THE EFFECT OF SHARIA RELATIONSHIP MARKETING ON CUSTOMER LOYALTY AT BANK BSI MAKASSAR WITH SATISFACTION OF INTERVENING VARIABLES

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ABSTRACT

This research influences characteristics Sharia marketing and Sharia relationship marketing on customer loyalty at BSI KCP Makassar. Analyze the effect of Sharia marketing and relationship marketing characteristics loyalty with customer satisfaction as an intervening variable. A research method is quantitative. The primary data source is primary data, distributed directly through questionnaires. Secondary data has been presented from various sources. The data collection technique used a questionnaire (questionnaire) with a sample of 67 respondents and literature from several relevant sources. The research data analysis technique is path analysis with reliability tests, validity tests, and classical assumption tests including multicollinearity, heteroscedasticity, normality, and linearity tests. Hypothesis testing includes testing coefficient determination, T-test, and F-test. Results showed characteristics Islamic marketing had a significant positive effect on customer loyalty, BSI Makassar, with a Tcount 2,210 > Ttable 1.997 and a significance value 0.031 at an alpha coefficient of 5%. Sharia relationship marketing has a significant positive effect on customer loyalty at BSI Makassar with a T-count 3,475 > Ttable 1.997 and a significance value 0.031 with an alpha coefficient 5%. Characteristics of sharia marketing and relationship marketing have a significant positive effect on loyalty and customer satisfaction when using the intervening variable value Tcount=2.0412 greater than Ttable=1.99834.
Keywords: Customer Loyalty; Marketing Characteristics; Satisfaction; and Sharia Relationship Marketing

Abstrak

Tujuan penelitian menganalisis pengaruh karakteristik marketing syariah dan relationship marketing syariah terhadap loyalitas nasabah di BSI KCP Makassar Pettarani**.** Untuk menganalisis pengaruh karakteristik marketing dan relationship marketing syariah terhadap loyalitas dengan kepuasan nasabah sebagai variabel intervening. Metode penelitian ini yaitu kuantitatif. Sumber data digunakan yaitu data primer penyebaran kuesioner secara langsung. Data sekunder telah disajikan dari berbagai sumber. Teknik pengumpulan data digunakan penyebaran kuesinoer (angket) dengan sampel sebanyak 67 responden dan kepustakaan dari beberapa sumber yang relevan. Teknik analisis data penelitian ini adalah analisis jalur (*Path Analysis)* dengan uji uji reliabilitas, uji validitas, uji asumsi klasik meliputi uji multikolonieritas, heteroskedastisitas, normalita, linearitas. Dan uji hipotesis meliputi uji koefisien determinasi, uji T, uji F. Hasil penelitian menunjukkan Karakteristik marketing syariah berpengaruh signifikan positif terhadap loyalitas nasabah BSI Makassar nilai T_{hitung} sebesar 2.210 > T_{tabel} 1,997 dan pada nilai signifikansi sebesar 0,031 pada koefisien alpha 5%. Relationship marketing syariah berpengaruh signifikan positif terhadap loyalitas nasabah di BSI Makassar nilai T_{hitung} sebesar 3.475 > T_{tabel} 1,997 dan pada nilai signifikansi sebesar 0,031 koefisien alpha 5%. Karakteristik marketing dan relationship marketing syariah berpengaruh signifikan positif terhadap loyalitas dengan kepuasan nasabah ketika menggunakan variabel intervening nilai T_{hitung} = 2,0412 lebih besar dari T_{tabel} = 1,99834.
Kata Kunci: *Loyalitas Nasabah, Karakteristik Marketing dan Relationship Marketing Syariah*

INTRODUCTION

In the business world, banks expect a high level of satisfaction and loyalty from their customers in line with increasing competition in the hope of providing more value to their customers. Some of the most important priorities for banks are implementing relationship marketing strategies and creating customer satisfaction and loyalty to survive, compete and dominate market share. Because these services can satisfy customers, businesses face the challenge of providing the best service results to their customers. This is important for customers because they trust their bank's services.[1]

The bank still has high optimism to win the banking business competition. This is because the Islamic banking industry is believed to have excellent long-term prospects for the next decade. Currently, Indonesia is the new mecca of the Islamic finance industry in the world. This is based on the structure of Indonesian society which has the largest Muslim population.[2] The correlation between business and ethics in Islam (teachings) is a unit that is not separated from each other (integral), because business without ethics will cause harm, not only for the businessman but all parts/people involved in the business cycle, therefore doing a business activity must be based on business ethics (Islam).[3]

Banking is one of the financial institutions that is expected to provide satisfaction to customers. One form of satisfaction that can be given is to provide a choice of products for customers, provide satisfactory and maximum service, and maintain trust. Currently, competition between financial institutions is very fierce, and various efforts are being made to attract consumers. If the consumer is satisfied, it is hoped that the consumer will return to make a transaction.[4]

Islamic banking can grow further after the passage of Law Number 21 of 2008 concerning Islamic Banking. The MUI's fatwa on several contract products also boosted the position of Islamic banking. Meanwhile, Indonesia's monetary authority, Bank Indonesia, needs to make Islamic banking more accessible and affordable across the country. Services such as wire transfers, clearing, incaso, letters of credit deposits, and others are all included in the realm of Islamic banking. The cost of this activity is deposited into Islamic banks. Additional banking services are services that help facilitate banking operations. This service helps ensure the proper functioning of fund storage and regular financing distribution, both directly and indirectly related to each other.[5]

Islamic banks are desired to be financial institutions that can juxtapose capitalists and those who have excess funds with those who need funds. The functions carried out by Islamic banks are expected to cover the failure of conventional banks as intermediaries that they actually do not do. One of the functions of Islamic banks is to instruct Muslims to carry out muamalah activities naturally and avoid the practice of riba and other practices that contain elements of gharar. And this type of business can result in a negative impact on the economic life of the

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[1] Ustantia Pratiwi Putri, Suharyono, and Yusri Abdillah, "Pengaruh Relationship Marketing Terhadap Kepuasan Dan Loyalitas Nasabah (Studi Pada Nasabah Bank Jatim Cabang Pasuruan)," *Jurnal Administrasi Bisnis (JAB)* 15, no. 2 (2014): 1–9.

[2] Asyraf Mustamin, Ismawati Ismawati, and Trimulato Trimulato, "Analisis Kinerja Keuangan Untuk Menilai Keunggulan Bersaing Pada Bank Syariah Mandiri Indonesia," *Jurnal Hukum Ekonomi Syariah*, 2020, https://doi.org/10.30595/jhes.v0i0.6966.

[3] Andi Zulfikar Darussalam, "Konsep Etika Bisnis Islami Dalam Kitab Sahih Bukhari Dan Muslim," *Jurnal Ilmiah Ekonomi Islam*, 2020, https://doi.org/10.29040/jiei.v6i2.1085.

[4] Heri Setiawan, Maria Magdalena Minarsih, and Azis Fathoni, "Pengaruh Kualitas Produk, Kualitas Pelayanan Dan Kepercayaan Terhadap Kepuasan Nasabah Dan Loyalitas Nasabah Dengan Kepuasan Sebagai Variabel Intervening," *Journal Of Management* 2, no. 2 (2016): 1–17.

[5] St. Hafsah Umar et al., *Keuangan Dan Bank*, 1st ed. (Surabaya: Global Aksara, 2023).

community. Islamic banking is a banking system developed based on sharia principles for people's economic life. Islamic banking is a banking system developed based on sharia principles. Banks must provide exceptional service quality and a sense of security to their customers if they want to grow their business. because it will have an impact on the success of a bank.[6]

The concept of relationship marketing is building, maintaining, and improving relationships with customers. Relationship marketing is the process of creating, nurturing, and transferring superior and value-laden relationships between consumers and other stakeholders. The implications of relationship marketing can create a mutually beneficial relationship by offering good service and the right price. Having a relationship and wanting to retain customers in the long term, will provide benefits for the company. Consumers who are satisfied with the company's services will increase their purchases, not only purchase products but also improve their relationship with the company. If relationship marketing is used correctly, it will help increase customer satisfaction, increase customer loyalty, and increase revenue and growth.[7]

Sharia marketing has several characteristics such as *rabbaniyah, akhlaqiyah, waqi'iyah,* and *insaniyah*. To apply in a service, the whole process will not contradict Sharia principles, if the characteristics of Sharia marketing can be complemented with good products and services and in the right way, consumers will have personal satisfaction that will have an impact on customer loyalty to the company.[8]

There are various challenges in achieving the success of the company, to avoid this, BSI KCP Makassar Pettarani is required to be able to work more optimally, by using various kinds of resources owned so that they can be accepted in the market. One of the things that companies need to pay attention to in achieving success is the implementation of good service. This then becomes the core and is very concerned by the customers of BSI KCP Makassar Pettarani who are required to be able to provide satisfaction for themselves, so that customers can feel and conclude by providing their expectations and assumptions.

Customer satisfaction is a top priority in banking. Therefore, all banks attach great importance to the quality of customer service to ensure that customers are satisfied with the bank's services. In competition between banks, it is necessary to strengthen services that meet the needs and desires of customers so that customers can use banking services with peace of mind. For this reason, banks must have a good marketing strategy so that customers get quality services from banks to increase customer satisfaction in using the services provided by the bank. Bank business people in Indonesia certainly strive for customer loyalty through the formation of customer satisfaction after using their products. High commitment can be pursued if customers are satisfied with a bank. Satisfied customers will become loyal customers, while dissatisfied customers will move to other banks.[9]

Consumption behavior has many factors and can influence the increase in deposit products in Islamic banks. So Islamic banks need to understand people's consumption behavior

[6] Nurul Huda and Mohamad Heykal, *Lembaga Keuangan Islam*, *Kencana* (Jakarta: Kencana, 2010).

[7] K Khairunisa, "Pengaruh Experiential Marketing Dan Relationship Marketing Terhadap Loyalitas Nasabah Dengan Kepuasan Nasabah Sebagai …" (Universitas Islam Negeri Raden Fatah Palembang, 2020), http://repository.radenfatah.ac.id/16677/1/BAB I.pdf.

[8] Rozana Qolbiyah, "Pengaruh Karakteristik Dan Relationship Syariah Marketing Terhadap Loyalitas Dengan Kepuasan Nasabah Sebagai Variabel Intervening (Studi Kasus Pada Bsi Kc Malang Soetta Ex Bris)" (Universitas Islam Negeri (Uin) Maulana Malik Ibrahim Malang, 2021), http://www.ufrgs.br/actavet/31-1/artigo552.pdf.

[9] Yunita Kurnia Sari, "Pengaruh Kualitas Pelayanan, Relationship Marketing Dan Corporate Social Resposibility Terhadap Loyalitas Dan Kepuasan Nasabah Bank," *Jurnal Bisnis Dan Manajemen* 17, no. 2 (2018): 1, https://doi.org/10.20961/jbm.v17i2.17184.

to increase the potential for the development of deposit products in Islamic banks.[10] The market share of Islamic Banking increased to 7.03% (August 2022) from the previous 6.54% (August 2021), which was caused by the conversion of several BPDs. Furthermore, the distribution of ASN salaries through Sharia Banks reached IDR 923.27 billion (December 2022) from the previous IDR 835.08 billion (December 2021), in line with the establishment of Bank Syariah Indonesia (BSI) as one of the Operational Banks distributing state budget funds.[11]

In research related to Sharia characteristics on Customer Satisfaction at PT. Bank Sumsel Babel Syariah KCP UIN Fatah Palembang conducted by Saputra shows that the characteristics of sharia marketing have a significant and positive effect on customer satisfaction of PT. Bank of South Sumatra Babel Syariah KCP UIN Fatah Palembang. Meanwhile, another study related to the Effect of Sharia Marketing Implementation, Customer Satisfaction and Customer Trust on Customer Loyalty at BPRS Bumi Rinjani Kepanjen Malang showed that sharia marketing, customer satisfaction, and customer trust had a insignificant effect on customer loyalty.[12]

Based on the description above, the researcher is interested in conducting more in-depth research related to the influence of sharia marketing characteristics and relationship marketing on customer loyalty by changing the satisfaction variable as an intervening variable. The research was conducted at Bank BSI Makassar branch, considering that BSI is a new Islamic bank, which is the result of the merger of 3 Islamic banks, namely Bank Syariah Mandiri (BSM), Bank BNI Syariah (BNIS), and Bank BRI Syariah (BRIS) to become Bank Syariah Indonesia (BSI) and become the largest Islamic bank currently with the largest number of assets and the largest number of customers. This study aims to analyze the characteristics of Sharia marketing and relationship marketing towards customer loyalty at Bank BSI KCP Makassar. The research is different from other studies both in terms of research location and existing variables. When compared to the previous research that exists, there is research and the results of the findings in this study.

Islamic banking aims to help the implementation of national development to be more fair, united, and equitable in the welfare of the people. In the Handbook of Islamic Banking, it is explained that the basic purpose of Islamic banking is to provide financial facilities by seeking financial instruments that are by the provisions and norms of Sharia. Islamic banks that have developed today have noble duties and goals not only as commercial institutions but also as an institution that pays attention to various aspects of social welfare.[13] In general, the function of Islamic banks, in addition to collecting funds and distributing funds to the community, also provides banking services. Islamic bank services are provided to meet the needs of the community in carrying out their activities.[14]

Marketing is essential to the success of a company because it includes the obligation to persuade customers with the help of carefully crafted visuals. While management is the science and art of managing, regulating, planning and supervising to achieve the expected goals so that

[10] Tri Mulanto, "Perilaku Konsumsi Upaya Meningkatkan Potensi Produk Deposito Di Bank Syariah," *Intizar*, 2016, https://doi.org/10.19109/intizar.v22i2.945.

[11] Bank Indonesia, *Kajian Ekonomi & Keuangan Syariah Sinergi Dan Inovasi: Meningkatkan Kontribusi Ekonomi Dan Keuangan Syariah*, *Bank Indonesia*, vol. I (Jakarta: Bank Indonesia, 2022).

[12] Fetty Rahayu Sri Mulyani, H Hufron, and M Khoirul Abs, "Pengaruh Penerapan Marketing Syariah, Kepuasan Nasabah Dan Kepercayaan Nasabah Terhadap Loyalitas Nasabah Pada Bprs Bumi Rinjani Kepanjen," *Riset Manajemen Prodi Manajemen Fakultas Ekonomi Unisma* 1, no. 1 (2016): 82–94.

[13] Rudi Haryanto, *Manajemen Pemasaran Bank Syariah*, ed. Abdul Wafi, *Duta Media Publishing*, vol. 212 (Pamengkasan: Duta Media Publishing, 2020), www.BankSyariah.com.

[14] Ismawati Ismawati, "Peran Dan Strategi Marketing Funding Dalam Meningkatkan Minat Nasabah Pada Bank Syariah Mandiri KCP Panakukang Kota Makassar," *Al-Mashrafiyah: Jurnal Ekonomi, Keuangan, Dan Perbankan Syariah* 3, no. 1 (2019): 70, https://doi.org/10.24252/al-mashrafiyah.v3i1.7740.

marketing management is a science that studies the creation, maintenance, and improvement of programs for analysis, planning, implementation, and regulation by creating an advantage of value to customers. The concept of Islamic banking marketing does not have much difference from other business sectors. Public trust has a major impact on the financial services sector. The bank's marketing strategy usually revolves around promotion, product price place. Banking stands out from the rest of the service industry because of the many restrictive government provisions and regulations the use of marketing concepts, so that they are more likely to follow the concept for service products. The bank's marketing strategy usually revolves around promotion, product price place. Banking stands out from the rest of the service industry because of the many government provisions and regulations that limit the use of marketing concepts, so it is more likely to follow the concept of service products.[15]

The characteristics of Sharia Marketing consist of four elements, including, Theistis (rabbaniyah), One of the characteristics of Sharia marketing that is not possessed in conventional marketing that has been known so far is its religious nature. Second, Ethics (*akhlaqiyah*) is related to the responsibility for goods and services to be marketed. An entrepreneur must ensure that the products and services produced are bank (*tayyib*) and processed in an acceptable way (halal). So that it does not cause losses to consumers and the community. Third, Realistic (al-waqiah) Sharia Marketing is not an exclusive, fanatical, and rigid concept, but very professional and flexible, understanding very well how to behave and socialize in a very heterogeneous social environment, with different ethnicities, religions, and races. Flexibility is consciously given by Allah SWT so that the application of sharia is always realistic and can keep up with the times. Fourth, Humanistic (*al-insaniyyah*), another characteristic of Sharia marketing is universally humane. The humanist understanding is that Sharia was created for humans to be exalted, their humanity to be maintained and preserved, and their animal nature can be limited by Sharia guidelines. Having humanistic values makes oneself a controlled and balanced human being, not a greedy human being who legalizes all means to maximize profits.[16]

Relationship marketing runs a business that focuses less on finding new customers and more on improving service to existing customers. Relationship marketing encompasses all marketing activities aimed at building and maintaining successful relationships. Relationship marketing is nothing more than an effort by banks to build positive relationships with their customers so that both parties benefit. From this definition, relationship marketing is an effort to get to know customers better so that banks can later serve the needs and desires of customers in the long term.[17]

Customer loyalty is essential to maintaining business continuity for any company. Loyalty is a customer's commitment to a product/service offered by a particular bank, based on very positive reviews or long-term experience in using the product/service, and based on family or pleasure to recommend to friends.[18]

In customer loyalty, confidence means that the product provider or company is confident that what it has chosen is truly accepted back in the future. Customer loyalty arises because the customer truly believes that the one he chooses is the best. How entrepreneurs convince

[15] Umar et al., *Keuangan Dan Bank.*

[16] D Novita, "Implementasi Karakteristik Syariah Marketing Di KSPPS BMT Usaha Artha Sejahtera Bojonegoro" (Universitas Islam Negeri Sunan Ampel Surabaya, 2020), http://digilib.uinsby.ac.id/47783/.

[17] Sayfi Hidayanti, "Pengaruh Karakteristik Syariah Marketing, Relationship Marketing Terhadap Loyalitas Nasabah Dengan Kepuasan Nasabah Sebagai Variabel Intervening (Studi Kasus Pada Bri Syariah Kcp Ungaran)," *Fair Value : Jurnal Ilmiah Akuntansi Dan Keuangan* 4, no. 9 (2022): 3783–89.

[18] Hidayanti.

customers to remain loyal customers of their company.[19] The satisfaction theory states that consumer satisfaction and dissatisfaction are the impact of consumer expectations before purchase with the actual performance of the product when buying a product, consumers have expectations about how the product will perform.[20]

Islam attaches great importance to the balance of physical and non-physical needs which are based on the basic values of Sharia. In consuming a Muslim must consider several things such as the *halalness* of the goods consumed, both the way of obtaining it and the substance, not being *isrof* or exaggerated and *tabzir* or useless. The satisfaction of a Muslim is not based on the number of goods consumed but based on how much value of worship is obtained from what he consumes. The purpose of human life leads to what is called Falah, namely happiness in this world and the hereafter. Happiness will be obtained by humans when all their needs and desires are fulfilled both materially and spiritually, in the short and long term. But the thing that cannot be forgotten as a Muslim is that the life of the world is a field to achieve the goals of the hereafter. So in terms of consumption, all actions taken must of course consider the benefits and blessings produced to remain able to become human beings as the most noble beings.[21]

Method

This type of research is quantitative research. Quantitative research is the process of discovering knowledge by using data in numerical form as a tool to analyze information about the research subject. The data source of this study uses primary data through questionnaires (questionnaires) directly to BSI customers, and secondary data that has been presented through previous journals.

The data collection technique used was the distribution of questionnaires (questionnaires) which were measured using the Likert scale (strongly agree, agree, neutral, and strongly disagree). The population in this study is all customers of Bank Syariah Indonesia KCP Makassar Pettarani with a total of 68,616 people. And the sample determined by the researcher is customers over 18 years old and have been customers of Bank Syariah Indonesia for more than 1 year. And the number of samples taken from the population was 67 samples.

The data analysis technique used in this study is Path Analysis with the tests carried out are reliability tests, validity tests, classical assumption tests including multicollinearity tests, heteroscedasticity, normality, linearity, and hypothesis tests including determination coefficient tests, T-tests, and F tests. The data analysis technique used in this study is Path Analysis the tests carried out are reliability tests, validity tests, classical assumption tests including multicollinearity tests, heteroscedasticity, normality, linearity, and hypothesis tests including determination coefficient tests, T-tests, and F tests. Use SPSS type 26.

RESULTS AND DISCUSSION

Reliability Test

Reliability is used to measure the questionnaire contained in the indicators of the variables. Reliability testing was carried out using the Cronbach Alpa statistical test (α)

Table 1 Reliability Test

[19] Nurul Waqi'ah, "Pengaruh Relationship Marketing, Syariah Marketing Dan Kualitas Pelayanan Terhadap Loyalitas Nasabah (Studi Kasus Nasabah Bank Syariah Bukopin Cabang Surabaya)," *Universitas Islam Negeri Sunan Ampel Surabaya* (Universitas Islam Negeri Sunan Ampel Surabaya, 2019).

[20] Y. Rahmat Akbar, Irsyadi Zain, and Putri Nuraini, "Analisis Dimensi Service Marketing Mix Sebagai Pengukur Kepuasan Nasabah Bank Syariah Di Pekanbaru," *Jurnal Tabarru': Islamic Banking and Finance*, 2019, https://doi.org/10.25299/jtb.2019.vol2(2).4395.

[21] (Trimulato,et al 2022)

No.	Variable	Cronbach Alpha	Information
1.	Characteristics of Sharia Marketing (X1)	0,862	Reliable
2.	Sharia Relationship Marketing (X2)	0,847	Reliable
3.	Loyalty (Y)	0,864	Reliable
4.	Satisfaction (Z)	0,811	Reliable

The results of the reliability test above show that all independent variables have a Cronbach Alpha value above 0.60, namely Sharia Marketing Characteristics (X1) 0.862, Relationship Marketing (X2) 0.847, Loyalty (Y) 0.864 and Satisfaction (Z) 0.811 so that it can be said that the measurement on each variable of the questionnaire used by the researcher is declared reliable so that all statement items in the variable questionnaire can be used for the next test.

Validity Test

This Validity Test is carried out to find out whether or not data will be tested or not.

Table 2 Validity Test

Variable	Items	r Calculate	r Table	Information
Characteristics of Sharia Marketing (X1)	X1.1	0,810**		Valid
	X1.2	0,827**		Valid
	X1.3	0,859**	0,240	Valid
	X1.4	0,876**		Valid
Relationship marketing (X2)	X2.1	0,864**		Valid
	X2.2	0,827**		Valid
	X2.3	0,776**	0,240	Valid
	X2.4	0,847**		Valid
Loyalty (Y)	Y1	0,825**		Valid
	Y2	0,828**		Valid
	Y3	0,872**	0,240	Valid
	Y4	0,824**		Valid
	Y5	0,693**		Valid

	Z1	0,836**		Valid
Satisfaction (Z)	Z2	0,717**		Valid
	Z3	0,868**	0,240	Valid
	Z4	0,777**		Valid

Based on the data obtained by the researcher, the researcher shows that the statement in the questionnaire is said to be valid because it has r- calculated > t- table with a value of n is 65 at the sig level of 5%. Therefore, the statement can be used for the next test because the value of the r-Count is greater than the r-Table of 0.240.

Classical Assumption Test
 1. Multicoloniarity Test

The multicoloniarity test is a way to test whether the regression model finds a correlation between independent variables.

Table 3 Multicoloniarity Test

|		Coefficients^a						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
Model		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-0,677	1,538		-0,440	0,661		
	Characteristics of Sharia Marketing	0,313	0,142	0,239	2,210	0,031	0,366	2,732
	Relationship Marketing	0,527	0,152	0,388	3,475	0,001	0,345	2,898
	Satisfaction	0,410	0,131	0,313	3,121	0,003	0,426	2,346

a. Dependent Variable: Loyalitas

The results of the multicollinearity test in the table above show that: ok
1) The VIF value for the Sharia Marketing Characteristic Variable (X1) is 2.732 < 10 and the Tolerance value is 0.366 > 0.10 so it can be concluded that there is no multicollinearity.
2) The VIF value for the Relationship Marketing Variable (X2) is 2.898 < 10 and the Tolerance value is 0.345 > 0.10 so it can be concluded that there is no Multicoloniarity.
3) The VIF value for the Satisfaction Variable (Z) was 2.346 < 10 and the Tolerance value was 0.426 > 0.10 so it can be concluded that there is no multicollinearity.
2. Heteroscedasticity Test

This heteroscedasticity test is to test whether in the regression model, there is a difference in the variant of the residual from one observation to another.

Figure 1 Heteroscedasticity test
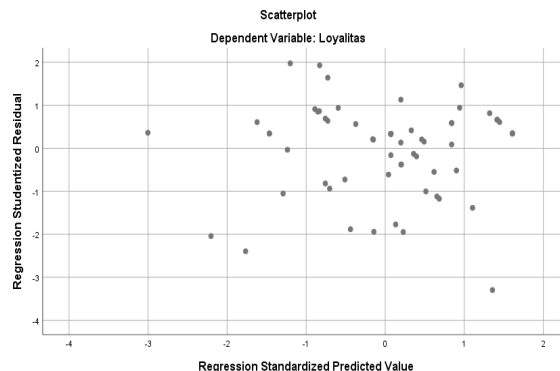
1)   If you look at the image above, it can be seen that the dots do not form an orderly pattern.

3. Normality Test

Normality test to find out whether the data obtained by the researcher is distributed normally or close to normal.

Table 4 Normality Test

One-Sample Kolmogorov-		Unstandardized Residual
N		67
Normal Parameter $s^{a,b}$	Mean	0,0000000
	Std. Deviation	1,90123135
Most Extreme Differences	Absolute	0,112
	Positive	0,074
	Negative	–0,112
Test Statistic		0,112
Asymp. Sig. (2-tailed)		,035c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Based on the table above, it can be seen that the value of N= 67 which means that the number of samples taken is 100, the Kolmogorov-Smirnov value shows a figure of 0.112 and the Asymp Sig (2-tailed) is 0.35. It can be concluded that the data in the regression equation is normally distributed because the Asymp Sig (2-tailed) value is more than 0.05.

4. Linearity Test

The linearity test aims to find out whether the speciation of the model used is correct or not.

Tabel 5 Uji Linearitas

ANOVA Table					
	Sum of Squares	df	Mean Square	F	Sig

			Sum of Squares	df	Mean Square	F	Sig.
Loyalitas * Relationship Marketing	Between Groups	(Combined)	635,133	12	52,928	8,867	0,000
		Linearity	548,358	1	548,358	91,867	0,000
		Deviation from Linearity	86,775	11	7,889	**1,322**	**0,238**
	Within Groups		322,329	54	5,969		
	Total		957,463	66			

Table 6 Linearity Test

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Loyalitas * Karakteristik Syariah Marketing	Between Groups	(Combined)	680,790	12	56,733	11,073	0,000
		Linearity	609,302	1	609,302	118,922	0,000
		Deviation from Linearity	71,488	11	6,499	**1,268**	**0,268**
	Within Groups		276,673	54	5,124		
	Total		957,463	66			

Table 7 Linearity Test

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Loyalitas * Kepuasan	Between Groups	(Combined)	655,915	12	54,660	9,788	0,000
		Linearity	554,817	1	554,817	99,354	0,000
		Deviation from Linearity	101,099	11	9,191	**1,646**	**0,112**
	Within Groups		301,548	54	5,584		
	Total		957,463	66			

See tables 5, 6, and 7 Then:

1) In the Sharia Marketing Characteristics variable (X1), a value of linearity from 0.238 > from 0.05 was obtained. Therefore, it can be concluded that there is a significant linear relationship between the variables of Sharia Marketing Characteristics (X1) and Loyalty (Y). Then on the F value, the calculated F value is 1.322 < 1.97.

2) In the Relationship marketing variable (X2), a value of linearity from 0.267 > 0.05 was obtained. So it can be concluded that there is a significant linear relationship between the variables Relationship marketing (X2) and Loyalty (Y). Then in indigo F, the value of F is 1.268 < 1.97.

3) In the Satisfaction variable (Z), indigo from linearity 0.112 > from 0.05 was obtained. It can then be concluded that there is a significant linear relationship between the Satisfaction (Z) and Loyalty (Y) variables. Then in indigo F, the value

of F was obtained to calculate 1.646 < 1.97.

5. Hypothesis Test
Determination Coefficient Test (R2)

This test is used to find out how much the influence of the independent variable on the bound variable.

Table 8 Determination Coefficient Test (R2) 1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.854ª	.729	.716	2.029

a. Predictors: (Constant), Customer Satisfaction, Sharia Marketing Characteristics, Relationship Marketing

The table above shows a correlation coefficient (R) value of 0.854, which means that there is a relationship between the dependent variable (customer loyalty) and the independent variable (sharia marketing characteristics, relationship marketing, and customer satisfaction) of 0.854. The Determination Coefficient (R-Square) of 0.729 means that the contribution value of the independent variables (characteristics of sharia marketing, relationship marketing, and customer satisfaction) affects the dependent variable (customer loyalty) by 72.9%, the remaining 18.1% is influenced by other variables outside the model.

Table 9 Determination Coefficient Test (R2) 2 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.757ª	.574	.560	1.931

Predictors: (Constant), Relationship Marketing, Characteristics of Sharia Marketing

The table above shows a correlation coefficient (R) value of 0.757, which means that there is a relationship between the dependent variable (customer satisfaction) and the independent variable (characteristics of sharia marketing and relationship marketing,) of 0.757. The Coefficient of Determination (R-Square) of 0.574 means that the contribution value of independent variables (characteristics of sharia marketing and relationship marketing) affects the dependent variable (customer satisfaction) by 57.4%, and the remaining 42.6% is influenced by other variables outside the model.

Test t (Partial Test)
This test is to see the degree of significance of independent variables affecting dependent variables individually or individually.

Table 10 Test T test 1
Coefficients ª

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
nts	B	Std. Error	Beta		
(Constant)	-.677	1.538		-.440	.661
1 Characteristics of Sharia Marketing	.313	.142	.239	2.210	.031
Relationship Marketing	.527	.152	.388	3.475	.001
Customer Satisfaction	.410	.131	.313	3.121	.003

Dependent Variable: Customer Loyalty

As seen in the table above, it can be concluded:

a. The characteristics of sharia marketing (X1) have a calculated t value of 2,210 > t table 1.997 and a significance value of 0.031 at an alpha coefficient of 5%. Because the significance value < 0.05, and the value of t calculated > t table this means that the characteristics of sharia marketing (X1) have a positive and significant effect on Customer Loyalty (Y).

b. Relationship Marketing (X1) has a calculated t-value of 3,475 > table t 1.997 and at a significance value of 0.031 at an alpha coefficient of 5%. Because the significance value < 0.05, and the value of t calculated > t table this means that Relationship Marketing (X2) has a positive and significant effect on Customer Loyalty (Y).

c. Customer Satisfaction (Z) has a calculated t-value of 3,121 > t table 1.997 and at a significance value of 0.031 on an alpha coefficient of 5%. Because the significance value < 0.05, and the value of t calculated > t table this means that Customer Satisfaction (Z) has a positive and significant effect on Customer Loyalty (Y).

2)Table 11 T-test 2
Coefficients a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
ts	B	Std. Error	Beta		
(Constant)	2.554	1.429		1.788	.079
1 Characteristics of	.359	.127	.359	2.820	.006

Sharia Marketing					
Relationship Marketing	.464	.132	.446	3.509	.001

a. Dependent Variable: Customer Satisfaction

Results from the table above;

a. The characteristics of sharia marketing (X1) have a t-value of 2.820 > t table 1.997 and a significance value of 0.006 on the alpha coefficient of 5%. Because the significance value of < 0.05 and the t-value calculated > t table this means that the characteristics of sharia marketing (X1) have a positive and significant effect on customer satisfaction (Z).

b. Relationship marketing (X2) has a t-value of 3.509 > table t-1.997 and a significance value of 0.001 on an alpha coefficient of 5%. Because the significance value < 0.05, the t-value is calculated > t-table, this means that relationship marketing (X2) has a positive and significant effect on customer satisfaction (Z).

Test F (Simultaneous Test)

This test was carried out to find out whether the X and Y variables simultaneously had an effect.

Table 12 F Test 1 (Simultaneous Test)
ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	698.187	3	232.729	56.550	.000 b
	Residual	259.276	63	4.115		
	Total	957.463	66			

a. Dependent Variable: Customer Loyalty
b. Predictors: (Constant), Customer Satisfaction, Sharia Marketing Characteristics, Relationship Marketing.

Based on the test results in the table above, it is known that the results of the F test of the 1st regression model in this study have a coefficient value of 56.550 with a significance value of 0.000 < 0.05. This result means that the independent variable simultaneously has a positive and significant influence on customer loyalty.

Table 13 F Test 2 (Simultaneous Test)
ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	321.103	2	160.551	43.071	.000b
	Residual	238.569	64	3.728		

|	Total	559.672	66			

a. Dependent Variable: Customer Satisfaction
b. Predictors: (Constant), Relationship Marketing, Characteristics of Sharia Marketing

Based on the test results in the table above, it is known that the results of the F test of the 2nd regression model in this study have a coefficient value of 43.071 with a significance value of 0.000 < 0.05. This result means that the independent variable simultaneously has a positive and significant influence on customer satisfaction (Z).

Path Analysis

To test the influence of intervening variables, the path analysis method was used.

Gambar 2 Hasil Model Analisis Jalur
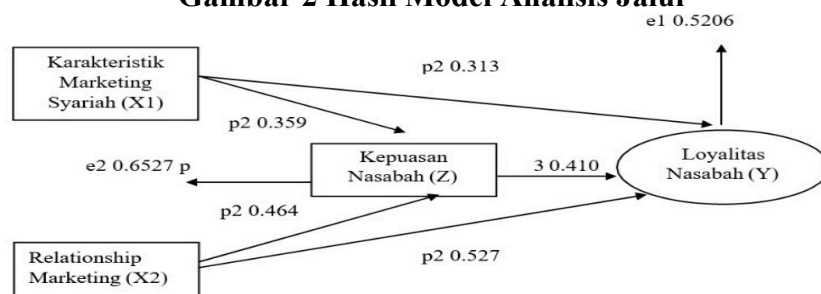
From the figure above, the path analysis model can be tested with a test solution using the formula;

$$Sp2p3 = \sqrt{p3^2 Sp2^2 + p1^2 Sp2^2 + Sp1^2 Sp2^2}$$

Based on Sp2p3, it can be calculated that the statistical t value of the mediation influence is t count = 2.0412 greater than t table = 1.99834, so it can be concluded that there is a mediation influence. Customer satisfaction can mediate the influence of Sharia marketing characteristics on customer loyalty. If t count = 2.2865 is greater than t table = 1.99834 then it can be concluded that there is a mediation effect. Customer satisfaction can mediate the influence of relationship marketing on customer loyalty.

Table 14 Hypothesis Test Results

H1	The characteristics of sharia marketing have a significant and positive effect on customer loyalty at BSI Makassar Pettarani	Accepted
H2	Sharia relationship marketing has a significant and positive effect on customer loyalty at BSI Makassar Pettarani	Accepted

H3	The characteristics of Sharia marketing and relationship marketing have a significant and positive effect on loyalty and customer satisfaction when using intervening variables.	Accepted

Discussion

The results of data processing obtained by the researcher in the T-test showed that the characteristics of sharia marketing (X1) had a calculated t value of 2,210 > t table 1,997 and a significance value of 0.031 at an alpha coefficient of 5%. Because the significance value is < 0.05, and the t-value is calculated > t in the table. So it can be concluded that the characteristics of Sharia marketing (X1) have a positive and significant effect on Customer Loyalty (Y).

The results of data processing obtained by the researcher in the T-test showed that Relationship Marketing (X1) had a calculated t value of 3,475 > t table 1.997 and a significance value of 0.031 at an alpha coefficient of 5%. Because the significance value is < 0.05, and the t-value is calculated > t in the table. So it can be concluded that Relationship Marketing (X2) has a positive and significant effect on Customer Loyalty (Y).

Based on the calculation of the path analysis above, t count = 2.0412 is greater than t table = 1.99834, so it can be concluded that there is an intervening effect. Thus, customer satisfaction can intervene in the influence of Sharia marketing characteristics and relationship marketing on customer loyalty.

CONCLUSION

The results of this study show that the characteristics of Sharia marketing have a significant and positive effect on customer loyalty at Bank Syariah Indonesia KCP Makassar Pettarani. Sharia relationship marketing has a significant and positive effect on customer loyalty at Bank Syariah Indonesia KCP Makassar Pettarani. The characteristics of Sharia marketing and relationship marketing have a significant and positive effect on loyalty and customer satisfaction when using intervening variables. Research is very limited to three variables only, but can be developed for future research with various more appropriate variables. Islamic banks need to improve their marketing strategies to be able to get more customers and also maintain customer satisfaction that has been around for a long time.

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