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The Effect of *Relationship Marketing* Implementation on Depositor Customer Loyalty at BSI KCP Gunung Tua North Padang Lawas

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Abstract: The need for banks to retain and acquire new customers amid an increasingly competitive business environment drives this research. Using Relationship Marketing, a marketing approach that emphasizes long-term relationships with clients, is one way to increase customer loyalty. The purpose of this study is to find out how relationship marketing includes communication, trust, commitment, and handling complaints against BSI KCP Gunung Tua customer loyalty. This study used quantitative methodology, with data analysis carried out by correlation analysis between variables and statistical analysis using SPSS version 23 analysis tools, which include: Validity test, normality test, classical assumption test, and hypothesis test conducted using a sample of 100 respondents obtained with the Slovin technique. Bank interviews and questionnaires were used to collect data for the study. Research findings show that complaint handling, communication, dedication, and trust all play a role in fostering client loyalty. The results of multiple linear regression analysis showed that, while other factors not addressed in this study contributed to the remaining 23.5% of the effect, the four Relationship Marketing variables together had a significant effect of 76.5% on customer loyalty.

Keywords: Customer Loyalty, Relationship Marketing, Handling Complaints, Communication, Trust, and Commitment.

INTRODUCTION

Bank Muamalat Indonesia Tbk was the first Islamic bank in Indonesia when Bank Syariah Indonesia was established in 1992. Bank Muamalat Indonesia Tbk was considered crisis-resistant after the 1997–1998 financial crisis, which attracted clients to use the bank's services. To compete in this business, one needs to have a marketing strategy that takes into account the current marketing paradigm, or relationship marketing, which emphasizes long-term relationships with clients. (Oktapiani and Anggraini, 2022).

One of the most important things businesses do to stay afloat is to market their products or services. However, in this day and age, the marketing paradigm has changed, and to succeed in marketing, businesses now need to develop long-term relationships with their clients in addition to generating transactions. We call this model relationship marketing. (Triono,

Mahendra and Haryanto, 2020) Relationship marketing can be defined as an organization's efforts to build lasting bonds with clients in order to foster positive relationships between clients and companies. It is hoped that this positive interaction will encourage client loyalty. In business, relationship marketing is essential to attracting and retaining loyal customers. Banks can build trusted relationships with their clients by understanding their needs, offering sharia-compliant products and services, and providing personalized services. Customers can become more reliable, satisfied, and loyal to Islamic banks because they feel heard, cared for, and derive value from their interactions with the bank. Theoretically, relationship marketing needs to meet the criteria of commitment, communication, trust, and grievance handling—all of which are very important to banks (Ndubisi, 2007). Customer loyalty is strengthened by trust, service excellence is demonstrated by commitment, relationships are strengthened by effective communication, and customer satisfaction is enhanced and the bank's brand is well maintained through good complaint management.

Customer loyalty and trust generally have a good relationship and are interrelated. Customers show a higher level of loyalty when they have greater trust in the service provider. A customer's decision to stick with the service provider and use the service regularly is largely influenced by their sense of trust. In addition, there is usually a positive and substantial correlation between consumer loyalty and commitment. When customers feel strongly committed to a service provider, they are more likely to remain loyal and loyal. Commitment creates an emotional and psychological bond between the customer and the service provider, which in turn increases their likelihood of re-selecting the same service in the future, Effective communication has a direct positive relationship to customer loyalty. When service providers communicate clearly, in a timely manner, and responsively to customer needs, it increases trust and strengthens the relationship between service providers and customers. As a result, customers tend to be more loyal and choose to keep using the service and effective complaint handling directly contributes to increased customer loyalty. When customer complaints are handled quickly, responsively, and satisfactorily, this makes customers feel valued and cared for by the service provider. As a result, customers are more likely to remain loyal and more likely to use the service again in the future (Herlina, 2017). According to (Griffin, 1996), customer loyalty is defined as repeated purchasing behavior and commitment to the products or services of a company. Customers who are said to be loyal according to theory (Martin, 2023) must have alternatives, namely loyalty to the product, commitment to the company, referring to others and weaknesses or shortcomings notified to the company. BSI KCP Gunung Tua is one of the companies, of course, wants that its customers are loyal to their company and for that they build *Relationship Marketing* which is good, with the application *relationship marketing* at BSI KCP Gunung Tua it is hoped that there will be a good target, customers will be very loyal and can recommend to relatives or people closest to them, the results of an interview with one of BSI KCP Gunung Tua customers are known that there are customers who complain that they cannot use financing products so it is feared that this can reduce customer loyalty, there are also problems where there are customers who complain about bank employees who show lack of enthusiasm or The tendency is less friendly to customers so that this problem is also feared to reduce customer loyalty at the bank. In addition, there are also problems where there are customers who complain or complain when there is a problem with their Mobile Banking transactions, but their complaints are not handled seriously or their complaints are handled in a very slow time, the condition of this problem is feared that the customer loyalty target desired by the company will not be achieved.

LITERATURE REVIEW

Naturally, there has been previous research on this topic, specifically on the impact of relationship marketing implementation on customer loyalty. One of the studies, entitled "The

Effect of Relationship Marketing on Customer Loyalty at Pt. Bank Mandiri Kc. Dotulolong Lasut Manado," was conducted using quantitative methodology (Imam, 2017). To collect quantitative data with independent and dependent variables, questionnaire distribution and documentation studies are the data collection methods used. The study included variables related to attraction, retention, charm, and improved relationships. According to the study findings, customer loyalty of Bank Mandiri Dotulolong Lasut Manado Branch Office directly benefits from relationship marketing.

Under the title "Analysis of the Effect of Relationship Marketing on Customer Loyalty at PT. Pangkalan Baru Indah Pekanbaru," Octafilia and Oktavia (2018) conducted another study. To obtain quantitative data using quantitative methodology, questionnaires are distributed as data collection methods. The conclusion of the data analysis shows that PT customer loyalty is positively and significantly influenced by understanding customer expectations, developing service partnerships, and implementing overall quality management. The variable of staff empowerment did not have a significant impact on PT customer loyalty, in contrast to Pangkalan Baru Indah.(Octafilia and Oktavia, 2018).

The study will cover a wide range of topics, including the impact of relationship marketing on customer loyalty seen through variable indicators of communication, trust, commitment, and grievance handling that have not previously been researched by other academics.

It is interesting to conduct a study under the title "The Effect of *Implementing Relationship Marketing* on Depositor Customer Loyalty at BSI KCP Gunung Tua Padang Lawas Utara"

Pengertian *Relationship Marketing*

Relationship marketing is the process of creating a two-way dialogue with clients to maintain and satisfy clients. In relationship marketing, relationships are profitable cooperation rather than just business transactions. Customer loyalty to the bank will increase as a result of the implementation of this plan, which has the potential to do so.(Sutomo and Rofiuddin, 2022).

There are several variables in this *Relationship marketing* research that have an influence on customer loyalty, namely:

Belief

According to (Damayanti and Djawoto, 2018) Trust is the foundation of a long-term relationship between customers and companies. If a customer has high trust in a company or brand, they tend to be more loyal. Trust creates a sense of security and confidence that companies will deliver on their promises, provide good service, and put the interests of customers first. Thus, high trust can increase customer loyalty.

In this confidence variable there are several indicators, namely:

1. Technology orientation

Believing in how banks utilize technology has a big impact on how loyal customers will continue to use their services. Digital technology facilitates customer access and transactions, while the quality of digital services affects customer satisfaction and their loyalty to the bank (Pranatha, 2021).

2. *Corporate image*

Company image is increasingly important in fierce competition, especially in retaining customers. A good reputation increases sales, market share, and customer loyalty, especially in a banking sector that relies on public trust (Oktapiani and Anggraini, 2022).

3. Risk Management

4. Risk management is an organized procedure that aims to identify, assess, monitor, and manage risks in order to minimize their negative impact and maximize their positive impact (Tri, Sari and Inayah, 2023).

Commitment

According to (Kirana, 2019) Trust in the company has an impact on customer commitment. The customer's commitment to maintaining a long-term partnership is influenced by consumer trust, which fosters great trust in the business. Effectiveness in service marketing that emphasizes intangibles relies on trust-based management because customers generally choose services based on their perception of their business partners' reliability. In this commitment variable, there are several indicators, namely:

1. *Service Quality*
2. Quality includes characteristics and features of products and services that affect the ability to satisfy needs, both expressed and implied. (Monica and Yusrizal, 2023). Commitment to the quality of bank services affects customer loyalty. Superior service quality increases customer loyalty, encourages sustainable use of bank services, and improves interaction with banks. Good service quality also increases customer satisfaction and their loyalty to the bank. (Sani *et al.*, 2022).
3. smooth service (*Service Timeliness*)
Commitment to smooth service affects customer satisfaction and loyalty at the bank. Customers are more satisfied and loyal when they feel that bank services run smoothly without obstacles. (Eva Sundari, 2021).
4. *Responsiveness*
Commitment to responsiveness to bank customers is very important in influencing customer satisfaction and loyalty. Customers tend to be more satisfied and loyal when they feel that the bank responds to their needs and requests quickly, accurately, and kindly (Marius, 2018).
5. Service orientation to consumer needs.
Service orientation towards consumer needs is a business approach that places a focus on understanding and fulfilling consumer needs, wants, and expectations. It is a business philosophy or strategy that puts the consumer at the center of all company decisions and activities, with the aim of ensuring the product or service not only meets, but also exceeds consumer expectations. (Tombokan, Kawet and Uhing, 2015). Satisfying customer needs is the desire of every company because it provides great benefits and benefits for the company. (Azlia Fahira, Tri Where The Bounty of Mercy, 2022).

Komunikasi

Communication is a process by which ideas and understandings are transferred between individuals or between organizations (Amina Fitri Siregar, 2022). According to (Fajrini and Prawesti, 2023) Effective communication between the company and customers is essential to building and maintaining strong relationships. Good communication can include clear information, quick responses to questions or complaints, and efforts to understand customer needs and wants. When customers feel heard and understood by the company, they tend to feel closer and more connected, which can increase loyalty.

In this communication variable there are several indicators, namely:

1. Employee Communication *Skills*
Communication skills of bank employees have a significant effect on customer satisfaction and loyalty. Employees who communicate well are able to provide friendly, clear, and informative service to customers, which increases their satisfaction and loyalty to the bank. (Jeany, 2020).

2. Speed Responding To Customer Inquiries (*Costomer Service Response Speed*)

The speed of responding to customer inquiries can significantly affect customer satisfaction with the bank. A quick and efficient response shows appreciation and concern for customers, increasing their satisfaction. It also reflects the bank's commitment to good customer service, which influences customer perception and hence, their satisfaction and loyalty. (Fatmawati, 2021).

3. Information *Quality (Informatioan Quality)*

The quality of information from banks to customers has a positive and significant effect on customer satisfaction. Customers are more satisfied with clear, accurate, and timely information from the bank. Good quality information also increases customer trust and loyalty to the bank. (Atmaja, 2018).

Complaint Handling

The way a company handles complaints or problems that arise from customers can have a significant impact on customer loyalty. If the company responds quickly, professionally, and fixes problems well, customers will feel valued and cared for. Conversely, if customer complaints are ignored or not handled properly, this can damage the relationship and cause the customer to turn to a competitor. Therefore, effective complaint handling can increase customer loyalty (Salay, 2013).

In this communication variable there are several indicators, namely:

1. Problem solving

Banking reliability refers to a bank's ability to handle customer issues quickly, appropriately, and fairly, including transaction settlement and customer complaints. This ability has an impact on customer satisfaction, trust, and attachment to the bank, and can increase loyalty and strengthen relationships with customers.

2. Empathy for customers

In banking, "customer empathy" is the bank's ability to understand the customer's situation, needs, and perspectives, by providing warm service, understanding, and response to complaints. This is expected to improve service quality, satisfaction, and meet customer needs. Empathy also helps banks understand customer preferences and needs, so they can offer more tailored products and services. (Sumarni, 2019).

3. Comlaint Handling Speed

Quick handling of bank customer complaints is important to maintain loyalty and increase satisfaction. A quick response demonstrates the bank's attention to customers, increases satisfaction, and strengthens their loyalty. This not only reduces the negative impact on customers, but also improves the bank's image. (Inner, 2020).

Customer Loyalty

Retaining loyal customers is a company's priority for long-term survival. Customer loyalty reflects loyalty in recommending and retaining a company's products and services. It is based on satisfaction, encouraging repeat purchases. A high level of loyalty signals a positive change in influence. (Ahmed Haroon Doley, Asmoni, 2023). From this concept, customer loyalty is the result of satisfaction with a product or service, which supports repeat purchases and has a positive impact on the company. (Gultom and Rohman, 2022).

In the Customer Loyalty variable, there are also several indicators, namely:

1. *Product Loyalty*

Customer loyalty to banking products shows consistency and trust in the use of bank services. For example, sustainable saving at Islamic banks reflects loyalty to the bank's products and services, which is influenced by the quality of products, services, and personal

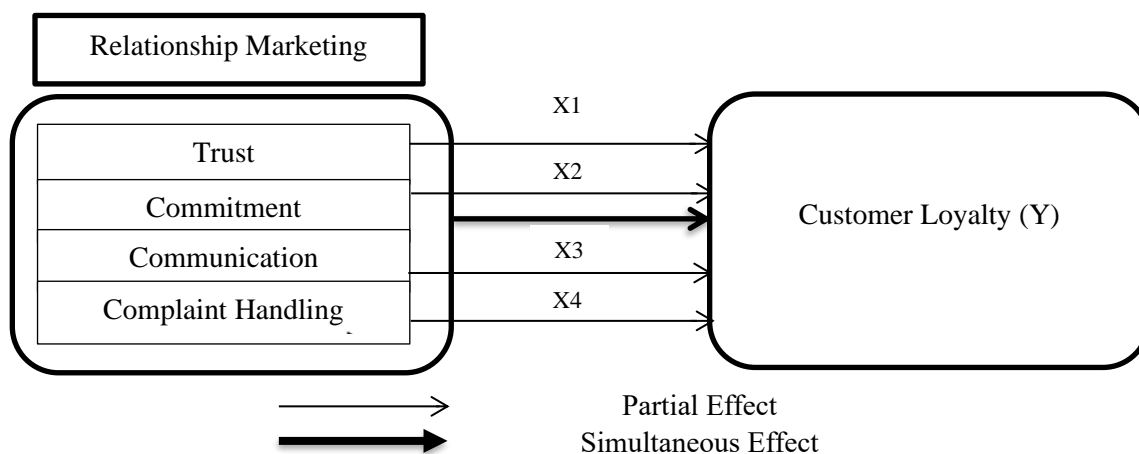
interactions. Loyalty to bank products plays an important role in maintaining long-term relationships between customers and Islamic financial institutions.

2. Commitment to the company

Customers who are committed to the bank show satisfaction, trust, and commitment to the bank. This can be influenced by the services and benefits provided by the bank as well as the support provided in using banking services efficiently. Committed customers tend to be loyal and less concerned about price or cost. By helping customers understand banking services, banks can increase the number of customers and strengthen relationships with them. (Mutmainnah, 2017).

3. Refer to others

Customers refer a bank to others when they recommend or invite others to use the same bank services. For example, if a person is satisfied with the services of the bank used, he can provide information about the benefits and give positive testimonials to others, and invite them to open an account at the same bank by providing information about the requirements and procedures for opening an account. With this action, customers help the bank expand its reach and increase the number of customers, which has a positive impact on the long-term relationship between the bank and the customer.



Gambar 1. Framework

METHODS

Research Approach

To understand and interpret information, this study took quantitative methods, focusing on numerical data analysis (Rahma Syafitri, Rahmi Syahriza, 2022). (Cantika Florentina Br Wake, 2023) states that quantitative research is used to test a particular population or sample and is based on a positivist philosophical perspective. By giving questionnaires to research subjects, researchers can collect data for these studies directly from the original source.

Population and Sample

Asked : n : ... ?

$$n = \frac{N}{1 + N e^2}$$

Where:

n is the sample size to be sought
 N is the size / number of the population
 e is the margin of error (Percentage)

Asked :

n : ... ?

Answer :

$$n = \frac{20.000}{1 + 20.000 (0,1)^2} = 99,50$$

= 100 Sample

tolerance limit)
Unknown:
N : 20.000
E : 10% = 0,1

From the previous formula, it can be seen that $n = 99.50$. Since a larger sample yields better results, the sample collection is rounded to 100. Thus, 99.50, the sample calculation result, is rounded to 100.

For samples in this study were selected using the Slovin formula, based on the results of the formula above, the samples in this study obtained 100 samples.

Operational Definition

Table 1. Research Variable

Variables Research	Indicator
<i>Kepercayaan</i> (Trust)	1. Technology orientation 2. Corporate image 3. Risk management
<i>Komitmen</i> (Commitment)	1. <i>Kualitas pelayanan</i> (Service Quality) 2. <i>Kelancaran pelayanan</i> (Service Timeliness) 3. <i>Responsivitas</i> (Responsiveness) 4. Service orientation towards customer needs.
<i>Komunikasi</i> (Communication)	1. <i>Keterampilan Komunikasi Karyawan</i> (Employee Communication Skills) 2. <i>Kecepatan Merespon Terhadap Pertanyaan Nasabah</i> (Customer Service Response Speed) 3. <i>Kualitas Informasi</i> (Information Quality)
<i>Penanganan Keluhan</i> (Complaint Handling)	1. <i>Keadilan memecahkan masalah</i> (Problem-solving fairness) 2. <i>Empati pada pelanggan</i> (Empathy for customer) 3. <i>Penangan Keluhan Dengan Cepat</i> (Handling complaints promptly)
<i>Loyalitas Nasabah</i> (Customer Loyalty)	1. <i>Kesetiaan terhadap produk</i> (Product Loyalty) 2. <i>Komitmen kepada perusahaan</i> (Commitment to the company) 3. Refer to others

Data Collection

In this study, data were collected using questionnaire distribution methods designed according to indicators on each variable. This questionnaire uses the Likert scale which has been tested for its validity and reliability to ensure data accuracy. In addition, data collection is also through face-to-face interviews between interviewers and respondents to get relevant answers to the research topic. (Fadhallah, 2021). The interview is carried out continuously until an understanding of the theory is reached (Harahap and Marpuah, 2020)

Table 2. Scale Likert

Answer Options	Score
Strongly Disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly agree	5

Source: (Nazir, 2014)

Data Analysis

The contribution of the independent variable to the dependent variable will be ascertained by applying a linear regression model in the data analysis technique used in this study, which

will be examined using SPSS version 23. Statistical methods such as validity tests, reliability tests, classical assumption tests (heteroscedasticity tests, multicollinearity tests, normality tests), and hypothesis tests (determination coefficient tests, F tests, multiple linear regression tests, T tests) will be used to examine the data.

RESULT AND DISCUSSION

Respondent Data / Research Sample

In this study, questionnaires have been distributed to 100 respondents who are BSI savings customers at Gunung Tua KCP. The characteristics of the data from respondents in this study are listed in the table provided.

Table 3. Research Sample Data

Respondent Data	Total	Persentase %
Age		
≥ 17 year	80	80.20%
< 17 year	20	19.80%
Domicile		
Gunung Tua Padang Lawas Utara	62	62,2%
Luar Gunung Tua Padang lawas Utara	38	37,8%
When was the last time a customer transacted through BSI KCP Gunung Tua Padang Lawas Utara?		
≤ 6 month	40	40.50%
> 6 month	60	59.50%
When was the last time you had a face-to-face transaction with BSI KCP Gunung Tua Padang Lawas Utara?		
≤ 1 month	51	51.40%
> 1 month	49	48.60%

Source: Research Results Data 2023

Test Instrument Questionnaire

1. Test validity

A validity test is a tool used to determine the level of validity of an instrument. Validity refers to the ability to measure a desired instrument (Ferdinant, 2006). Ghazali stated that the validity test was used to assess the validity of the questionnaire. If the statements in the questionnaire clearly describe what the questionnaire seeks to measure, then the questionnaire is considered valid. The basis for making decisions. If the statement is considered valid for the $R \text{ count} > R \text{ table}$, and vice versa if the statement is considered invalid for the $R \text{ count} < R \text{ table}$. $R \text{ table} (5\%, 100 - 2) = 0.196$ when $N = 100$ and $\alpha = 5\%$ are given.

Table 4. Instrument validity test results

Item	R Calculate	R table	Description
X1.1	0.829		
X1.2	0.864		
X1.3	0.426		
X2.1	0.860		
X2.2	0.831		
X2.3	0.772		
X2.4	0.523	0.196	Valid
X3.1	0.815		
X3.2	0.820		
X3.3	0.820		

X4.1	0.934
X4.2	0.934
Partial Influence	0.628
Y1.1	0.819
Y1.2	0.830
Y1.3	0.812

Source: SPSS 23 Output

Table 5 shows that all research variable statements have an R-count value greater than the R-table value of 0.196 (R count > R table). This indicates that since all statement items have strong correlation values, they can all be considered valid.

2. Reliability Test

Jogianto defined a reliable instrument as one that can produce similar (reliable) results for each measurement if used repeatedly to test similar objects. According to the test criteria, an instrument is considered reliable if its Cronbach Alpha value is greater than the R-value of the table, and is considered unchanged if its value is less than the R-table.

Table 5. Reliability test results

Research Variables	Indicator R Hitung	Belief	Technology orientation
Commitment	Service Quality	Komunikasi	
Complaint Handling		Customer Loyalty	Product
Communication (X3)	0.890	0.196	Answer Options
Score	Strongly Disagree	1	Disagree
2	Neutral	3	Agree

Source: SPSS 23 Output

Test classical assumptions

1. Normality test

The purpose of the normality test, according to Ghazali, is to determine whether the research data of each variable is normally distributed or not. The criterion for decision making is that the residual value is normally distributed if the significance value is > 0.05 and not normally distributed if it is less than 0.05.

Table 6. Data Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
	N	100
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.54085018
Most Extreme Differences	Absolute	.208
	Positive	.208
	Negative	-.122
Kolmogorov-Smirnov Z		2.082
Asymp. Sig. (2-tailed)		.210

Source: SPSS 23 Output

From the results of normality testing using the Kolmogorov-Smirnov method, the value of asymptotic significance (2-tailed) is 0.210, which exceeds the alpha value generally set at 0.05. Therefore, it can be concluded that the data of such variables are normally distributed.

2. Heteroscedasticity Test

Ghazali states that heteroscedasticity tests look for irregularities in variable variance in regression models. The threshold for making a judgment is as follows: if the significance value is greater than 0.05, then heteroscedasticity is not a problem; If the significance value is less than 0.05, then heteroscedasticity becomes a problem. Table 8 shows that there were no heteroscedasticity issues with multiple regression models used in this investigation.

Table 7. Heteroscedasticity test results

Variabel	Sig.	Standar Heteroskedastisitas	Description
X1	1.000	0.05	Non Heteroscedasticity
X2	1.000	0.05	Non Heteroscedasticity
X3	1.000	0.05	Non Heteroscedasticity
X4	1.000	0.05	Non Heteroscedasticity

Source: SPSS 23 Output

3. Multicollinearity test

According to Ghozali, the multicollinearity test aims to test whether the regression model finds any correlation between the latest variables. The basis for decision making according to Ghozali does not occur symptoms of multicollinearity, if the tolerance value > 0.10 and the Vif value < 10.00.

Table 8. Multicollinearity Test Results

Variabel	Tolerance	VIF	Description
Trust (X1)	0.640	2.562	Non multicollinearity
Commitment (X2)	0.557	3.797	Non multicollinearity
Communication (X3)	0.500	3.000	Non multicollinearity
Complaint Handling (X4)	0.680	2.471	Non multicollinearity

Source: SPSS 23 Output

Based on table 9 shows the tolerance of the variables Trust (X1) which is 0.640 > 0.10, Commitment (X2) which is 0.557 > 0.10, Communication (X3) 0.500 > 0.10, and Complaint Handling (X4) 0.680 > 0.10. Then it is also seen from the VIF value for the variables Trust (X1) of 2,562 < 10, Commitment (X2) of 3,797 < 10, Communication (X3) of 3,000 < 10, and Complaint Handling (X4) of 2,471 < 10. So it can be concluded that there is no multicollinearity.

Hypothesis Test

1. Coefficient of Determination Test

Table 9. Coefficient of Determination Test Results

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.871 ^a	.765	.605	.33212

Source: SPSS 23 Output

Based on data from Table 10, the coefficient of determination (R Square) in the results of this study is 0.765. This shows that Trust, Commitment, Communication and Complaint Handling collectively contribute 76.5% to Customer Loyalty, while the remaining 23.5% is influenced by other factors not examined in this study.

2. Multiple Linear Regression Test

According to Ghozali, multiple linear regression analysis is a study that aims to determine whether there is an influence between the independent variable and the dependent variable.

Table 10. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.723	0.452		3.809	0
Trust (X1)	0.325	0.129	0.333	2.526	0.013
1 Commitment (X2)	0.235	0.12	0.233	2.456	0.045
Communication (X3)	0.025	0.167	0.017	2.137	0.039
Complaint Handling (X4)	0.027	0.131	0.027	2.106	0.035

a. Dependent Variable: Customer Loyalty
Source: SPSS 23 Output

Based on data analysis using SPSS 23, the results of the regression equation are obtained as follows:

$$Y = 1.723 + 0.325X1 + 0.235X2 + 0.025X3 + 0.027$$

The regression equation above shows the relationship between the independent variable and the dependent variable partially, from the equation it can be concluded that:

- A positive constant value of 1.723 indicates that when the value of the independent variable reaches zero, the value of the dependent variable remains constant at 1.723. This is due to the constant value in the model being estimated at 1.723.
- The margin level coefficient for the Trust variable (X1) of 0.325 indicates that every one unit increase in margin level will result in an increase of 0.325 in the Customer Loyalty variable (Y), assuming another independent variable in the regression model is fixed.
- The coefficient for the Commitment variable (X2) of 0.235 illustrates that each one unit increase in the value of the Commitment will contribute to an increase of 0.235 in the Customer Loyalty variable (Y), assuming another independent variable in the regression model is fixed.
- The coefficient for the Communication variable (X3) of 0.025 indicates that every one unit increase in the Communication value will result in an increase of 0.025 in the Customer Loyalty variable (Y), assuming another independent variable in the regression model is fixed.
- The coefficient for the Customer Loyalty variable (X4) of 0.027 illustrates that each one unit increase in the Complaint Handling value will contribute to an increase of 0.027 in the Customer Loyalty variable (Y), assuming another independent variable in the regression model is fixed.

3. Test F

To find out if all independent factors significantly affect the dependent variable, the F test is used. The variable 1 = 4 has no simultaneous influence, and the F table value is 2.47 if the significance value (sig) < 0.05 or the F value calculated > the F table value, respectively, indicates the presence of simultaneous influence of that variable.

Table 10. Multiple Linear Regression Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	9.001	4	2.25	7.380	.000 ^a
Residual	28.959	95	0.305		
Total	37.96	99			

Source: SPSS 23 Output

Based on the results of the analysis of table 12 above, it is obtained that f count (7.380) > f table (2.47) from sig (0.000) < 0.05, it can be concluded that there is a positive and significant influence of variables, Trust X1, Commitment X2, Communication X3 and Complaint Handling X4 simultaneously against Y so that Ha is accepted and H0 is rejected. This means that the variables of Trust (X1), Commitment (X2), Communication (X3), Complaint Handling (X4) simultaneously affect Customer Loyalty.

4. T Test

The specific contribution of each independent variable to the dependent variable is evaluated using a t-test or significance test. The significance value of each variable is examined by the researchers before making a decision; If the value is less than 0.05, it indicates that the independent variable has an impact on the dependent variable. The significance values for the variables Trust (X1), Commitment (X2), Communication (X3), and Customer Loyalty (X4) are all less than 0.05, as seen from Table 10. Thus, it can be said that Customer Loyalty (Y) is influenced by each variable Trust (X1), Commitment (X2), Communication (X3), and Customer Loyalty (X4) separately.

Table 11. T Test Results

Variable	t Count	Sig	Description
Trust (X1)	3.809	0.000	Contributing to Y
Commitment (X2)	2.526	0.013	Contribute to Y
Communication (X3)	2.456	0.045	Contribute to Y
Complaint Handling (X4)	2.137	0.039	Contribute to Y

Source: SPSS 23 Output

For the T test criteria carried out at the level of α (Level of Significance) = 5% is done by calculating $dk = n$ (Sample) – k (Research Variable), at a value of $n = 100$, while $k = 5$, so that $dk = 100 - 5 = 95$. Meanwhile, the table value for dk 95 is 1.66105. It can be concluded:

1) Trust (X1)

The value of t is calculated > t table or $3.809 > 1.66105$ and the significant value of the variable Margin Level (X1) is $0.000 < 0.050$, then it can be concluded that H0 is rejected and Ha is accepted. This means that partial trust has a significant positive effect on Customer Loyalty.

2) Commitment (X2)

The value of t is calculated > t table or $2.526 > 1.66105$ and the significant value of the variable Margin Level (X1) is $0.013 < 0.050$, then it can be concluded that H0 is rejected and Ha is accepted. This means that partial commitment has a significant positive effect on Customer Loyalty.

3) Communication (X3)

The value of t is calculated > t table or $2.456 > 1.66105$ and the significant value of the variable Margin Level (X1) is $0.045 < 0.050$, then it can be concluded that H0 is rejected and Ha is accepted. This means that partial communication has a significant positive effect on Customer Loyalty.

4) Complaint Handling (X4)

The value of t is calculated $> t$ table or $2.137 > 1.66105$ and the significant value of the variable Margin Level (X1) is $0.039 < 0.050$, then it can be concluded that H_0 is rejected and H_a is accepted. This means that partial Complaint Handling has a significant positive effect on Customer Loyalty.

DISCUSSION

According to the study's t -test, each of the following factors—communication, trust, commitment, and complaint handling—contribute to customer loyalty. The F test shows that these four factors together also contribute to customer loyalty. In addition, according to the results of the coefficient of determination (R-square) test, communication, trust, commitment, and complaint handling accounted for 76% of the variation in customer loyalty. Other variables not included in the regression model had an impact on the remaining 24%. As these factors might affect the level of client loyalty in the bank, BSI KCP Gunung Tua Padang Lawas Utara should exercise extra care and caution while evaluating Trust, Commitment, Communication and Complaint Handling.

The contribution of trust to customer loyalty was 32.5%, or 0.325. The results showed that the main factor influencing financial matters was client trust. This shows that the level of customer loyalty can increase when there is trust. The research conducted provides evidence to support the findings of these studies. (The Noorani Lestri, 2019) It is claimed that Customer Loyalty is significantly influenced by the Trust Variable. This shows that consumer loyalty increases along with increasing customer trust. Since a promise is an agreement based on mutual trust between two people, the concepts of trust and promise are closely related. Strong relationships are based on trust, and promises are concrete expressions of that trust. While breaking commitments can destroy trust, fulfilling promises builds on it. It is very important for BSI KCP Gunung Tua to gain clients' trust by providing consistent, open, and high-quality services. Upholding and maintaining client trust depends largely on a bank's ability to meet its commitments to security, integrity, and effectiveness. With a focus on the latest transaction technology, BSI KCP Gunung Tua builds customer trust and increases loyalty. In addition, the bank enjoys a positive reputation among banking clients and consistently safeguards client accounts from the imagined risk of losing money.

Customer loyalty is contributed by commitment at 23.5%. The majority of customer commitments have a substantial impact on customer loyalty, according to research findings. Therefore, commitment has the potential to increase client loyalty, as low commitment may have the opposite effect. The research supports the study's conclusions. (Imam and Alkusani, 2013) which states that commitment has a partial influence on customer loyalty. This shows that commitment is the main factor that causes customers to remain loyal to savings at BSI KCP Gunung Tua. BSI KCP Gunung Tua strengthens customer commitment by involving employees, who are committed to providing services in accordance with the promises given, providing services on time, trusted in responding to customer needs, and responsive to consumer needs.

Communication Contribution to Customer Loyalty is 0.025 or 2.5%. Research findings show that some aspects of Communication have a significant influence on Customer Loyalty. This indicates that Communication can increase the level of Customer Loyalty, because overall, effective communication is the key to forming a strong relationship between the bank and the depositor's customer. The results of this study are supported by research (Saputra, 2017) which states that Communication has a significant effect on the Depositor's Customer Loyalty. Customer loyalty depends not only on the quality of the product or service, but also the extent to which the bank is able to communicate effectively and meet the information and communication needs of its customers. BSI KCP Gunung Tua strengthens customer loyalty by

involving employee communication skills, which are characterized by openness in conveying information to customers, the ability to provide quick responses to customer inquiries, and providing high-quality information to customers.

The contribution of Complaint Handling to Customer Loyalty is 0.027 or 2.7%. Research findings show that some of the Complaint Handling has a significant influence on Customer Loyalty. This signifies that Complaint Handling can increase the level of Customer Loyalty, as effective complaint handling is not only in response to individual problems, but also as an opportunity to strengthen the relationship between the bank and customers, which in turn can increase overall customer loyalty. The results of this study are supported by research (Dvintha Ramadanti, 2022) which states that Complaint Handling has a significant influence on depositor customer loyalty. Complaint handling has a crucial role in shaping customer loyalty to BSI KCP Gunung Tua Depositor Customers. Banks that are able to handle customer complaints with quick response, transparency, and solutive can build strong trust, creating emotional bonds that can strengthen long-term relationships. BSI KCP Gunung Tua builds customers so that they are loyal and have done that where BSI KCP Gunung Tua employees provide solutions to customer complaints, BSI KCP Gunung Tua employees receive complaints from customers well and friendly and BSI KCP Gunung Tua employees handle customer complaints quickly.

CONCLUSION

The variables of trust, commitment, communication, and complaint handling were found to contribute partially to savings customer loyalty at BSI KCP Gunung Tua Padang Lawas Utara. This conclusion is based on data analysis and discussion on the effect of relationship marketing implementation on savings customer loyalty at BSI KCP Gunung Tua Padang Lawas Utara. Based on the findings of the research conducted, it is recommended that the company strive to maintain and improve all aspects of the relationship marketing strategy for BSI KCP Gunung Tua clients, including raising service quality standards through face-to-face interaction or other forms of communication, in order to form a loyal customer base. Companies also need to further maximize trust through transparency, data security, and consistency in service, optimization of strategies to strengthen customer commitment by identifying and meeting their needs effectively, maximize communication with customers through clear explanations, quick responses, good communication ethics, openness, and continuous evaluation to ensure strong relationships, companies must further optimize handling systems complaints to provide a fast response and satisfactory solution and for managers and mobile banking service providers to further optimize the services provided by updating transaction features according to customer needs, and maintain responsive customer service to increase customer satisfaction and loyalty.

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