Implication of Relationship Marketing On Loyalty With Brand Image As A Moderation Variable

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Abstract

The application of a relationship marketing strategy is necessary to create customers who are loyal to banking. In addition to relationship marketing, banks must also pay attention to their brand image, because a brand image is one of the keys to increasing and maintaining customer loyalty. This research was conducted to test the effect of the dimensions of relationship marketing consisting of the variables of trust, commitment, and empathy on customer loyalty with a moderating variable, namely brand image. Generation Z customers of Bank Syariah Indonesia (BSI) are the subjects of this study, totaling 105 respondents. Quantitative analysis with moderated regression analysis (MRA) as the method used. In the partial test, the results of the empathy variable have no significant effect, while the trust and commitment variables have a significant effect on customer loyalty. Furthermore, the test results also show that brand image is not able to moderate the influence of relationship marketing variables on customer loyalty.

Keywords: *Relationship Marketing, Customer Loyalty, Brand Image*

Abstrak

Penerapan strategi relationship marketing perlu agar terciptanya nasabah yang loyalitas pada perbankan. Selain relationship marketing, bank juga harus memperhatikan brand image yang dimilikinya, karena brand image salah satu kunci dalam meningkatkan dan mempertahankan loyalitas nasabah. Pada penelitian ini dilakukan dengan tujuan untuk menguji pengaruh dimensi dari relationship marketing terdiri dari varibael kepercayaan, komitmen, dan empati terhadap loyalitas nasabah dengan variabel moderasi yaitu brand image. Nasabah generasi Z Bank Syariah Indonesia (BSI) menjadi subjek penelitian ini yang berjumlah 105 responden. Analisis kuantitatif dengan moderated regression analysis (MRA) sebagai metode yang digunakan. Dalam pengujian secara parsial menunjukkan hasil variabel empati tidak berpengaruh signifikan, sedangkan bahwa variabel kepercayaan dan komitmen berpengaruh signifikan terhadap loyalitas nasabah. Selanjutnya, hasil pengujian juga menunjukkan bahwa brand image

tidak mampu memoderasi pengaruh variabel dari relationship marketing terhadap loyalitas nasabah.

Kata Kunci: *Relationship Marketing, Loyalitas Nasabah, Brand Image*

INTRODUCTION

The good growth of the banking industry indicates that there is also good economic growth in the country. Likewise, the Islamic banking industry continues to grow. Evidence of the rapid development of the Islamic banking industry is also evidenced by the merger of three major Islamic banks, namely Bank Syariah Mandiri (BSM), Bank BRI Syariah, and Bank BNI Syariah to become Bank Syariah Indonesia (BSI). Of course, the presence of Bank Syariah Indonesia (BSI) is expected to be a milestone in the rise of Islamic finance in Indonesia. The number of BSI bank customers reaches more than 14.9 million is certainly an important asset for BSI bank. With such a large number of customers, customer loyalty and satisfaction need to be maintained. As quoted (Hasan, 2021), according to the population of 270.2 million people, the number of Generation Z reaches 75.49 million people or 27.94%. The data was obtained from the results of the 2020 population census, Statistics Indonesian (BPS). According to the generation theory (Codrington & Grant-Marshall, 2004), generation Z (also known as a generation) is someone who was born between 1995 to 2010. an opportunity as well as a challenge for BSI bank to be able to attract Generation Z to become customers and maintain the loyalty of Generation Z who have become customers of BSI bank.

Banks need to change their views so that they are not an only product or service-oriented but also maintain and create loyalty. It is also necessary to have a customer-centered perspective (customer-oriented). (Fornell, 1992) argues that if a customer's desire has been fulfilled by receiving satisfaction, it will lead to customer loyalty. Therefore, customer loyalty is the most important factor for banks to survive and compete with their competitors. In maintaining customer loyalty, companies need to implement certain strategies, one of which is a relationship marketing strategy that allows them to attract new customers and protect existing loyal customers. The purpose of relationship marketing is to create good relationships with customers. According to (Msoka & Elizabeth, 2014), bank product development is easy to duplicate and provides almost the same services. Thus, it is easy for customers to switch to another bank.

The dimensions of trust and commitment are the dimensions of relationship marketing that are most emphasized. This is supported by the statement of (Palmatier et al., 2009) in the Journal of Marketing which states that trust and commitment are the most emphasized theory of relationship marketing, although various other related scientific studies are still in process. Trust influences loyalty to use products(Paramita et al., 2020; Sastra et al., 2018; Suparwata et al., 2017). But in the research of (Hafid, 2019; Satri & Alfian, 2018; Toyyibul, 2014), the results show that loyalty is not influenced by the trust variable. If we look at the dimensions of commitment to loyalty, there is a significant effect (Lestari, 2014; Pratama & Ekowati, 2021; Rosda, 2015). Different from the results of the (Hafid, 2019; Ningtyas & Rachmad, 2011) markets which have commitment results, they do not affect loyalty. In the International Journal of Research in Business & Social Science, five dimensions of relationship marketing are used, one of which is the dimension of empathy. The research conducted by (Derbew, 2019; Farida, 2015) showed the effect of empathy on loyalty. While some show that there is no effect of empathy on loyalty (Purnomo & Hartono, 2008; Rahayu & Alwie,

2010). The three dimensions of relationship marketing were found to be inconsistent with the results of previous research, so they were chosen to be variables in this research.

Not only maintaining good relations with customers but a good company image also needs to be considered. (Darmoyo & Chandra, 2016) researched Garuda Indonesia consumers who researched relationship marketing can affect loyalty which is moderated by brand image, the results show that brand image has succeeded in moderating relationship marketing in influencing consumer loyalty. So a brand image of Bank Syariah Indonesia (BSI), which is now known as the largest Islamic bank in Indonesia, is required to always be able to provide the best service and have a good image. The goal is to create customer loyalty where customers will not switch to other banks and maintain long-term relationships with BSI banks. This study will examine the effect of relationship marketing on customer loyalty, and see whether the brand image is a moderating variable between relationship marketing and customer loyalty. To measure relationship marketing, trust and commitment variables are used as the dimensions of relationship marketing that are most emphasized and coupled with empathy variables which are still not widely used as variables to measure relationship marketing.

LITERATURE REVIEW

Relationship Marketing

The concept of relationship marketing was originally called the relationship approach which was defined as a marketing concept that aims to build, maintain, enhance, and commercialize customer relationships (often but not always long-term relationships) so that the objectives of the parties involved are met, this is done by exchanging and fulfill promises (Gronroos, 1990; Ravald & Grönroos, 1996) state that the essence of relational marketing is the maintenance of relationships between the company and the actors in its microenvironment, namely suppliers, market intermediaries, the public and of course customers as the most important actors. (Evans & Laskin, 1994) defines relationship marketing as the process of building long-lasting relationships with customers and potential customers within the industry, then working together to achieve certain goals. Meanwhile, according to (Kotler & Keller, 2016) relationship marketing is the entire process that building and maintaining good bonds with customers.

Relationship marketing's main goal is not only to create and maintain a permanent customer base but also to reduce the time and effort spent on them (Derbew, 2019). Relationship marketing also plays a major role in bringing companies close to customers to enable companies to accurately and adequately differentiate and satisfy their needs. So it can be concluded that relationship marketing aims to build and maintain interactions with customers and increase the company's ability to better understand customers, increase its market share, and ultimately reduce costs.

(Husnain & Akhtar, 2015) in the Global Journal of Management and Business Research: E-Marketing, there are four key dimensions of relationship marketing, namely trust, communication, commitment, and conflict resolution. While (Zaid et al., 2020) in the International Journal of Research in Business & Social Science use five dimensions of relationship marketing, including bonding, empathy, reciprocity, trust, and commitment. For this study, the authors use the dimensions of trust and commitment as the dimensions of relationship marketing that are most emphasized and

added to the empathy variable which is still not widely used as a variable to measure relationship marketing.

a. Trust is defined as a willingness to depend on the belief of others (Moorman et al., 1992).
b. Commitment is defined as a trusting exchange relationship between parties in which the relationship continues and ensures that the relationship lasts (Morgan & Hunt, 1994).
c. Empathy is defined as matters relating to business relationships that allow two parties to see the situation from the other's perspective and seek to understand the wishes and goals of the other (Sin et al., 2002).

Customer Loyalty

(Oliver, 1999) defines loyalty as a deeply held commitment to consistently repurchase or re-subscribe a preferred product/service in the future, thereby leading to the purchase of the same brand or the same set of brands, despite situational influences and marketing efforts having the potential to cause switching behavior. Meanwhile, (Griffin et al., 2003) define customer loyalty as non-random buying behavior from time to time expressed by several decision-making units. Customer loyalty is an important part of companies to be able to deliver benefits in the form of customer-oriented strategic value so that if customers are well cared for and maintained, they will not be affected and turn to other companies in the long term. Loyal customers according to (Oliver, 1999) can be measured through four stages as follows, cognitive sense (belief), affective sense, conative stage, and action.

Brand Image

The impression that customers have about a particular brand is known as brand image. (Keller, 2013) defines brand image as a customer's perception of a brand, as reflected by brand associations stored in the customer's memory. Meanwhile, (Gardner & Levy, 1999) defines brand image as a series of customer ideas, feelings, and attitudes toward a product. According to (Keller, 2013), three things can distinguish a company's brand image from various brands that can increase the possibility of making purchasing decisions for a brand, namely: favorability, strength, and uniqueness.

Trust and Customer Loyalty

The condition where there is marketing involvement in maintaining customer and company relationships because purchasing decisions must be made immediately by customers before they experience the services provided is an understanding of trust (Paramita et al., 2020). Research by (Pahlevi, 2020; Pratama & Ekowati, 2021) shows the results if the trust variable has a significant effect on customer loyalty. This shows that if customers have good trust in the bank, it can increase customer loyalty to the bank. Based on several previous studies, the hypothesis is as follows.

H1: Trust has a significant effect on customer loyalty of Generation Z Bank Syariah Indonesia.

Commitment and Customer Loyalty

(Moorman et al., 1992) defines commitment as the desire to maintain a valuable relationship and reflect a positive assessment of the relationship. Literary Research

(Rosda, 2015; Sastra et al., 2018) obtained the results that commitment has a significant effect on customer loyalty. This shows that if the bank has a good commitment to its customers, it can have a good effect on the loyalty of the bank's customers. Based on several previous studies, the hypothesis is as follows.

H2: Commitment has a significant effect on customer loyalty of Generation Z of Bank Syariah Indonesia.

Empathy and Customer Loyalty

(Zaid et al., 2020) empathy as a relationship marketing strategy as a relationship marketing dimension that leads to opportunities between consumers and producers to know and understand each other's perceptions. Based on the statement above, is in line with the research of (Derbew, 2019; Farida, 2015) which obtained the results that empathy significantly affects customer loyalty. This means that if the bank has good empathy for its customers, it can increase customer loyalty. Based on several previous studies, the hypothesis is as follows.

H3: Empathy has a significant effect on customer loyalty of Generation Z Bank Syariah Indonesia.

Brand Image as Moderation of Trust in Loyalty

Trust in the brand will form a different brand image for consumers. Brand image depends on the experience of the brand which is then filtered by perception, distortion, and selective retention. The research (Darmoyo & Chandra, 2016) on Garuda Indonesia customers examined the effect of relationship marketing on loyalty moderated by brand image using trust as one of the dimensions of relationship marketing. In this study, the results show that brand image has succeeded in being a variable that moderates the effect of relationship marketing on customer loyalty. That is, if there is a positive brand image, the relationship with consumer loyalty is also positive and brand value is also influenced by positive trust from consumers and the willingness to explore the brand. Based on several previous studies, the hypothesis is as follows.

H4: Brand image moderates the influence of trust on the loyalty of Generation Z customers of Bank Syariah Indonesia.

Brand Image as Moderating Commitment to Loyalty

(Suparwata et al., 2017) commitment is the belief of the related parties to establish a sustainable relationship and continue to maintain the relationship. The long-term relationship related to this commitment is of course also related to the company's image. (Kanafi, 2018) the research reveals the company's image can strengthen the effect of commitment on customer loyalty. That is, the better the company's image, the better the customer loyalty created as a result of the commitment shown by the company. Based on several previous studies, the hypothesis is as follows.

H5: Brand image moderates commitment's effect on Generation Z customers' loyalty to Bank Syariah Indonesia.

Brand Image as Moderating Empathy to Loyalty

(Keller, 2013) brand image is a customer's perception of a brand, as reflected in brand associations stored in the customer's memory. The creation of the company's image is obtained from various sources other than the usual means of communication, the quality of service includes the nature of business, trust, employee responsiveness, empathy, policy assurance, and ethics. Everything will have an impact on improving the image of a company or organization. (Febriani & Andri, 2015) the research found that empathy affects the image of the industry/company. That is, the better the empathy shown by the company, the better the company's image. The empathy shown by a company certainly produces a good view of the industry and will further increase customer loyalty. Based on several previous studies, the hypothesis is as follows.

H6: Brand image moderates the effect of empathy on the loyalty of Generation Z customers of Bank Syariah Indonesia a.

METHODE

This research is quantitative. (Sugiyono, 2006) explains that quantitative research methods use a positive philosophical foundation in researching samples and populations. Sampling is usually done randomly. The population used in this study is all Generation Z in Indonesia who are customers of Bank Syariah Indonesia (BSI). In determining the number of samples will use the theory, wherein determining the number of research samples it is necessary to adjust the number of question items used in the questionnaire, which can be assumed with the number of indicators x 5 to the number of indicators x 10. Based on this theory, the number of samples in this study is 21 (indicators). x 5 = 105 samples (Hair et al., 2010). The sampling technique in this study used a purposive sampling technique. The goal is to determine the sample with a certain consideration (Sugiyono, 2006). In this study, the samples in question are: (1) customers of Bank Syariah Indonesia, (2) have been customers of Bank Syariah Indonesia for a minimum period of one year, and (3) born in 1995 – 2010.

The instrument used in this study consisted of two parts. The first part includes questions related to the demographics of the respondents such as gender, age, occupation, and domicile. The second part contains questions about relationship marketing, brand image, and customer loyalty. All question items in these variables were measured with a 5-point Likert scale. The confidence variable is measured by indicators adopted from (Ramadania, 2009) and consists of five question items. The commitment variable is measured by indicators adopted from (Sastra et al., 2018) and consists of five question items, and the empathy variable is measured by indicators adopted from (Zaid et al., 2020) which consists of four items. question. Brand image is measured by indicators from (Wati et al., 2020) which consists of six question items and customer loyalty is measured by indicators adopted from (Griffin et al., 2003) which consists of five question items.

The analytical tool used in this study is SPSS 25. The research instrument must first be tested for validity and reliability to obtain quality data. The validity test is done by comparing the values of r-count and r-table. If the value of r-count is greater than r-table, then the data is considered valid and meets the requirements. The reliability test is measured by looking for Cronbach's Alpha value. If the value of Cronbach's Alpha variable is greater than 0.6 then the variable is said to be reliable.

Before the regression test is carried out and so that the regression model used in the study is BLUE (Best Linear Unbiased Estimator), the equation used must pass the classical assumption test consisting of normality, multicollinearity, and heteroscedasticity tests (Layaman, 2022). Furthermore, a multiple linear regression test was conducted to determine the effect of the independent variable on the dependent variable. Then for the moderated regression analysis, the Moderated Regression Analysis (MRA) interaction test was used.

RESULT AND DISCUSSION

Profil Respondent

From a total of 105 respondents, information was obtained that the number of female respondents was 82 people or 78.1% and male respondents were 23 people or 21.9%. 62 respondents or 59.0% have been customers for 1-2 years and 43 respondents or 41.0%. has been a customer of bank BSI for more than 2 years. Although the domicile locations of the respondents varied, the Province of the Special Region of Yogyakarta became the most prominent, with 31 respondents, or 29.5%, and respondents from Lampung Province, which were 18 respondents, or 17.1%. Most of the respondents were aged between 21 to 24 years, namely 80 respondents or 76.2%, and the majority of respondents worked as students, namely 86 respondents or 81.9%. The majority of respondents are also users of savings products as many as 96 respondents or 91.4%. This proves that the respondents of Generation Z are generally in the age range of 21 to 24 years and use BSI bank products to save because most of them are still working as students.

Regression Analysis and Hypothesis Testing

The results of data processing for multiple linear regression in this study can be seen below.

Table 1 Multiple Linear Regression Analysis Results

Variable X	Unstandardized Coefficients	t_{hitung}	Signifikansi
	B		
Constant	-2.931	-1. 207	0.230
Trust (X1)	0.296	2.076	0.040
Commitment (X2)	0.547	3.681	0.000
Empathy (X3)	0.252	1.962	0.053

Source: SPSS Data Processing version 25

As can be seen in Table 1 above, multiple linear regression equations can be made as follows; Y = -2.931 + 0.296X1 + 0.547X2 + 0.252X3 + e where X1 is the trust variable, X2 is the commitment variable, X3 is the empathy variable, Y is customer loyalty, and e is the standard error. To determine the effect of each independent variable on the dependent variable, a t-test was carried out with the following results:

a) Trust in customer loyalty

In the confidence variable, the value of t-count (2.076) > t-table (1.983) and the significance value (0.040) <0.05, so the first hypothesis (H1) is accepted. Thus, it can be concluded that trust has a significant effect on customer loyalty of Generation Z Bank Syariah Indonesia.

b) Commitment to customer loyalty

In the commitment variable, it can also be seen that the value of t-count (3.681) > t-table (1.983) and the significance value (0.000) < 0.05, so the second hypothesis (H2) is accepted. This means that commitment significantly affects Generation Z customers' loyalty to Bank Syariah Indonesia.

c) Empathy toward customer loyalty

In the empathy variable, it can be seen that the t-count (1.962) < t-table (1.983) and the significance value (0.053) > 0.05, so the third hypothesis (H3) is rejected and it can be interpreted that empathy has no significant effect on customer loyalty of Generation Z Bank Syariah Indonesia.

The next analysis is the Moderated Regression Analysis (MRA) interaction test, the results are as follows.

a. MRA test between trust and brand image

Table 2 MRA Test Results for Trust and Brand Image Variables

Variable	Unstandardized Coefficients	t_{hitung}	Siginifikansi
	B		
Constant	5.787		
Trust (X1)	0.177	0.231	0.818
Brand Image (Z)	0.055	0.079	0.937
X1 Z	0.015	0.466	0.642

Source: SPSS Data Processing version 25

Based on Table 2 above, the value of t-count (0.466) < t-table (1.193) and significance value (0.642)> 0.05 so that the interaction of trust and brand image variables has no significant effect on customer loyalty. That is, the brand image variable does not moderate the influence of the trust variable on customer loyalty and the fourth hypothesis (H4) is rejected.

b. MRA test between commitment and brand image

Table 3 MRA Test Results Commitment Variable and Brand Image

Variable	Unstandardized Coefficients	t_{hitung}	Siginifikansi
	B		
Constant	-4.615		

Commitment (X2)	0.781	0.957	0.341
Brand Image (**Z**)	0.383	0.531	0.597
X2 Z	-0.005	-0.144	0.886

Source: SPSS Data Processing version 25

Based on Table 3 above, the value of t-count (-0.144) < t-table (1.193) and the significance value (0.886) > 0.05 so that the interaction of the commitment variable and brand image has no significant effect on customer loyalty. That is, the brand image variable does not moderate the effect of the commitment variable on customer loyalty and the fifth hypothesis (H5) is rejected.

c. MRA test between empathy and brand image

Table 4 MRA Test Results Empathy and Brand Image Variables

Variable	*Unstandardized Coefficients*	t$_{hitung}$	**Siginifikansi**
	B		
Constant	9.061		
Empathy (X3)	-0.119	-0.136	0.892
Brand Image (**Z**)	0.093	0.160	0.873
X3Z	0.023	0.672	0.503

Source: SPSS Data Processing version 25

Based on Table 4 above, the t-count (0.672) < t-table (1.193) and the significance value (0.503) > 0.05 so that the interaction of empathy and brand image variables has no significant effect on customer loyalty. That is, the brand image variable does not moderate the effect of the empathy variable on customer loyalty and the sixth hypothesis (H6) is rejected.

Discussion

This study aims to examine the effect of the variables of trust, commitment, and empathy which are the dimensions of relationship marketing on customer loyalty, and also to test whether brand image acts as a moderating variable. The test results show that the first hypothesis (H1) is accepted. Thus, trust affects customer loyalty. So that the better customer trust in Bank Syariah Indonesia, the higher customer loyalty for the long term. This is to previous research conducted by (Pahlevi, 2020) which states that trust significantly affects customer loyalty. Then the research literature (Sastra et al., 2018) also states that trust as a part of relationship marketing has a significant effect on customer loyalty. The results of this study are also reinforced by the theory (Morgan & Hunt, 1994) that in an organizational context, the existence of trust leads to a higher level of loyalty.

In addition to H1, this study's second hypothesis (H2) was also accepted. Thus, commitment affects customer loyalty. This means that if the commitment shown by

Bank Syariah Indonesia is increased, then customer loyalty will also increase. This study's results align with the research of (Pratama & Ekowati, 2021), which states that commitment has a significant effect on customer loyalty. If the commitment that is built continues to be adjusted to what the customer needs and the quality of service are improved, the result is that the customer will be very satisfied, and in the long term will affect his loyalty.

The third hypothesis (H3) in this study was rejected. This means that empathy has no significant effect on customer loyalty and whether or not Bank Syariah Indonesia's empathy for customers will not affect customer loyalty. The test results are in line with previous studies by (Zaid et al., 2020) whose results show that empathy as a customer relationship marketing strategy that exists between bank employees and their customers has no significant effect on customer loyalty. This happens because several employees do not greet customers well, and do not understand the wants and needs of their customers so empathy is not a major component in increasing customer loyalty. One of the best feelings by customers is when employees always greet every customer who comes.

In addition to H3, this study's fourth hypothesis (H4) was also rejected. This means that trust by moderating brand image is not able to affect customer loyalty. The results of this study are not to the research (Darmoyo & Chandra, 2016) which states that relationship marketing affects consumer loyalty with brand image as a moderating variable. Where this study uses the trust variable as one of the dimensions of its relationship marketing.

The fifth hypothesis (H5) in this study was also rejected. This means that commitment to moderating brand image is not able to affect customer loyalty. The results showed that the good or bad brand image owned by the company will not affect customer loyalty because of the company's commitment. Although the research shows that if the brand image does not moderate the effect of commitment to customer loyalty, Bank Syariah Indonesia still has to improve and maintain its good image to maintain customer loyalty.

Judging from H3, H4, and H5, this study's sixth hypothesis (H6) was also rejected. Thus, brand image is not a variable that can moderate the effect of empathy on customer loyalty. This means that the good or bad brand image will not affect customer loyalty which is formed by the empathy shown by the company. One manifestation of the bank's empathy is providing appropriate, fast, and safe responses and actions to complaints submitted by customers. However, as quoted (Novianto, 2021), handling complaints by Bank Syariah Indonesia through its call center for skimming cases that occurred in one of its customers requires a long process. Things like this case are related to showing the company's empathy for its customers which can also affect the company's brand image. Thus, improvements must be made so that it does not adversely affect customer loyalty.

CONCLUSION

From the results of the analysis and discussion that have been described previously, conclusions can be drawn, among others, (1) the variables of trust and commitment have a significant effect on customer loyalty, but on the empathy variable the results do not have a significant effect and (2) based on the results of testing on a brand image which acts as a variable moderation, it can be concluded that brand image

cannot moderate the variables of trust, commitment, and empathy towards customer loyalty.

This research can be used as an evaluation for Islamic Banking so that a good relationship marketing with customers, especially generation Z customers. Commitment and trust in the results of this study show a significant influence on customer loyalty, so commitment and good trust must continue to be improved so that customer loyalty is maintained. Although the empathy variable has no significant effect on customer loyalty, it does not mean that the variable can be ignored. Empathy must be considered and improved to create long-term customer loyalty. Likewise, the brand image that needs to be maintained so that the company still has a good image in the eyes of its customers. Meanwhile, for academics, this research can be used as a reference for knowledge and literature as well as regarding the dimensions of relationship marketing on loyalty. For further researchers, they can explore further the dimensions of relationship marketing, especially using other variables as moderation variables.

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