations, and asset management. As an Islamic bank, BSI operates with a strong emphasis on ethical and socially responsible practices (Paujiah et al., 2020). The bank prioritizes transparency, accountability, and fairness in all its operations. BSI aims to contribute to the development of the Islamic banking sector in Indonesia and promote financial inclusion among the Muslim population. BSI has grown steadily since its establishment, expanding its branch network and customer base across the country. It continues to innovate and introduce new Sharia-compliant products and services to meet the evolving needs of its customers.

The phenomenon of customer loyalty in BSI can be attributed to the effective implementation of the marketing mix, relationship marketing, and service quality strategies. These elements play crucial roles in fostering strong relationships with customers and promoting their loyalty towards the bank. BSI's marketing mix strategies are tailored to meet the specific needs and preferences of its target market. By offering Sharia-compliant financial products and services, BSI aligns with the religious beliefs and values of its customers. This strategic alignment enhances customer satisfaction and loyalty, as customers feel that their financial needs are being met in a way that resonates with their faith (Masito, 2021). Additionally, BSI's pricing strategies, promotional activities, and distribution channels contribute to customer loyalty by creating value propositions and ensuring easy accessibility to its offerings. Relationship marketing is another key factor influencing customer loyalty for BSI. The bank focuses on building long-term relationships with its customers based on trust, satisfaction, and personalized interactions. BSI invests in understanding customer needs, preferences, and financial goals, enabling the bank to offer tailored solutions and personalized experiences. By engaging in continuous communication and providing superior customer service, BSI strengthens its relationships with customers, increasing their loyalty and commitment to the bank. Service quality is a critical element that directly impacts customer loyalty (Putra & Suwitho, 2019). BSI strives to deliver exceptional service experiences to its customers. The bank emphasizes professionalism, efficiency, and reliability in its interactions and transactions. By consistently providing high-quality service, BSI builds customer trust, satisfaction, and loyalty. When customers perceive that BSI consistently meets or exceeds their expectations in terms of service quality, they are more likely to remain loyal to the bank and recommend its services to others.

Customer loyalty is a critical factor for businesses to thrive in today's competitive market. It refers to the emotional attachment and commitment that customers develop towards a particular brand or company. When customers are loyal, they choose to repeatedly engage with and purchase from the same business over time, often disregarding competitors (Karim et al., 2020). This loyalty is cultivated through a combination of factors, including exceptional customer service, superior product or service quality, and positive customer experiences. One key aspect of developing customer loyalty is delivering outstanding customer service. This involves going above and beyond to meet customer needs and expectations. By providing prompt and personalized assistance, addressing concerns and inquiries effectively, and treating customers with respect and appreciation, businesses can create a positive impression and build trust. When customers feel valued and cared for, they are more likely to remain loyal and continue their relationship with the brand (Masito, 2021). Another crucial element in building customer loyalty is consistently offering high-quality products or services. Customers are more likely to remain loyal when they trust that the brand consistently delivers on its promises. This involves maintaining product reliability, durability, and performance, as well as continuously improving and innovating to meet evolving customer needs. Businesses that prioritize quality not only attract new customers but also retain existing ones, as customers develop a sense of satisfaction and loyalty towards brands that consistently deliver value (Putra & Suwitho, 2019). Additionally, customer loyalty is influenced by the overall experience customers have when interacting with a brand. From the initial point of contact to post-purchase support, every touchpoint should be designed to provide a positive and seamless experience. This includes factors such as user-friendly websites, convenient ordering processes, timely delivery or service, and effective problem resolution. When customers have a positive experience throughout their journey, they are more likely to form an emotional connection with the brand and become loyal advocates.

In today's era of globalization, businesses are expected to deliver flawless performance across all aspects of their operations. Marketing is no longer viewed as a separate function within an organization, but rather an integral part that supports a company's sales activities. The concept of marketing has evolved to encompass various organizational functions with the ultimate goal of satisfying customers (Sunarsi, 2020). Marketers utilize tools to achieve desired responses from their target markets. These tools form a marketing mix, which refers to a set of marketing instruments used by a company to consistently achieve its marketing objectives in the target market. The marketing mix is a combination of tools that marketers use to shape the characteristics of the services offered to customers (Yamini, 2022). It comprises a tactical set of controllable marketing tools that companies can utilize and integrate to generate desired responses in the target market (Fernos & Ayadi, 2023). The marketing mix includes a set of marketing tools commonly referred to as the 4Ps: product, price, place, and promotion. However, in the realm of service marketing, additional marketing tools come into play, such as people, process, and physical evidence. As the business landscape evolves, organizations must recognize the interconnectedness of various functions, with marketing playing a vital role in satisfying customer needs and achieving business objectives. By effectively utilizing the marketing mix, companies can create a cohesive and compelling offering that resonates with customers and supports their overall sales efforts (Paujiah et al., 2020).

In addition to the marketing mix, relationship marketing is another crucial element in enhancing customer satisfaction. Relationship marketing is a process that focuses on creating, maintaining, and improving strong relationships with customers and other stakeholders (Setiawan et al., 2019). Apart from designing new strategies to attract and engage new customers, companies strive to retain existing customers and build long-term relationships that generate profitable outcomes. Relationship marketing is a highly important concept for attracting and retaining customers within an organization. In the modern business world, marketing has shifted from transactional-focused to relationship-focused. Building, nurturing, and continuously improving customer relationships are vital aspects of business success (Dewi et al., 2022). The concept of relationship marketing is widely understood academically and professionally, with the goal of fostering strong relationships and transforming indifferent customers into loyal ones. It is a contemporary marketing strategy employed by companies to meet the needs and desires of customers. From the customer's perspective, important factors in meeting their needs include trust, commitment, mutual benefit, and long-term relationships. Relationship marketing is a marketing strategy aimed at establishing long-term relationships with customers, fostering strong and mutually beneficial connections between service providers and customers, leading to repeat transactions and customer loyalty.

In addition to the marketing mix and relationship marketing, service quality is another critical factor in enhancing customer satisfaction. Service quality refers to the level of performance and excellence demonstrated by a service provider in meeting customer expectations. It is based on the comparison between customers' perceived service, which is the actual service they receive, and their expected service, which is the service they anticipate or desire (Kolonio & Soepono, 2019). When the perceived service meets or exceeds customers' expectations, it is considered to be of high quality and satisfying. Conversely, if the perceived service falls short of expectations, it is considered unsatisfactory. Service quality consists of five dimensions. The tangible dimension relates to the company's ability to demonstrate its existence and physical attributes to external parties. Reliability refers to the company's ability to deliver services accurately and dependably, in line with what was promised. Responsiveness entails policies that aim to provide quick and accurate assistance to customers, along with clear communication (Rufina Pramuditha et al., 2021). Assurance involves the knowledge, courtesy, and competence of company employees in instilling trust in customers. Finally, empathy refers to providing sincere and personalized attention to customers by understanding their needs and desires. Customer satisfaction plays a vital role in creating customer loyalty. Loyal customers are valuable assets for a business, and their satisfaction is closely tied to service quality. Satisfied customers are more likely to recommend a company's products or services to others. When a company consistently delivers superior service quality and possesses a significant market share, its profitability is ensured (Sunarsi, 2020). Therefore, there is a strong correlation between the quality of service and the profitability of a company. Companies that offer superior quality goods or services can outperform competitors with inferior service quality.

The purpose of this study is to examine the impact of the marketing mix, relationship marketing, and service quality on customer loyalty. The study aims to understand the combined and individual influences of these factors on customer loyalty in the context of Bank Syariah Indonesia. By investigating these variables, the

study seeks to provide insights into the strategies and practices that can enhance customer loyalty in BSI. Additionally, the study aims to contribute to the existing body of knowledge on the importance of the marketing mix, relationship marketing, and service quality in fostering customer loyalty in the Islamic banking sector. The findings of this study can help BSI and other similar organizations in developing effective marketing and relationship-building strategies that lead to increased customer loyalty and ultimately contribute to their long-term success.

METHODOLOGY

This study employed a quantitative research approach to investigate the relationship between the marketing mix, relationship marketing, service quality and customer loyalty. The target population for this study consisted of customers of Bank Syariah Indonesia (BSI). A random sampling technique was employed to select a sample of 131 participants for this study. The sampling process was facilitated through an online platform using a Google form. The participants were chosen in a manner that ensured each individual had an equal chance of being included in the study. The online Google form provided a convenient and efficient means of collecting data from the selected participants. Data collection was carried out through a structured survey using a questionnaire designed specifically for this study. The questionnaire included items related to the marketing mix, relationship marketing, service quality, and customer loyalty. Closed-ended questions were used to measure participants' perceptions and attitudes on a Likert scale. The questionnaire was pilot-tested with a small group of participants to ensure its clarity, validity, and reliability. The selected participants were provided with the questionnaire either in person or through an online survey platform, depending on their convenience. Clear instructions were given to ensure consistent and accurate responses. Multiple regression analysis was employed to assess the combined and individual effects of these variables on customer loyalty. The statistical software package was utilized to perform the data analysis and generate meaningful insights. By utilizing a quantitative approach, this study aimed to provide empirical evidence on the relationships between the marketing mix, relationship marketing, service quality, and customer loyalty in the context of BSI. The results of this study would contribute to the existing body of knowledge and provide valuable insights for BSI and other similar organizations in enhancing customer loyalty and developing effective marketing strategies.

RESULT AND DISCUSSION

Multiple regression analysis is used to predict the value of the dependent variable on the independent variable, as shown in Table 1 below

Table 1. Multiple Linear Regression Analysis Result

| Model | Beta | T Value | Significant |
|------------------------|------|---------|-------------|
| Marketing Mix | .374 | 3.615 | .001 |
| Relationship Marketing | .253 | 3.394 | .001 |
| Service Quality | .462 | 4.925 | .000 |
| F Square | | 84.552 | .000 |
| R Square | | 0.769 | |

Based on the comparison of the calculated t-value (3.615) and the tabulated t-value (1.665), it is evident that the calculated t-value is greater than the tabulated t-value ($3.615 > 1.665$) or the level of significance ($0.001 < 0.05$). This indicates that there is a significant positive effect of the Marketing Mix on Customer Loyalty, when considering the variables individually. The obtained results support the hypothesis that the Marketing Mix has a positive and significant influence on Customer Loyalty. This suggests that the various elements of the Marketing Mix, including product, price, place, and promotion, play a crucial role in shaping customers' loyalty towards Bank Syariah Indonesia (BSI). The findings imply that when BSI effectively manages and implements its marketing mix strategies, it can enhance customer loyalty and foster stronger relationships with its customers. The positive and significant impact of the Marketing Mix on Customer Loyalty underscores the importance of aligning product offerings with customer needs and preferences, setting competitive pricing strategies, ensuring convenient accessibility to services, and implementing effective promotional activities (Berliana & Zulestiana, 2020; Masito, 2021). By focusing on these aspects of the Marketing Mix, BSI can enhance customer satisfaction, trust, and loyalty, thereby gaining a competitive edge in the market (Firdha et al., 2021; Oscar & Keni, 2019).

Based on the comparison of the calculated t-value (3.394) and the tabulated t-value (1.665), it is evident that the calculated t-value is greater than the tabulated t-value ($3.394 > 1.665$) or the level of significance ($0.001 < 0.05$). This indicates that there is a significant positive effect of Relationship Marketing on Customer Loyalty when considering the variables individually. The obtained results support the hypothesis that Relationship Marketing has a positive and significant influence on Customer Loyalty. This implies that the efforts put forth by Bank Syariah Indonesia (BSI) to establish and maintain strong relationships with its customers have a significant impact on their loyalty towards the bank. Relationship Marketing strategies, such as personalized interactions, understanding customer needs, and providing tailored solutions, contribute to enhancing customer satisfaction, trust, and commitment (Karina & Sari, 2021; Rufina Pramuditha et al., 2021). The positive and significant impact of Relationship Marketing on Customer Loyalty underscores the importance of building strong and meaningful connections with customers. By focusing on personalized customer experiences, proactive communication, and delivering on promises, BSI can foster a sense of loyalty among its customers. This, in turn, can lead to increased customer retention, positive word-of-mouth, and ultimately, sustainable business growth (Firman, 2022).

Based on the comparison of the calculated t-value (4.925) and the tabulated t-value (1.665), it is evident that the calculated t-value is greater than the tabulated t-value ($4.925 > 1.665$) or the level of significance ($0.000 < 0.05$). This indicates that there is a significant positive effect of Service Quality on Customer Loyalty when considering the variables individually. The obtained results support the hypothesis that Service Quality has a positive and significant influence on Customer Loyalty. This suggests that the quality of services provided by Bank Syariah Indonesia (BSI) has a significant impact on customers' loyalty towards the bank. The dimensions of service quality, including tangibility, reliability, responsiveness, assurance, and empathy, contribute to enhancing customer satisfaction and fostering long-term relationships. The positive and significant impact of Service Quality on Customer Loyalty highlights the importance of delivering superior service experiences (Andriyanto et al., 2020;

Lusiyana & Kasmita, 2021). By ensuring tangible and visible aspects, meeting customer expectations reliably, being responsive to customer needs, instilling confidence and trust through assurance, and demonstrating empathy towards customers, BSI can enhance customer loyalty. Positive service encounters contribute to customer satisfaction, trust, and the likelihood of recommending BSI to others. These findings emphasize the significance of prioritizing service quality as a means to achieve customer loyalty. By continually striving to improve service standards, BSI can differentiate itself from competitors and strengthen its position in the market. Service quality acts as a key driver in establishing a competitive advantage and sustaining customer loyalty, leading to long-term profitability and success for the bank (Fernos & Ayadi, 2023; Juhria et al., 2021).

Based on the analysis of the F-values from Table 1, the hypothesis testing was conducted by comparing the calculated F-value (84.552) with the tabulated F-value (2.72) at a significance level of 0.05. It is evident that the calculated F-value is significantly higher than the tabulated F-value ($84.552 > 2.72$) and the significance level ($0.000 < 0.05$). This leads us to reject the null hypothesis (H_0) and accept the alternative hypothesis (H_a), indicating that the combination of the Marketing Mix, Relationship Marketing, and Service Quality has a significant influence on Customer Loyalty. The results suggest that when considering the variables collectively, the Marketing Mix, Relationship Marketing, and Service Quality have a significant impact on Customer Loyalty in the context of Bank Syariah Indonesia (BSI). This finding reinforces the importance of integrating these elements into the overall marketing strategy to effectively enhance customer loyalty. The joint influence of the Marketing Mix, Relationship Marketing, and Service Quality on Customer Loyalty highlights the interconnectedness of these factors in shaping customers' perceptions, attitudes, and behaviors (Kolonio & Soepono, 2019; Sunarsi, 2020; Yamini, 2022). By strategically aligning these variables, BSI can create a holistic and customer-centric approach that drives customer loyalty and satisfaction. The significance of this result implies that a comprehensive and integrated approach, considering all three factors simultaneously, is necessary for BSI to effectively cultivate and maintain customer loyalty. By effectively managing the Marketing Mix to create value, building strong and meaningful relationships through Relationship Marketing, and consistently delivering high-quality services, BSI can foster a loyal customer base that contributes to its long-term success (Dewi et al., 2022).

Based on the information provided in Table 1, the value of R Square is 0.769. This indicates that the combined contribution of the Marketing Mix, Relationship Marketing, and Service Quality variables accounts for 76.9% of the variance in Customer Loyalty. The remaining 23.1% of the variance is attributed to other variables not examined in this study. The R Square value of 0.769 suggests that the selected variables, namely the Marketing Mix, Relationship Marketing, and Service Quality, have a strong influence on Customer Loyalty in the context of Bank Syariah Indonesia (BSI). These variables collectively explain a significant portion of the variations observed in Customer Loyalty. It is important to acknowledge that while these variables contribute to a substantial proportion of Customer Loyalty, there are likely other factors not considered in this study that also play a role in shaping customer loyalty. These unexamined variables may include external market conditions, competitive forces, or individual customer characteristics that were not captured in the research design. To gain a more comprehensive understanding of the factors

influencing Customer Loyalty, future research could consider incorporating additional variables or exploring other contextual factors that may contribute to the remaining 23.1% of the variance. By considering a broader range of factors, organizations like BSI can develop a more nuanced understanding of the dynamics of customer loyalty and further refine their strategies and practices to enhance customer satisfaction and loyalty.

CONCLUSION

In conclusion, this study examined the influence of the Marketing Mix, Relationship Marketing, and Service Quality on Customer Loyalty in the context of Bank Syariah Indonesia (BSI). The findings indicate that each of these factors individually has a significant positive impact on Customer Loyalty. The results highlight the importance of effectively managing the Marketing Mix elements, including product, price, place, and promotion, to create value for customers and enhance their loyalty towards BSI. Additionally, the study emphasizes the significance of Relationship Marketing strategies, such as personalized interactions, trust-building, and customer-centric approaches, in fostering stronger customer relationships and loyalty. Furthermore, the findings underscore the critical role of Service Quality dimensions, including tangibility, reliability, responsiveness, assurance, and empathy, in shaping customer satisfaction and loyalty. Moreover, the analysis revealed that when considering the variables collectively, the combination of the Marketing Mix, Relationship Marketing, and Service Quality significantly influences Customer Loyalty. This highlights the importance of integrating these factors into BSI's marketing strategies to create a holistic and customer-centric approach.

It is crucial to note that while the examined factors have a substantial influence on Customer Loyalty, there may be other variables or external factors that also impact customer loyalty but were not investigated in this study. Future research could explore additional factors to gain a more comprehensive understanding of the dynamics of customer loyalty in the banking industry. The findings of this study have practical implications for BSI and similar organizations. By implementing effective marketing strategies that optimize the Marketing Mix, develop strong customer relationships through Relationship Marketing, and deliver high-quality services, BSI can enhance customer satisfaction, trust, and loyalty, ultimately leading to a competitive advantage and long-term success. In summary, the study highlights the significance of the Marketing Mix, Relationship Marketing, and Service Quality in influencing Customer Loyalty in the context of Bank Syariah Indonesia. These findings provide valuable insights for BSI and other organizations seeking to strengthen customer loyalty and develop effective marketing strategies that align with customer needs and preferences.

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