

The Mediating Role Of Customer Satisfaction On The Influence Of Service Quality And Relationship Marketing On Customer Loyalty

Muhammad Nashih^{a,*}, Salim Al Idrus^b, Maretha Ika Prajawati^c

^a Maulana Malik Ibrahim State Islamic University, Malang, Indonesia

^b Maulana Malik Ibrahim State Islamic University, Malang, Indonesia

^c Maulana Malik Ibrahim State Islamic University, Malang, Indonesia

*e-mail: nasihmuhammad999@gmail.com

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* Correspondence Author

Name:

Muhammad Nashih

e-mail:

nasihmuhammad999.com

ABSTRACT

The purpose of this study is to ascertain how customer satisfaction mediation affects marketing connections, service quality, and customer loyalty at the BMT Maslahah Wagir Branch in Malang Regency. This research employs quantitative techniques. Participants in this study were clients of the BMT Maslahah Wagir Branch. Samples were taken using simple random sampling. There were 170 responders to this study. The SmartPLS program with analysis (Partial Least Square) was used to examine the study data. The study's findings demonstrate that the caliber of services rendered has a direct impact on client loyalty. client satisfaction directly impacts client loyalty, as opposed to relationship marketing, which has no direct effect on it. The mediating role of customer satisfaction shows that service quality and relationship marketing can control the influence of customer satisfaction on customer loyalty

Keywords: *Service Quality; Relationship Marketing; Customer Loyalty; Customer Satisfaction*

ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana mediasi kepuasan pelanggan berdampak pada kualitas pelayanan dan hubungan pemasaran terhadap kesetiaan pelanggan di BMT Maslahah Cabang Wagir Kabupaten Malang. Studi ini menerapkan pendekatan kuantitatif. Nasabah BMT Maslahah Cabang Wagir adalah subjek penelitian ini. Mengambil sampel dilakukan dengan metode simple random sampling. Studi ini melibatkan 170 responden. Aplikasi SmartPLS menggunakan analisis (Partial Least Square) untuk menganalisis data penelitian ini. Hasil penelitian menunjukkan bahwa kualitas pelayanan memengaruhi loyalitas pelanggan. Dibandingkan dengan marketing hubungan yang tidak dapat memengaruhi loyalitas pelanggan secara langsung, kepuasan pelanggan memengaruhi loyalitas pelanggan secara langsung. Seperti yang ditunjukkan oleh peran mediasi kepuasan pelanggan, bahwa kepuasan pelanggan menentukan kualitas layanan dan hubungan marketing.

Kata Kunci: *Kualitas Pelayanan; Relationship Marketing; Loyalitas Nasabah; Kepuasan Nasabah*

INTRODUCTION

Nowadays, the service industry plays an important role in the world economy. With economic growth, the service sector is experiencing increasingly fierce competition. To pamper their customers, manufacturers are increasingly innovative and creative. Service companies must provide the best service to remain competitive and add value to customers. Due to increasing customer needs, every business manager or financial institution is required to serve customers (Pawestriningtyas et al., 2016). Companies operating in the service sector must be ready to face intense competition such as *Baitul Maal wat Tamwil* (BMT). To overcome this competition, BMT can try to increase customers' willingness to continue using the goods and services offered by the company (Lovelock, 2010).

Every service company is very dependent on how they can increase and retain their customers because they really depend on the role of their customers to improve the company. Customer trust and customer loyalty will be formed if people are smarter in choosing financial institutions to collect their funds (Nasrifah & Aisyah, 2021). In the business world, it is easier to retain old customers than to find new customers. The role of consumers is very important for a growing business. By knowing what customers want from a service or services, businesses will get extraordinary additional value. Better service makes it easier for companies to attract new clients (Lupiyoadi, 2001).

Baitul Maal wat Tamwil Maslahah, situated in Sidogiri, East Java, is among the top ten largest corporations in Indonesia. BMT Maslahah Sidogiri is regarded as being highly beneficial. One of the branches of BMT Maslahah Sidogiri Pasuruan, East Java, BMT Maslahah Wagir Branch, Malang Regency, has made significant progress in membership, finances, and other areas and is still growing. Through incentivizing savings and offering financial support for the betterment of customers and society at large, BMT aims to assist small and medium-sized enterprises in enhancing the standard of their local economies.

The BMT Maslahah Wagir Branch has worked to build positive bonds with both its members and customers by putting in place a service plan and cultivating connections with them. Unlike other banks or cooperatives, BMT Maslahah Wagir Branch views its clients as partners. In order to develop better strategies, BMT has to understand how its consumers feel about the ones that are currently in place. The objective is to sustain and grow the clientele, enhance the local economy, and establish a sharia financial institution that is well-liked by the community particularly in rural regions.

Oliver in Kotler & Keller (2009) defines loyalty is the steadfast will to continue purchasing or using favored products or services in the future, notwithstanding the possibility that circumstances and advertising campaigns may cause consumers to migrate. Griffin (2013) states that there are a number of components that influence customer loyalty, including product quality, service quality, consumer satisfaction, meeting consumer needs, trust, and experience.

Based on the explanation that has been given, there are several elements that can influence customer loyalty towards the BMT Problem Wagir Branch. Service quality is one component that influences loyalty. According to Kotler & Keller (2016), a model of service quality uses customer expectations from advertising, word-of-mouth marketing, and previous experiences to characterize the state of the market. Customers can assess the quality of service by contrasting the services they anticipate with what they actually receive or experience.

Service quality directly affects customer loyalty and decides whether or not customers are likely to use the service again, according to research (Özkan et al., 2020). The decision of customers to remain with current providers or move to rival businesses can be influenced by the quality of the services offered. This is consistent with studies (Ansah, 2021; Darmawan et al., 2017; Mahatama & Wardana, 2021; Yuliani & Rahyuda, 2021; Venkatakrishnan et al., 2023; Chen et al., 2023; Barus et al., 2021; Aini & Safitri, 2022; Restuputri et al., 2021; Wahyoedi et al., 2021; Medjedel & Sakouchi, 2021; Haghkhah & Asgari, 2020; Shankar & Jebarajakirthy, 2019) It claims that customer loyalty is positively impacted by service excellence. Still, research yields a variety of outcomes who discovered that customer loyalty is unaffected by service excellence (Abror et al., 2019; Ahmed et al., 2022; Supriyanto et al., 2021).

The practice of creating, maintaining, and strengthening positive relationships with customers is known as relationship marketing, and it is the next factor that might significantly affect BMT customer loyalty. During this period, businesses find it difficult to hold onto current clients and create enduring bonds that will win over new business and increase earnings (Kotler & Armstrong, 2012). According to

research Darmayasa & Yasa (2021), company marketing relationships greatly influence consumer attitudes and loyalty. Therefore, companies must be committed to increasing consumer loyalty by subscribing or repurchasing goods and services in the future. This is supported by previous research which says that relationship marketing influences loyalty (Aini & Safitri, 2022; Ansori, 2022; Shabrina et al., 2020; Omeje, 2022; Suryadi et al., 2022; Kanapathipillai & Mahbob, 2021; Yuwita & Nugroho, 2020; Khoa, 2020; Aldaihani & Ali, 2019; Widijanto & Rachmat, 2019; Akbar, 2018; Ojiaku et al., 2017). However, it is different from research which states that relationship marketing has no effect on loyalty (Lestari & Pertiwi, 2021; Tabrani et al., 2018; Gultom & Rohman, 2022). These results are also supported by Fitria (2022) which states that trust, communication and problem handling which are dimensions of relationship marketing have no effect on loyalty.

The next factor that influences customer loyalty is Customer Satisfaction. According to Kotler and Armstrong (2001), the degree to which perceived product performance satisfies buyer expectations determines customer happiness. In the event that the buyer's expectations are not met by the goods, they will be pleased or content. It's common knowledge that businesses want to satisfy their clients. Consumer satisfaction can provide several benefits, such as improving business relationships with customers, growing customer loyalty, and creating profitable word of mouth recommendations for the company (Tjiptono, 2002). According to research by Nguyen et al. (2020), When a service fulfills the expectations of its users, those users will essentially feel content. This perspective on customer satisfaction will motivate businesses to give their all throughout every client engagement. Additionally, a company's performance and survival in a cutthroat market are significantly impacted by customer happiness and service quality. This is supported by research That consumer loyalty is significantly impacted by customer satisfaction (Haron et al., 2020; Jannati & Nurhidayati, 2022; Moosa, 2022; Nariyari et al., 2023; Zarei et al., 2019). When clients are happy with BMT's offerings, they won't think twice about sticking with the company longer. But it's not the same as research, this claims that loyalty is not significantly impacted by customer satisfaction (Akmal et al., 2023; Nurdyastuti et al., 2018; Tanisah & Maftukhah, 2015; Zardi et al., 2019).

The impact of relationship marketing and service quality on customer loyalty will be reexamined by researchers due to discrepancies or gaps in earlier findings. Thus, the following is the hypothesis for this research: The following are the main hypotheses: (H1): service quality has a significant impact on customer loyalty; (H2): service quality has a significant impact on customer satisfaction; (H3): relationship marketing has a significant impact on loyalty customers; (H4): service quality has a significant impact on customer satisfaction; (H5): customer satisfaction has a significant impact on customer loyalty; (H6): service quality has a significant impact on customer loyalty through satisfaction; and (H7): relationship marketing has a significant impact on customer loyalty through satisfaction.

LITERATURE REVIEW

Service Quality

According to Tjiptono, in principle, the definition of service quality focuses on efforts to fulfill needs and desires, as well as accuracy of delivery to match customer expectations. Tjiptono also stated that service quality is a characteristic feature of a product or service in terms of content and ability to fulfill needs and desires with the aim of harmony in use (Tjiptono, 2014). Meanwhile, according to Kotler and Keller, quality *is* the features and characteristics of a product or service that depend on the ability to satisfy needs expressed or implied (Kotler & Keller, 2012).

The concept of service quality is a way to measure how well an organization serves its customers by looking at how well its officers serve customers. What needs to be understood here is that service is anything that is done to provide benefits to customers, as offered by an organization or individual (Lovelock, Christopher., 2010) . According to Parasuraman et al., (1985) the ten factors that determine service quality are consistency, trust, responsiveness, ability, access, attention, communication, credibility, security, and understanding. Then these factors are summarized into dominant factors into the five-dimensional SERVQUAL model, namely: *tangibles*, *assurance*, *responsiveness*, *reliability* and *empathy*.

As time went by, the world of sharia banking began to experience developments marked by services that increasingly upheld religious values. Othman & Owen (2001) created a new model by adding an aspect of *compliance* which focuses on how consumers' opinions about their religion influence

the decision to purchase certain goods or services. *Compliance* in this dimension is synonymous with company or product compliance with religious principles. The CARTER model includes five dimensions: *compliance, assurance, reliability, tangible, empathy, and responsiveness*.

Relationship Marketing

Relationship marketing is an effort to build, maintain and improve strong relationships with customers and other *stakeholders*. Companies continue to struggle to retain existing customers and build long-term, profitable relationships with them, although they are also making new plans to attract new customers and initiate transactions with them (Kotler & Armstrong, 2012). Therefore, today's marketing concept focuses more on establishing customer relationships rather than simply selling goods and services.

Relationship marketing aims to build, develop and maintain relationships between companies and customers in the long term. Quoting from Ndubisi (2007) states Building, maintaining and improving relationships with customers and other partners with profits is the goal of *relationship marketing*. Marketing has the main goal of building relationships with individuals or organizations that directly or indirectly influence the success of the company's marketing activities. To maintain business, *relationship marketing* has the goal of long-term relationships by building strong economic, technical and social relationships.

Oliver (1999) states that relationship marketing is based on several factors, namely relationships, attention, reciprocity, and trust. With the similarity of dimensions and theories based on this research. So, the dimensions that will be used in this research refer to Ndubisi (2007) with four dimensions, namely: "*trust, commitment, communication, and conflict handling*" because these four indicators are very related to businesses operating in the service sector to convince and build relationships. good with consumers.

Customer Loyalty

Oliver, (1999) defines loyalty as "a commitment to consistently repurchase a product or service in the future, even though situational influences and marketing efforts have the potential to cause behavior change". According to Griffin (2002), consumer loyalty can generally be interpreted as a person's loyalty to a product, whether certain goods or services. Consumer loyalty is also a manifestation and continuation of consumer satisfaction in using the facilities and services provided by the company and in remaining customers of different companies.

According to Griffin (2005) states that consumer loyalty is more associated with behavior than with attitude. If someone is a loyal consumer, the consumer will show purchasing behavior which is defined as non-random purchases expressed from time to time by several decision-making units. Loyal customers are an important asset for the company, and this can be seen from the characteristics of loyal customers which can be measured by the dimensions of repeat transactions, recommending to others, talking positive things to others, not being influenced by offers from competitors. Not much different from Kotler & Keller (2016) who said that indicators of customer loyalty include repeat (loyalty to product purchases), retention (resistance to negative influences regarding the product), referrals (recommending the product to other people).

Customer Satisfaction

According to Engel in Tjiptono (2004) customer satisfaction is a post-purchase activity where the alternative chosen is at least equal to or exceeds customer expectations, while dissatisfaction arises if what is expected is not achieved. Meanwhile, Kotler in Tjiptono (2004) states that customer satisfaction is the level of feelings felt by a buyer after comparing the performance or results of the product/service he purchased with his expectations. According to Gasperz in Laksana (2008) customer satisfaction is a condition where customer needs, desires and expectations can be met through the products consumed. The level of customer satisfaction really depends on the quality of a product. A product is said to be of quality for someone if the product is able to meet their needs. Consumer satisfaction is an emotional response at the evaluation stage of the consumer's experience with a product or service.

Kotler (2009) said that customer satisfaction is a person's feeling of happiness or disappointment that arises after comparing his perception or impression of performance which is below expectations,

the customer is dissatisfied. But, if performance exceeds expectations, customers are very satisfied and happy. If the perceived performance is below expectations, the customer will feel disappointed, if the performance meets the customer's expectations, the customer will feel satisfied, whereas if the performance exceeds expectations then the customer will feel very satisfied. This satisfaction will certainly be felt after the customer concerned consumes the product (Kotler & Keller, 2012) .

As several experts have described the meaning of satisfaction, it can be concluded that customer satisfaction is an emotional reaction of a person's feelings of happiness or disappointment that arises after comparing their perception or impression of company performance and customer satisfaction can also be used to measure company performance. Then, measuring the level of customer satisfaction carried out by a company can be measured using four dimensions, namely matching expectations, satisfaction feeling, complaining behavior, feeling happy (Tjiptono, 2007).

RESEARCH METHODS

This research was conducted with a quantitative approach and used explanatory research. This study explains how Service Quality (X1) and Relationship Marketing (X2). Influencing Customer Loyalty (Y) through Customer Satisfaction (Z). This research involved customers of the BMT Maslahah Wagir Branch, Malang Regency, but their number is unknown due to unknowable periodic changes. Researchers used recommendations from Hair et. al, (2017) regarding this unknown population, which states that the minimum sample size that must be used is 5 to 10 times the number of indicators. In this research, there are 17 indicators, so the maximum sample size is 10 multiplied by 17 indicators, so the total sample required for this research is 170 samples.

A basic random sample methodology was used as the sampling strategy in this study. A basic random sampling strategy, according to Sugiyono (2017), involves randomly selecting individuals of a population without taking into account the strata within that population. Partial Least Square (PLS) analysis will be used to examine the data that has been gathered.

Respondents are given an online form to complete, which includes statement items with 6 indicators related to service quality. This measurement indicator is the adoption of the instrument used by (Othman & Owen, 2001) to explain and measure the quality of respondents' services. Variable *Relationship Marketing* uses 4 indicators adopted from (Ndubisi, 2007) to explain and measure Relationship Marketing variables. Meanwhile, the consumer satisfaction variable uses 4 indicators from (Tjiptono, 2004) to explain the job satisfaction variable. And the Loyalty variable with 3 indicators from (Kotler & Keller, 2016) to explain the Loyalty variable. All variables are assessed using a Likert scale.

There are 12 Service Quality measurement items in the study output outer model, indicating that all of the items are valid and reliable after the measurement items' validity and reliability were tested using PLS. Each of the two measuring instruments relationship marketing and customer satisfaction used 7 measurement items. There are 6 objects that may be utilized for loyalty. The research instruments' validity and reliability test results are shown in Tables 1, 2, and 3, and the list of valid and trustworthy measuring instruments is provided below.

Table 1. Research Measurement Instruments

Variable	Indicator	Item
Service Quality (X1) (Kotler & Keller, 2012), (Dandis & Wright, 2020) (Othman & Owen, 2001),	Compliance	1) I feel that BMT Maslahah Wagir Branch carries out its activities in accordance with Islamic teachings.
		2) I feel that BMT Maslahah Wagir Branch provides Islamic products and services
	Assurance	3) BMT Maslahah Wagir Branch employees were polite and friendly to me
		4) I feel safe when making transactions at the BMT Maslahah Wagir Branch
	Reliabilitas	5) I feel that the service provided at BMT Maslahah Wagir Branch is always on time
		6) I feel that the employees of BMT Maslahah Wagir Branch are sincere in helping to solve my problem.
	Tangibles	7) I feel that the appearance of the BMT Maslahah Wagir Branch building is nice and attractive
		8) The appearance of the BMT Maslahah Wagir Branch employees is clean and neat.

Relationship Marketing (X2) (Ndubisi, 2007), (Omeje, 2022)	Empaty	9) I feel that the employees of BMT Maslahah Wagir Branch care about me
	Responsiviness	10) I feel my interests always come first.
		11) I feel helped by the performance of the employees of BMT Maslahah Wagir Branch.
	Trust	12) I felt that my request was quickly responded to by the employees of BMT Maslahah Wagir Branch.
		1) I trust to make transactions at BMT Maslahah Wagir Branch
	Commitment	2) I believe that the employees of BMT Maslahah Wagir Branch have an honest attitude
		3) BMT Maslahah Wagir Branch employees always try to meet my needs
	Communication	4) BMT Maslahah Wagir Branch employees spoke well and politely to me
		5) BMT Maslahah Wagir Branch employees always provide information quickly and accurately.
	Conflict handling	6) Every complaint I make is always accepted by the employees of BMT Maslahah Wagir Branch
7) BMT Maslahah Wagir Branch employees were able to solve my problem.		
Customer Loyalty (Y) (Kotler & Keller, 2016), (Shankar & Jebarajakirthy, 2019), (Primadi Andri, 2022)	Repeat	1) I always visit the BMT Maslahah Wagir Branch
	Retention	2) I always make transactions at BMT Maslahah Wagir Branch
		3) I prefer BMT Maslahah Wagir Branch to BMT or other cooperatives.
	Refferal	4) I prefer BMT Maslahah Wagir Branch to BMT or other cooperatives.
		5) I will say positive things about BMT Maslahah Wagir Branch to other people
	6) I will recommend BMT Maslahah Wagir Branch to relatives and other people	
Customer Satisfaction (Z) (Tjiptono, 2004), (Surahman & Wahyuni, 2020)	Matching expectations	1) BMT's performance met my expectations
	satisfaction feeling	2) Visiting BMT exceeded my expectations
		3) I feel satisfied with the services provided.
	complaining behaviour	4) I am happy with the service provided.
		5) I felt happy visiting BMT
	feeling happy	6) I have no complaints about BMT
		7) I will talk about positive things about BMT

Source: Primary data processed by researchers, 2023

Table 2. Validity Test Results of Research Instruments

Variable	Test results Item	Information	
	Loading Factor		
Service Quality (X1)	X1.1	0.764	Valid
	X1.2	0.797	Valid
	X1.3	0.812	Valid
	X1.4	0.768	Valid
	X1.5	0.765	Valid
	X1.6	0.773	Valid
	X1.7	0.754	Valid
	X1.8	0.820	Valid
	X1.9	0.790	Valid
	X1.10	0.767	Valid

	X1.11	0.779	Valid
	X1.12	0.771	Valid
Variable	Test results		Information
	Item		
	Loading Factor		
Relationship Marketing (X2)	X2.1	0.725	Valid
	X2.2	0.760	Valid
	X2.3	0.848	Valid
	X2.4	0.852	Valid
	X2.5	0.856	Valid
	X2.6	0.872	Valid
	X2.7	0.891	Valid
Variable	Test results		Information
	Item		
	Loading Factor		
Customer Loyalty (Y)	Y.1	0.773	Valid
	Y.2	0.824	Valid
	Y.3	0.734	Valid
	Y.4	0.709	Valid
	Y.5	0.745	Valid
	Y.6	0.753	Valid
Variable	Test results		Information
	Item		
	Loading Factor		
Customer Satisfaction (Z)	Z.1	0.954	Valid
	Z.2	0.972	Valid
	Z.3	0.968	Valid
	Z.4	0.968	Valid
	Z.5	0.971	Valid
	Z.6	0.962	Valid
	Z.7	0.855	Valid

Source: SmartPLS Data Analysis, 2023

Table 3. Reliability Test Results of Research Instruments

Variable	Composite Reliability	Cronbach's Alpha	Result
Service Quality	0.949	0.942	Reliable
Relationship Marketing	0.940	0.926	Reliable
Customer Loyalty	0.889	0.852	Reliable
Customer Satisfaction	0.985	0.982	Reliable

Source: SmartPLS Data Analysis, 2023

RESULTS AND DISCUSSION

Respondent Characteristics

There are four aspects to the characteristics of respondents in this study, namely gender, age, occupation, length of time as a customer. The following are the descriptive results of the characteristics of respondents in this study, which are presented in Table 4.

Table 4. Description of Respondents

Gender	Frequency	Percentage
Man	97	57.1%
Woman	73	42.9%
Total	170	100
Age	Frequency	Percentage
17-30 Years	21	12.4%
31-45 Years	104	61.5%

46-60 Years	44	26%
>60 Years	0	0%
Total	170	100%
Type of work	Frequency	Percentage
Private	14	8.2%
Self employed	10	5.9%
Civil servants	6	3.5%
Trader	121	71.2%
Other	19	11.2%
Total	170	100%
Long time customer	Frequency	Percentage
<1 Year	34	20%
<2 Years	44	25.9%
>2 Years	92	54.1%
Total	170	100%

Source: Primary data processed by researchers, 2023

It can be seen in Table 4 that the majority of respondents are men (57.1%), while the age of the majority of respondents is in the 31-45 year age range, namely 61.5%. The highest occupation of respondents was as a trader, namely 71.2%. An interesting thing can also be seen from the length of time respondents have been customers, namely more than 2 years (54.1%). This indicates that customers have a level of loyalty to BMT Maslahah Wagir Branch, Malang Regency.

Outer Model

An investigation to determine a model's validity and reliability values is called an outer model analysis. A dependable metric that exhibits consistency, accuracy, and precision in measurement-making is called reliability. A measure called validity seeks to establish the reliability or validity of the measuring tool used in measurements. The effects of outer loading or loading factor, AVE (Average Variance Extracted), discriminant validity, composite reliability, and Cronbach's alpha are all examined during the testing of this outer model.

Loading Factor

The validity model that was initially examined is the loading factor. For an indication to be considered genuine, it is desired that it has an outer loading value greater than the suggested cut-off value, which is > 0.7 . However, >0.5 to >0.6 is still acceptable for early-stage research as long as the model is still being built and deemed suitable, or as long as the construct validity and reliability satisfy the standards. The indicator has to be taken out of the model if it is found to be invalid due to not meeting the requirements.

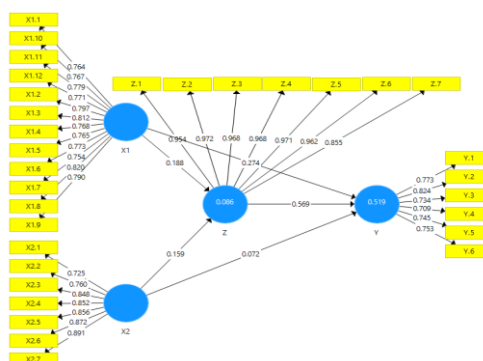


Figure 1. Outer Loading Value

Source: SmartPLS Data Analysis, 2023

For any construct measurement indicator with a loading factor larger than 0.7, as shown in Figure 1, the constructions are all valid or have high validity, according to the loading factor value's magnitude. Table 5 below provides another visualization of the loading factor data.

Table 5. Outer Loading

Variable	Indicator	Value
Service Quality (X1)	X1.1	0.764
	X1.2	0.797
	X1.3	0.812
	X1.4	0.768
	X1.5	0.765
	X1.6	0.773
	X1.7	0.754
	X1.8	0.820
	X1.9	0.790
	X1.10	0.767
	X1.11	0.779
	X1.12	0.771
Relationship Marketing (X2)	X2.1	0.725
	X2.2	0.760
	X2.3	0.848
	X2.4	0.852
	X2.5	0.856
	X2.6	0.872
	X2.7	0.891
Customer Loyalty (Y)	Y.1	0.773
	Y.2	0.824
	Y.3	0.734
	Y.4	0.709
	Y.5	0.745
	Y.6	0.753
Customer Satisfaction (Z)	Z.1	0.954
	Z.2	0.972
	Z.3	0.968
	Z.4	0.968
	Z.5	0.971
	Z.6	0.962
	Z.7	0.855

Source: SmartPLS Data Analysis, 2023

All latent variables have been deemed legitimate based on Table 5's results, which show that every indicator's value is more than 0.7. This indicates that since every variable satisfies the validity standards, it may all be deemed important.

AVE (Average Variance Extracted)

AVE is among the metrics utilized in tests of convergent validity. In this study, an AVE value of > 0.5 is anticipated. As all of the constructs in Table 2 are able to represent their respective structures legitimately, they are deemed important because they satisfy the convergent validity criteria of > 0.5 .

Table 6. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Service Quality (X1)	0.609
Relationship Marketing (X2)	0.691
Customer Loyalty (Y)	0.573
Customer Satisfaction (Z)	0.904

Source: SmartPLS Data Analysis, 2023

Discriminant Validity

The purpose of a test known as discriminant validity is to determine if a reflected indicator is a good indicator of the idea. The discriminant validity may be investigated by looking at the cross loading

table if the cross loading value is larger than 0.7 and the construct correlation with measurement items is greater than other constructs. Table 3 shows that all of the constructs that include indicators have cross loading values larger than 0.7, meaning that all of the values for discriminant validity are adequate for the particular construct.

Table 7. Cross Loading

	X1	X2	Y	Z
X1.1	0.764	0.305	0.377	0.218
X1.2	0.797	0.382	0.405	0.250
X1.3	0.812	0.387	0.451	0.270
X1.4	0.768	0.317	0.305	0.162
X1.5	0.765	0.249	0.352	0.173
X1.6	0.773	0.333	0.309	0.234
X1.7	0.754	0.348	0.290	0.065
X1.8	0.820	0.265	0.427	0.222
X1.9	0.790	0.323	0.344	0.217
X1.10	0.767	0.361	0.274	0.172
X1.11	0.779	0.364	0.292	0.196
X1.12	0.771	0.361	0.272	0.112
X2.1	0.232	0.725	0.159	0.192
X2.2	0.282	0.760	0.182	0.099
X2.3	0.310	0.848	0.222	0.195
X2.4	0.372	0.852	0.262	0.137
X2.5	0.391	0.856	0.333	0.235
X2.6	0.389	0.872	0.291	0.186
X2.7	0.424	0.891	0.347	0.277
Y.1	0.237	0.135	0.773	0.616
Y.2	0.231	0.102	0.824	0.732
Y.3	0.378	0.336	0.734	0.373
Y.4	0.379	0.328	0.709	0.326
Y.5	0.410	0.295	0.745	0.462
Y.6	0.476	0.366	0.753	0.358
Z.1	0.227	0.214	0.626	0.954
Z.2	0.241	0.233	0.657	0.972
Z.3	0.233	0.237	0.635	0.968
Z.4	0.233	0.214	0.619	0.968
Z.5	0.237	0.237	0.608	0.971
Z.6	0.248	0.230	0.641	0.962
Z.7	0.284	0.223	0.574	0.855

Source: SmartPLS Data Analysis, 2023.

The outcomes of this research instrument fulfill discriminant validity, as can be shown from table 7, when the variable under consideration has a higher cross-loading value than other late variables with a value > 0.7 .

Composite Reliability dan Cronbach Alpha

Table 8. Composite Reliability dan Cronbach Alpha

	Composite Reliability	Cronbach's Alpha
Service Quality (X1)	0.949	0.942
Relationship Marketing (X2)	0.940	0.926
Customer Loyalty (Y)	0.889	0.852
Customer Satisfaction (Z)	0.985	0.982

Source: SmartPLS Data Analysis, 2023

Inner Model

An inner model analysis is a type of analytical model that is tested through the identification of the causal relationship between latent variables that have been hypothesized in a study. This research may be conducted by looking at the coefficient of determination R² (R-Square) and R-Square Adjusted

with value criteria of 0.75 (strong), 0.50 (moderate/medium), and 0.25 (weak). Table 4 shows that the latent variable customer loyalty (Y) has R-Square and R-Square Adjusted values that are below the moderate level.

Table 9. R Square

	R Square	R Square Adjusted
Customer Loyalty (Y)	0.519	0.511

Source: SmartPLS Data Analysis, 2023

Table 9 shows that the interest's R-Square value is 0.519, or 51,9%. This outcome demonstrates that 51,9% of the data can be explained by this model. Additionally, other variables not covered in this study account for 48,1% of the explanation.

Research Hypothesis Testing

To put out theories, the bootstrap resampling technique is employed. The path coefficient value in hypothesis testing indicates the degree of relevance. It is necessary to determine the t-statistic value and the p-value in order to evaluate the given hypothesis. The t-statistic value employed in this investigation is 1.96, and the p value has a significance level of $\alpha = 5\%$ or 0.05. When the t-statistic value is more than 1.98 or the t-table, the hypothesis is accepted and the p-value is less than 0.05. The test findings for the structural model that was employed in the SmartPLS Bootstrapping Report to describe the correlation between the variables are as follows:

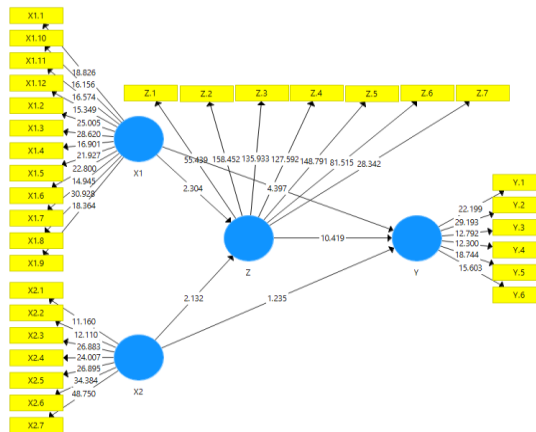


Figure 2: Bootstrapping Report Value
Source: SmartPLS Data Analysis, 2023

Table 10. Hypothesis Testing Results

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Information
X1 -> Y	0.274	4.481	0.000	Accepted
X1 -> Z	0.188	2.340	0.020	Accepted
X2 -> Y	0.072	1.209	0.227	Rejected
X2 -> Z	0.159	2.121	0.034	Accepted
Z -> Y	0.569	9.628	0.000	Accepted
X1 -> Z -> Y	0.107	2.290	0.022	Accepted
X2 -> Z -> Y	0.090	2.077	0.038	Accepted

Source: SmartPLS Data Analysis, 2023

The Influence of Service Quality on Customer Loyalty

The study's findings indicate a substantial positive correlation (p-value of 0.000) between customer loyalty and service quality. The path coefficient for this correlation is 0.274. Thus, it follows that client loyalty may be impacted by the quality of the services provided. Client loyalty will increase due to the BMT Problem Wagir Branch's superior service quality.

Good service quality is very important for business success. BMT must use the service to attract new clients. BMT's job is to know the desires and behavior of members and how to serve them well. Good service meets the organization's service standards. According to Rianto (2010), it will be easier for BMT to increase member loyalty if the service provided is better.

According to other research Özkan et al., (2020), service quality has a direct impact on customer loyalty and can determine how likely a customer is to purchase the service again. And this is supported by previous research which shows the influence of service quality on customer loyalty shown by research, it asserts that customer loyalty is influenced by service quality (Ansah, 2021; Darmawan et al., 2017; Karyose et al., 2017; Mahatama & Wardana, 2021; Yuliani & Rahyuda, 2021; Venkatakrishnan et al., 2023; Chen et al., 2023; Barus et al., 2021; Aini & Safitri, 2022; Restuputri et al., 2021; Wahyoedi et al., 2021; Medjedel & Sakouchi, 2021; Haghkhah & Asgari, 2020; Shankar & Jebarajakirthy, 2019).

The Influence of Service Quality on Customer Satisfaction

With a path coefficient of 0.88 and a p-value of 0.012, the study's findings demonstrate the substantial impact of service quality on customer satisfaction. Therefore, it follows that client loyalty may be impacted by consumer satisfaction. Customers will be more devoted to BMT Problem Wagir Branch the better customer satisfaction levels there are.

Strong customer relationships are primarily built on the foundation of service quality, which also has a significant impact on customer satisfaction. It is necessary to evaluate service quality from both the company's and the customer's point of view. The final step in the sales process that shapes a customer's behavior is the customer's pleasure with a good or service. How customers behave toward the products and services they use and how they talk about the products and services they use (Lupiyoadi, 2014). The statement "the customer's perception of service quality is the main determining factor for customer satisfaction" highlights the significance of a business's service quality. Put another way, clients won't feel content until the business can get a high degree of customer satisfaction.

This is in line with research which states that there is an influence of service quality on satisfaction (Surahman et al., 2020; Djajanto et al., 2014; Karyose et al., 2017; Nguyen et al., 2020; Pawestriningtyas et al., 2016; Saputro et al., 2020; Solimun & Fernandes, 2018).

The Influence of Relationship Marketing on Customer Loyalty

With a path coefficient of 0.072 and a p-value of 0.221, the research's findings demonstrate that relationship marketing cannot affect consumer loyalty. This suggests that the association between relationship marketing and loyalty is not significant.

This study refutes previous research Darmayasa & Yasa (2021) which stated that company relationship marketing greatly influences consumer attitudes and loyalty. As a result, businesses need to make a commitment to boosting customer loyalty and motivating customers to subscribe to or buy these products or services again in the future. Using relationship marketing, you may attract devoted clients (Ndubisi, 2006).

This research is in line with research say loyalty is not affected by relationship marketing (Dwi Lestari & Putri Pertiwi, 2021; Gultom & Rohman, 2022; Tabrani et al., 2018).

The Influence of Relationship Marketing on Customer Satisfaction

Relationship marketing significantly affects customer happiness, as evidenced by the research's p-value of 0.037 and path coefficient of 0.159. There is a positive correlation between relationship marketing and consumer satisfaction. As a result, one may argue that relationship marketing influences client satisfaction. Enhancing marketing communications will satisfy clients at the BMT Problem Wagir Branch.

Creating relationships with customers through Relationship Marketing strategies will make BMT better understand its customers' problems. In order for customers to be satisfied with the relationship they create with the company and become loyal customers in the future, employees must understand this issue. This bolsters the theory advanced by Kottler and Keller (2007) that states that a person's comparative evaluation of a product's performance or its perceived outcomes in comparison to their expectations determines the level of customer satisfaction. When performance significantly falls short of expectations, customers are upset and disappointed; when performance meets expectations, they feel satisfied; and when performance surpasses expectations, they are extremely satisfied.

This is supported by research, it asserts that relationship marketing and customer satisfaction are related. (Darmayasa & Yasa, 2021; Djajanto et al., 2014; Hidayat & Idrus, 2023; Karyose et al., 2017; Omeje, 2022; Priantoro & Yudiana, 2021; Saputro et al., 2020).

The Influence of Customer Satisfaction on Customer Loyalty

Customer satisfaction and service quality are strongly associated, according to the study's findings. The p-value of 0.000 and the path coefficient of 0.569 indicate that customer loyalty is significantly impacted by customer satisfaction. Thus, it seems sense that client loyalty may be impacted by consumer satisfaction. Customers will be more devoted to the BMT Maslahah Wagir Branch if they are satisfied with the business.

Nguyen et al. (2020) research indicates that when a service matches the expectations of its users, those users will essentially feel content. This perspective on customer satisfaction will motivate businesses to give their all throughout every client engagement. Furthermore, in a cutthroat market, a company's ability to succeed and survive is heavily influenced by customer happiness and service quality.

The results of this study are supported by research, it asserts that client loyalty is influenced by customer satisfaction. (Haron et al., 2020; Jannati & Nurhidayati, 2022; Moosa, 2022; Nariyari et al., 2023; Zarei et al., 2019; Carranza et al., 2018; Diputra & Yasa, 2021; Handayani et al., 2021; Huang et al., 2019; Mansouri et al., 2022; Moosa, 2022; Sugandini et al., 2017; Supriyanto et al., 2021).

The Influence of Service Quality on Customer Loyalty Through Customer Satisfaction

The study's conclusions show that customer happiness can mediate service quality-induced customer loyalty, with a path coefficient of 0.107 and a p-value of 0.012. As a result, it is possible that customer loyalty is mediated by satisfaction, an indirect effect that influences service quality.

When service meets customer expectations, customer satisfaction arises, and this satisfaction can trigger customer loyalty. BMT service quality determines the level of customer satisfaction. According to (A. . Parasuraman et al., 1985), when service is able to exceed customer expectations, customers will feel satisfied. Customers' perception of a bank's services depends on how appropriate and appropriate they are.

This is in line with research, it asserts that the relationship between service quality and loyalty might be mediated by satisfaction (Gunawan et al., 2016; Isnainiyah et al., 2019; Karyose et al., 2017; Solimun & Fernandes, 2018; Supriyanto et al., 2021).

The Influence of Relationship Marketing on Customer Loyalty Through Customer Satisfaction

As evidenced by the study's p-value of 0.038 and path coefficient of 0.090, relationship marketing coupled with customer pleasure significantly affects customer loyalty. In conclusion, relationship marketing and pleasure via satisfaction have a favorable effect on client loyalty.

Relationship marketing is found to have an impact on customer satisfaction in this study because BMT consistently seeks to understand its clients' wants and desires in order to forge lasting bonds with them. Lo (2012) asserts that businesses need to be able to win over customers' hearts in order to boost customer satisfaction. Sirdeshmukh et al. (2002), cite relationship marketing as having an effect on client loyalty as well.

This study is consistent with other studies which says that satisfaction is able to mediate the influence of relationship marketing on loyalty (Darmayasa & Yasa, 2021; Karyose et al., 2017; Omeje, 2022).

CONCLUSIONS AND RECOMMENDATIONS

The study's findings and the researcher's explanation have a number of consequences. First, the quality of service at the BMT Maslahah Wagir Branch has a big influence on client loyalty. Second, client satisfaction is significantly impacted by the caliber of services rendered by the BMT Maslahah Wagir Branch. Third, the BMT Maslahah Wagir Branch's customers' loyalty is not much impacted by relationship marketing. Fourth, at the BMT Maslahah Wagir Branch, relationship marketing significantly affects customer happiness. Fifth, customer satisfaction affects the BMT Maslahah Wagir Branch's ability to retain loyal customers. Sixth, the degree of patron loyalty at the BMT Maslahah Branch Wagir is influenced by the amount of client pleasure.

To optimize the performance and accomplishments of BMT Maslahah Wagir Branch, researchers

recommend enhancing service quality and relationship marketing. A lot more study is also required on non-bank sharia financial organizations, particularly Baitul Maal wat Tamwil (BMT). But that is not all. As a result, researchers will have unique reference materials regarding BMT when they undertake more study. Further research can also take into account variables that were not included in this study.

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