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The Effect of Relationship Marketing and Relationship Quality on Customer Loyalty (Bank Muamalat Indonesia)

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Abstract. This study aims to analyze the influence of Relationship Marketing And Relationship Quality On Customer Loyalty. Maintaining customer loyalty is needed in the company, but the most important thing is how the company's efforts in conducting *relationship marketing* (marketing relationship) and *relationship quality* (quality relationship) in realizing customer loyalty (customer) at Bank Muamalat. This study used the quantitative method with multiple linear regression analysis with 100 respondents using the slovin formula. The results showed that the relationship marketing variable X1 calculated t value (2,979) > table t value (1,986) which means that relationship marketing has a positive effect on variable Y (customer loyalty). The variable relationship quality X2 value t_{count} (2.586) > value t_{table} (1.986) which means that relationship quality (X2) has a positive effect on the variable customer loyalty (Y) with a significant level of 0.011 < 0.05. obtained a_{calculated} F value of 31.024 > F_{table} of 3.09 so that the value then F₀ is rejected and F₁ received with a significant 0.000 < 0.05 (which is determined), it can be interpreted that together there is a significant influence between relationship marketing and relationship quality on customer loyalty.

Keywords. relationship marketing, relationship quality, customer loyalty, Indonesia, Muamalat Bank

Introduction

At the age of 20, Bank Muamalat Indonesia rebranded the Bank's logo to further increase *its durability as an Islamic, Modern, and Professional Islamic bank*. Since then, Bank Muamalat Indonesia has changed into a better person and transformed to achieve long-term growth. Thanks to its intensive business strategy, Bank Muamarat Indonesia continues to move towards the concept of “*The Best Islamic Bank and Top 10 Bank in Indonesia with Strong Regional Presence*”. (Alim, 2018)

Muamalat capital adequacy ratio is currently included in the book 3 category and 13.62%. At the same time, this amount is below the CAR book average of the three Islamic banks of 14.25%. Some time ago, PT Minna Padi Investama Sekuritas Tbk (PADI) want to acquire Bank Muamalat. However, these attempts had to fail for several reasons. Therefore, the limited capital of Bank Muamarat cannot be settled. Currently, Bank Muamalat is requesting

additional capital of around RP 4.5 trillion, which will be used to increase the level of bad debts (MFN) or non-performing loans (total) by 4.4% and expand operations. As a result, the House Committee XI invited Otoritas Jasa Keuangan (OJK) and the management of muamalat bank to work meetings. (Kompas, 2018) By expecting a solution to Bank Muamalat's current problems.

Gilaninia, et al (2011) menyebutkan bahwa eksistensi dari sebuah perusahaan tergantung pada pelanggan dari perusahaan tersebut dan usaha lebih dari perusahaan untuk mempertahankan pelanggan tersebut dalam waktu yang lama.

Research on relational marketing is like research conducted by Resvani et al., (2011) found that relational marketing has a significant effect on satisfied customers and customer loyalty. Sohail M. Sadiq, (2012) found that relationship marketing has a positive influence on loyalty customers. Apart from the relationship marketing affects customer loyalty in relationship quality. According to Lages (2005), the quality of the relationship or relationship quality is to measure the quality of the relationship between the organization and its customers. Auruskeviciene, et al. (2010).

One of the factors that affect customer loyalty is customer satisfaction, Barnes (2003) emphasized that to increase loyalty, companies must improve satisfaction and maintain satisfaction in the long term. Study Tariq and Massaoui (2009) found that customer satisfaction has a positive influence on loyalty customers. Muzahid and Parvez (2009), found that customer satisfaction has a significant influence on customer loyalty.

Ilham He said that the company's existence depends on the company's customers and the company's great efforts to retain these customers for a long time. One way to continuously improve customer satisfaction is to use Bribe relationship marketing, et al. Studies conducted by relationships, such as relationship marketing studies, have found that relationship marketing has a significant impact on customer satisfaction and loyalty. Sohail M. Shidak found that relationship marketing has a positive effect on customer loyalty. (Akbar, 2019)

Muamalat Bank Indonesia is one of the Islamic banks in Indonesia. Trying to meet the needs of its customers, by offering several products of bank Muamalat Indonesia. In marketing products, Bank Muamalat Indonesia continues to strive to create a competitive advantage to survive many competitors. If the customer is satisfied with the quality of these products, it tends to affect post-purchase behavior. This causes customers to make repurchases which later these customers are expected to be able to become loyal customers.

Maintaining customer loyalty is needed in the company, but the most important thing is how the company's efforts in conducting *relationship marketing* and *relationship quality* in realizing customer loyalty at Bank Muamalat.

In a study conducted by Ningtyas and Rachmad under the title "The Influence of Trust, Commitment, Communication, Problem Handling, and Customer Satisfaction on The Loyalty of Bank Muamalat Customers in Surabaya". This study examines *relationship quality* by limiting the variables of trust, commitment, communication, problem handling, and customer satisfaction, while many other variables can affect the loyalty of a bank customer such as *service quality*. The result of this study is that the variables of trust and customer satisfaction have a significant effect on the loyalty of Bank Muamalat customers in Surabaya. Variables of commitment, communication, and problem handling do not affect the loyalty of Bank Muamalat customers in Surabaya (Ningtyas & Rachmad, 2019).

Literature review

Relationship Marketing

emphasizing customer recruitment and maintenance by improving the company's relationship with customers. *Relationship Marketing* emphasizes costumers, long-term, customer service, commitment to customers, contact with cuss, and quality (Khasanah , 2018). Colgate dan Danaher in Lupiyoadi tested the effectiveness of implementing this relationship strategy for customer satisfaction and loyalty. Implementing strategies based on the best categories will increase customer satisfaction and loyalty to the marketing relationship. (Fauzi Amir , 2019)

Relationship marketing Marketing relations can be implemented using customer databases. The customer database is a list of usernames that the company needed for a long time (Tjiptono, , 2010)

An alternative to relationship marketing is frequency marketing. It strives to identify, retain, and improve the best customer (best customer) outcomes through value-added, long-term interactive relationships. The concept of this strategy is based on Pareto's principle that "20% of the company's customers can reach 80% of the business". Examples of implementing strategies with *preferred connection cards* are discounts for purchasing large quantities of goods, the presence of empty rooms in certain hotels for customers who often stay, and, various other forms.

Indicator *relationship marketing* research based on Bruhn that:

Trust, Trust is an effort to build trust among consumers. The upper part consists of three features, namely :

Harmony, The existence of a harmonious relationship between the opposite roles of both the company and the consumer

Acceptance, The relationship between clarity of purpose and the presence of mutual recognition is based on the actions of each party

Participation simplicity, Ease of interaction, and eliminationureaucratic or administrative restrictions.

Familiarity, Create a situation where consumers can be satisfied with the relationship they have built consisting of three attributes, namely (Fauzi Amir , 2019):

personal understanding,

personal awareness,

professional awareness.

Complaints handling Defines problem handling as the ability to avoid potential conflicts, provide solutions before problems occur, and discuss solutions openly when problems arise (Saputra, 2018).

Relationship Quality

Well-established relationships with employees and business partners, such as suppliers and others, will help the company in maintaining good relations with its consumers. The stronger a relationship is, the smaller or more difficult it is likely to end (Farida , 2009).

Kotler dan Amstrong defining *relationship quality* is for a process of creating, maintaining, and improving the company's good relationship with customers and other *stakeholders* (Kotler & Amstrong,, 2010).

Zeithaml dan Bitner defines *relationship quality* as the philosophy of running a business, a strategic orientation that transcends and retains, develops existing customers, and attracts new customers. The philosophy assumes that many business consumers prefer to have

a relationship that is established with one company rather than to move constantly between existing groups of companies to find *value* (Tjiptono, 2006)

Menurut Lovelock, Patterson dan Walker which is cited in Huang's success *relationship quality* influenced by three dimensions, namely loyalty, communication, and commitment (Huang, 2019).

Trust is all knowledge agreed upon by the customer and all conclusions made by the customer about the knowledge or information obtained. Trust will come from the belief that the partnership will deliver the benefits expected by both groups.

Communication is the process of exchanging information between individuals through a common system through symbols, signals, behavior,s or actions. To understand this communication two or more people are using the method of communication that is usually carried out by a person, orally or in writing (Purwanto, 2003).

Sheth & Mittal defines that commitment as a strong desire or desire to maintain and continue the relationship or that it has felt and is seen as important and of long-term value (Tjiptono, 2006).

Customer Loyalty

Griffin explains *loyalty is defined as a nonrandom purchase expressed over time by some decision-making unit*". Based on this definition, loyalty can be described as a manifestation of the actions of the decision-making unit to continue purchasing goods or services from a particular company (As Sakina, 2019).

According to Parasuraman, define loyalty In the context of services made possible by marketing related to promises, upholding agreements, improving relationships, and special interests with purchases purchased by service providers.

According to Macintosh, loyalty to service depends more on the development of interpersonal relationships as opposed to loyalty to tangible products. Furthermore, according to Zeithaml, the influence on customer loyalty is more felt in service products, this is further strengthened according to Snyder, it has been proven that customer loyalty is more among service customers than customers of tangible products. Thus, intangible qualities such as reliability and trust play a major role in fostering or maintaining loyalty.

Dimensions of customer loyalty according to Phillip Kotler dan Keller be :

Loyalty to the purchase of products (*Repeat Purchase*), Resistance to negative influences regarding the company (*Retention*), Referencing in total the company's consistency (*Referrals*).

Similarly, with Griffin, loyalty indicators are characterized by the presence of (Chyintia Putri , 2018):

Repeat buyer, That is, the customer repurchases the same product or service that was consumed previously regularly.

Purchases across product and service lines, That is, customers make purchases not only of products that they have consumed before but also purchase of their product lines or services that have been offered by the same company.

Refers to others That is, customers, participate in promoting and recommitting the products or services they have consumed through *word of mouth* to others.

Research Method

This research is a quantitative study that uses the influence of independent variables and dependent variables. In this study, the population to be carried out in the muamalat bank customers is 195,000 population. By using the slovin formula:

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

$$n = \frac{195.000}{1 + 195.000(0,10)^2}$$

n = 99.498 rounded up 100 samples

The method used in data collection to conduct this research is to use the questionnaire division technique. The questionnaire is a data collection technique by filling out questions or statements for respondents to answer them. The respondents referred to in this study were customers at Bank Muamalat Indonesia.

Based on data processing using *the statistical package for social science (SPSS) program for Windows version 21*. Before interpreting the regression results of the research model to be used, a test of the research data is first carried out. This is done to find out whether the model can be considered relevant or not.

The analysis used in this study is a multiple linear regress analysis by conducting several previous tests, namely the classical assumption test consisting of normality test, linearity test, multicollinearity test, heteroskedasticity.

Result and Discussion

a study on consumer answers to questions posed through distributed questionnaires shows that relationship marketing and relationship quality are very important to be considered by business people to attract consumer loyalty, in this study the results of the research will be presented through statistical tests using SPSS 2.0

Based on the results of the normality test as follows

Table 4.1
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	3,26979252
	Absolute	,093
Most Extreme Differences	Positive	,038
	Negative	-,093
Kolmogorov-Smirnov Z		,934
Asymp. Sig. (2-tailed)		,347

Source: Output SPSS 21

The results of the data normality test conducted using *one Sample Kolmogorov-Smirnov Test* obtained a significant value of 0.347. When compared with a probability value of 0.05, the significant value is greater than the probability value ($0.347 > 0.05$). Then it can be concluded that the tested data is normally distributed.

Based on the results of the Linearity Test

Table 4.2
ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
LOYALITAS * RELATIONSHIP MARKETING	Between Groups	(Combined)	782,416	18	43,468	4,185	,000
		Linearity	565,177	1	565,177	54,420	,000
		Deviation from Linearity	217,239	ji	12,779	1,230	,261
Within Groups			841,224	81	10,385		
Total			1623,640	99			

Source: Output SPSS 21

Based on the results of the linearity test, the relationship quality significance value of 0.261 was greater than 0.05. So that the data can be ascertained that the two variables have a significant linear relationship, this means that the changes that occur in the variables are bound by forming a linear line.

Based on the results of the relationship quality linearity test

Table 4.3
ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
LOYALITAS * RELATIONSHIP QUALITY	Between Groups	(Combined)	609,927	11	55,448	4,813	,000
		Linearity	542,800	1	542,800	47,120	,000
		Deviation from Linearity	67,127	10	6,713	,583	,824
Within Groups			1013,713	88	11,519		
Total			1623,640	99			

Source: Output SPSS 21

Based on the results of the linearity test, the relationship quality significance value of 0.824 was greater than 0.05. So that the data can be ascertained that the two variables have a significant

linear relationship, this means that the changes that occur in the variables are bound by forming a linear line.

Based on the results of the Multicholinerity Test

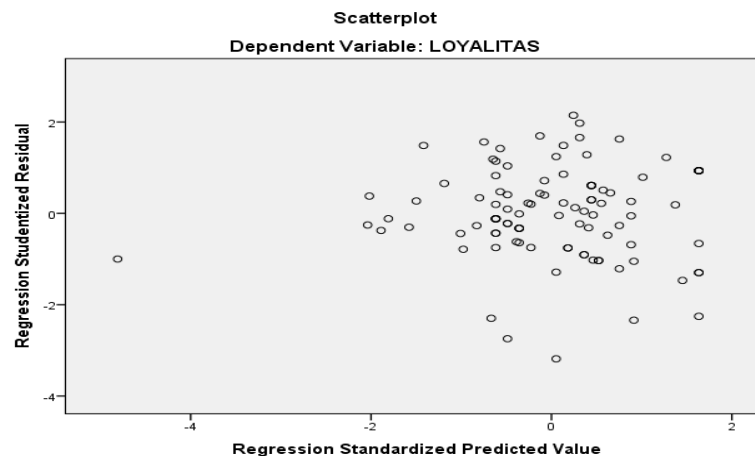
Table 4.4
Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	13,603	3,128		4,349	0		
1 Relationship Marketing	0,329	0,11	0,357	2,979	0,004	0,437	2,288
Relationship Quality	0,455	0,176	0,31	2,586	0,011	0,437	2,288

Source: Output SPSS 21

Based on the results of the multicollinearity test, it can be obtained that the variance inflation factor (VIF) value on the Relationship Marketing (X) variable is 2,288, and the Relationship Quality (Z) variable is 2,288 smaller than 10 or $2,288 < 10$ and $2,288 < 10$. Meanwhile, the tolerance value in the Relationship Marketing (X) variable is 0.437 and the Relationship Quality (Z) is 0.437 greater than 0.10 or $0.437 > 0.10$ and $0.437 > 0.10$. Then it can be concluded that there are no symptoms of multicollinearity between independent variables.

Based on the results of the Heteroskedasticity Test



Based on the above scatterplot output it can be known that:

Spreader data points above and below or around the number 0

Dots do not collect only above or below only

The spread of data points does not form a widening pattern then narrows and widens again.

The spread of data points is unpolated.

The results showed that there was no heteroskedasticity problem or it can be said that the correlation test passed.

Multiple Linear Regression Test

Multiple linear regression test results

		coefficient				
Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	13,603	3,128		4,349	,000
	RELATIONSHIP MARKETING	,329	,110	,357	2,979	,004
	RELATIONSHIP QUALITY	,455	,176	,310	2,586	,011

Based on the table above, the results developed in a regression equation model:

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

$$Y = 13,603 + 0,329 X_1 + 0,455 X_2 + e$$

From the equation above, several things can be expressed, including:

a = constant value (a) or 13.603 meaning customer satisfaction value

before being influenced by the variables relationship marketing and relationship quality is positive.

Coefficient $B_1 = 0.329$ indicates that if the respondent is positive for the *reliability* variable or increases by 1, the product advantage will increase by 0.329

The coefficient $B_2 = 0.455$ indicates that an increase of 1 relationship quality score will increase customer loyalty by 0.455 assuming other free variables. The coefficient of positive value means that there is a positive influence between relationship quality on customer loyalty, the more the relationship quality is good, the more customer loyalty increases

Hypothesis Test

Based on the results of the test hypothesis

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.	
	B	Std. Error				
1	(Constant)	13,603	3,128		4,349	0
	RELATIONSHIP MARKETING	0,329	0,11	0,357	2,979	0,004
	RELATIONSHIP QUALITY	0,455	0,176	0,31	2,586	0,011

Source: Output SPSS 21

Based on *the coefficients* table above, it can be known the magnitude of the calculated t value of each of the two free variables above, namely :

The variable relationship marketing X1 value $t_{count} (2.979) >$ the value of $t_{table} (1.986)$ which means that relationship marketing has a positive effect on variable Y (Customer loyalty) with a significant rate of $0.004 < 0.05$. thus H_0 is rejected and H_1 is accepted, meaning that the relationship variable is accepted, meaning that the relationship variable marketing (X1) partially affects customer loyalty to Bank Muamalat Indonesia City.

The relationship quality variable X2 t value $_{count} (2.586) >$ the table t value (1.986) which means that relationship quality (X2) has a positive effect on the customer loyalty variable (Y) with a significant level of $0.011 < 0.05$. This H_0 is rejected and H_1 is accepted, meaning that the relationship quality variable (X2) partially affects the customer satisfaction of Bank Muamalat Indonesia City.

Simultaneous Test

Simultaneous Test Results (Test f) To determine the simultaneous influence between *relationship marketing* and *relationship quality* is significant on customer loyalty

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	633,420	2	316,710	31,024	,000 ^b
	Residual	990,220	97	10,208		
	Total	1623,640	99			

Source: Output SPSS 21

if the value of $F_{counts} > F_{of\ the\ table}$ then F_0 is rejected and F_1 is accepted and vice versa the value of $F_{counts} < F_{of\ the\ table}$ then H_0 is accepted and H_1 is rejected. Based on table 4.12 in obtaining $a_{calculated}$ F value of $31.024 > F_{table}$ of 3.09 so that the value of F_0 is rejected and F_1 is received with a significant $0.000 < 0.05$ (which is determined), it can be interpreted that together there is a significant influence between relationship marketing and relationship quality on customer loyalty.

Coefficiency Test of Determination

coefficient of Determination Test Results (Test-)R²

Model Summary

Model	R	R Square	Adjusted R Square	Std. The error in the Estimate
1	,625 ^a	,390	,378	3,195

Source: Output SPSS 21

From the output above, the result of the value of the coefficient of determination (R square) is known to know the influence of the two independent variables (relationship marketing and relationship quality) on dependents (customer loyalty) expressed in the value of R Square, which is as large as 0.390 or 39.3%. This means that 39.3% of customer loyalty variables can be explained by the two independent variables in the study, namely relationship marketing, and relationship quality together. while 61.7% is explained by other variables outside of this study.

The results showed that relationship marketing and relationship quality affect customer loyalty. This is in line with research conducted by Ilham Akbar, in the journal "The influence of *relationship marketing* and *relationship quality* on Customer Loyalty with Customer Satisfaction as an Intervening Variable in Mulegh Perfume Products in Purwokerto" The results show that marketing relationships have a positive and significant effect on customer satisfaction. This will increase customer satisfaction with Mulleg Aromatic perfume products in Purwokerto. The quality of the relationship has a positive and significant effect on customer satisfaction, so it will increase customer satisfaction with Mulleg Aromatic perfume products in Purwokerto. (Akbar, 2019)

Fita Elentri Chyintia Putri in *the Thesis* "The effect of *service quality* and *relationship quality* on Customer Loyalty of Bri Syariah Sidoarjo Branch Office" The results of this study show that the quality of service variables has a positive influence on several significant values of $0.008 < 0.05$, and the coefficient of influence on loyalty is 0.336, while the quality of related variables also has an effect. Displayed The significance value of the regression coefficient is $0.283 > 0.05$ and the coefficient of effect is 0.274, so it is partially positive and significant. Since the statistical significance of the F-test is 13,047, the quality of service and relationship compared to the royalties earned by BRI KC Sidoarjo are greater than the comparison value in table F3.0, which is not described in this study. (Chyintia Putri , 2018)

Muhammad Nur Fauzi Amir "The Effect of Customer Value, Customer Satisfaction, Quality of Service and Relationship Marketing on Customer Loyalty" The results showed that: Customer value, customer satisfaction, service quality, and relationship marketing have a major and simultaneous impact on customer loyalty. (Fauzi Amir , 2019)

Conclusion and Limitation

conclusion

the key to successful relationship marketing is how companies can convince with words and actions that customers are partners then the relationship between companies with customers is a friendly relationship. Benefits derived from The application of relationship marketing are confidence benefit, social benefit, and special treatment benefits. In the concept of relationship marketing, the critical success factors are the application of relationship quality.

The general concept of relationship quality is the existence of trust, satisfaction, and commitment owned by the customer in a relationship with the company. Some results studies prove the importance of building relationship quality by companies through trust, satisfaction, and commitment which play a key role in the relationship long term which in turn will create customer loyalty. Is important to pay attention to the dimensions of relationship quality, because currently for consumers important is how the hearts and desires of consumers become more pleasant after getting in touch with marketers.

Limitation

there are some limitations experienced and can be several factors so that it can be paid more attention to future researchers in further perfecting his research because this research itself has shortcomings that need to be improved in research in the future. Some of the limitations in this study, among others: The number of respondents is only 100 people, of course, it is still not enough to describe the real situation. The object of the research is only focused on bank muamalat so it cannot generalize In the process of collecting data, the information provided by the respondent allows dishonesty in providing information.

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