

The Influence of Relationship Marketing, Customer Satisfaction and Promotion on Customer Loyalty at PT BPRS Mitra Harmoni Malang City

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ABSTRACT

This research aims to determine the influence of Relationship Marketing, customer satisfaction and promotions on customer loyalty at PT BPRS Mitra Harmoni Malang City. The population in this research were customers of PT BPRS Mitra Harmoni Malang City, with a research sample of 100 respondents with a purposive sampling technique. The data collection techniques used were questionnaires, interviews and documentation. The analysis technique uses multiple linear regression with SPSS for Windows 26.0 statistical analysis. The research results show that relationship marketing, customer satisfaction and promotions have a positive and significant effect on customer loyalty. The research results show that relationship marketing has a positive and significant effect on customer loyalty at PT. BPRS Mitra Harmoni Malang City, satisfaction has a significant positive effect on customer loyalty to PT. BPRS Mitra Harmoni Malang City, promotions have a significant positive effect on customer loyalty at PT. BPRS Mitra Harmoni Malang City, and relationship marketing, satisfaction, promotions, influence PT customer loyalty BPRS Mitra Harmoni Malang City.

Keywords: *Relationship Marketing; Customer Satisfaction; Promotion; Customer Loyalty*

INTRODUCTION

The business environment is currently facing very rapid changes, with increasingly fierce competition, especially driven by the era of globalization which makes access easier for business people throughout the world. With more and more competitors appearing, companies are required to have an effective strategy to face these challenges. One of the main keys in winning this competition is the ability to create sustainable competitive advantages. Customer loyalty is one of the most important aspects in achieving this goal, because loyal customers will not only continue to buy the company's products or services, but will also become effective promoters in expanding market share (Triana, 2024).

In the banking world, competition to attract customers is also increasingly fierce. Since banks first appeared in Indonesia during the Dutch East Indies colonial era, this sector has experienced many changes and developments. In 1746, the VOC established De Bank van Leening to support trade, but it failed to operate properly. Then, in 1752, De Bank Courant en Bank van Leening was founded but also went bankrupt (Chan, S,

2003). Throughout its history, many banks played an important role in the Dutch East Indies economy, including De Javasche NV, De Post Pagar Bank, and others. As time goes by, the banking sector in Indonesia is experiencing a massive transformation which has had a significant impact on the country's economy (Triana, 2024).

Currently, Indonesia has various types of banks, including central banks, commercial banks, people's credit banks (BKR), and sharia banks. Sharia banks, which prioritize Islamic sharia principles in their operations, are increasingly in demand by the public. Based on research by Populix, Bank Syariah Indonesia (BSI) is listed as the most widely used sharia bank in Indonesia, with 51% of respondents having used it (Nasution, I., & Frimayasa, A, 2022). Sharia banks attract the attention of the public because the products offered are in accordance with sharia principles, such as sharia savings, hajj savings, sharia deposits and sharia credit. People are increasingly aware of the importance of choosing halal financial services, and Islamic banks provide solutions for those who want to make transactions in accordance with Islamic law (Apriliani, F., & Kusumawati, S. K. A, 2014).

In the context of sharia banking, PT. BPRS Mitra Harmoni Malang City is an example of an institution that has succeeded in providing the best service to customers. As the only Sharia People's Financing Bank (BPRS) in Malang City, this bank is committed to operating a banking system that complies with sharia principles. This bank has obtained an operational permit from Bank Indonesia and is supervised by the Financial Services Authority (OJK), and is registered in the deposit guarantee program by the Deposit Insurance Corporation (LPS) (Zaki, M., & Saiman, S, 2021). Since its founding in 2010, PT. BPRS Mitra Harmoni has grown rapidly, offering various savings and financing products that suit people's needs, such as simple savings, Hajj savings, time deposits, and others.

The success of PT. BPRS Mitra Harmoni in maintaining customer loyalty is greatly influenced by the quality of service provided. Customer loyalty is an important determining factor in a company's competitiveness in the banking industry. Customers who are satisfied with the services provided will tend to continue choosing that bank in the long term (Usmar Wicaksono, P., & Mudiantono, 2017). Therefore, PT. BPRS Mitra Harmoni Malang City always strives to improve service quality to ensure customer satisfaction. Friendly, fast and responsive service as well as pick-up and drop-off facilities to make it easier for customers to make deposits or withdraw savings, are factors that make customers feel comfortable and satisfied (Hisanuddin, I. I, 2024).

Apart from that, promotions and good relationships between banks and customers also play an important role in building customer loyalty. Promotions carried out by PT. BPRS Mitra Harmoni Malang City through various media, such as social media, banners, and financial literacy activities, has become an effective means of attracting public attention and introducing bank products (Nanda Vinilia Putri, Indah Listyani, & Zulfia Rahmawati, 2023). Through creative and sustainable promotional activities, banks can increase customer awareness and build closer relationships. This is further strengthened by giving gifts in the form of souvenirs to certain customers as a form of appreciation for their loyalty (Bimantara, Y., Novita, D., & Jaelani, 2022).

Customer loyalty formed at PT. BPRS Mitra Harmoni Malang City is the result of a combination of several factors, including service quality, customer satisfaction, and promotional activities carried out by the bank. As a financial institution that serves the community with sharia principles, PT (Bahri, S, 2018). BPRS Mitra Harmoni Malang City continues to strive to provide the best for its customers. Customer satisfaction is a top priority because if customers are satisfied with the products and services provided, they will tend to continue choosing that bank and even recommend it to others (Nasution, S., & Putri, A, 2023).

Along with increasing competition in the banking industry, PT. BPRS Mitra Harmoni Malang City must also continue to innovate and improve service quality in order to maintain customer loyalty. One way to achieve this is by understanding customer needs and desires, and trying to meet their expectations. Relationship marketing, which focuses on building long-term relationships with customers, can be an effective strategy for strengthening customer loyalty. By maintaining good relationships and giving special attention to customers, PT. BPRS Mitra Harmoni Malang City can increase customer satisfaction which in turn will increase their loyalty (Badri, J., & Safitri, T. S. R, 2021).

Customer loyalty is also greatly influenced by the level of satisfaction felt by the customer. According to several studies, customer loyalty can be achieved if customers are satisfied with the product or service they receive. Conversely, customer dissatisfaction can cause them to switch to competitors. Therefore, it is important for PT. BPRS Mitra Harmoni Malang City to consistently provide satisfactory services to its customers. By maintaining service quality and listening to feedback from customers, banks can ensure that customers remain loyal and are not easily tempted to switch to another bank (Hidayatullah, S., Rachmawati, I. K., Aristanto, E., Waris, A., & Patalo, R. G, 2020).

The tables contained in this research show how PT. BPRS Mitra Harmoni Malang City has succeeded in increasing the number of customers every year, with the number of customers continuing to grow from year to year. This shows that the bank has succeeded in maintaining customer loyalty through satisfactory service (Mulyani, F. R. S., Hufon, M., & Abs, K, 2020). Effective promotions and good relationships with customers are important factors in maintaining these relationships. Along with the increasing number of customers, PT. BPRS Mitra Harmoni Malang City must continue to maintain service quality and strive to meet customer needs, so that their loyalty is maintained (Ariska, A. D, 2020).

Based on this background, this research aims to analyze the influence of the relationship between relationship marketing, customer satisfaction and promotions on customer loyalty at PT. BPRS Mitra Harmoni Malang City. It is hoped that the results of this research can provide deeper insight into the factors that influence customer loyalty and provide recommendations for PT. BPRS Mitra Harmoni Malang City to further improve service quality and strengthen relationships with customers in order to create long-term loyalty.

METHOD

Sugiyono. (2016), the research method that will be used in this research is a quantitative approach with an explanatory research design, which aims to explain the cause-and-effect relationship between the variables studied. In this research, the variables studied include Relationship Marketing, Customer Satisfaction, Promotion, and Customer Loyalty, which are the main focus to see the extent to which each variable influences customer loyalty in the company or institution studied. Data collection was carried out through surveys using questionnaires distributed to customers or consumers who were the research samples (Muchson, M, 2017). The questionnaire distributed contained questions designed to measure the variables studied, namely the Relationship Marketing variable which includes profits, commitment, communication and truth; the Customer Satisfaction variable which includes service quality, product quality and recommendations; Promotion variables which include promotional messages, promotional media, promotional time, and promotional frequency; and the Customer Loyalty variable which consists of regular purchases, refusing to be offered other products, and recommending to others (Huluk, H., & Santoso, R. P, 2023).

This research uses multiple linear regression data analysis techniques to test the direct and indirect influence between variables. Multiple regression analysis will be used to test the hypotheses that have been formulated, namely the relationship between Relationship Marketing, Customer Satisfaction, and Promotion on Customer Loyalty (Marzuki, M., Wahab, Z., Widiyanti, M., & Sihab, M. S , 2020). Validity and reliability tests will be carried out first on the research instrument to ensure that the questionnaire used can measure what is meant by the variables studied. After the data is collected, valid and reliable data will be analyzed using statistical software to test whether Relationship Marketing, Customer Satisfaction and Promotion have a significant effect on Customer Loyalty, as well as how much each variable contributes to forming customer loyalty (Khotimah, C, 2019).

Apart from that, this research will also discuss the mediation model, namely the influence of customer satisfaction in mediating the relationship between Relationship Marketing and Customer Loyalty. To test this mediation model, researchers will use path analysis techniques which make it possible to see whether customer satisfaction functions as a connecting variable that mediates the influence between Relationship Marketing and Loyalty (Customer Khotimah, C, 2019). This research also considers other controlling variables that might influence research results, such as customer demographics, type of product used, and frequency of product or service use. With this approach, it is hoped that it can provide a more comprehensive understanding of the relationship between the variables studied and their impact on customer loyalty in the company or institution that is the object of research (Jannatul Aulia, & Bashori, 2024).

FINDINGS AND DISCUSSION

This research focuses on PT. Mitra Harmoni Sharia People's Financing Bank, Malang City (hereinafter referred to as "Bank"), which has been operating since

November 1 2010. In order to improve the quality and sustainability of its business, the Bank continues to develop various aspects, starting from licensing, business objectives, to developing office networks. Based on the data obtained, the Bank has several permits required to support operations, including a Taxpayer Identification Number (NPWP) registered at the Malang Tax Service Office, as well as a business permit from the Governor of Bank Indonesia. The Bank also complies with applicable regulations in Indonesia to carry out business activities legally.

Over time, PT. BPRS Mitra Harmoni Malang City experienced significant changes in its organizational structure. One of them is the amendment to the Articles of Association, which was last carried out on November 7 2023. This process was carried out through a deed of amendment which was ratified by notary Fitri Budiani, SH., Mkn., and received approval from the Minister of Law and Human Rights of the Republic of Indonesia. This change focuses on re-appointing the composition of the management which is expected to support efforts to manage the company more professionally and efficiently. This step shows the Bank's commitment to continue adapting to market developments and the applicable legal environment.

The aims and objectives of PT. BPRS Mitra Harmoni Malang City is also reflected in its business strategy, which aims to develop the banking sector with sharia principles. Banks focus on two main things, namely collecting funds from the public through savings products such as savings and time deposits, and distributing funds in various forms of financing, such as murabahah, mudharabah, musyarakah and ijarah. With this approach, the Bank seeks to provide services that not only benefit customers, but also comply with sharia principles which are the basis of its operations. In this way, the Bank contributes to the development of the sharia economy which is increasingly developing in Indonesia.

Apart from that, PT. BPRS Mitra Harmoni Malang City continues to strive to improve the quality of its services by optimizing existing resources. One concrete step is the development of office networks. Currently, the Bank already has one additional cash office in Karangploso, Malang Regency. This step shows that the Bank is not only focused on strengthening internal operations, but also expanding the range of services to make it easier for the public to access banking products. With this development, the Bank seeks to strengthen its position in the local market and provide services closer to the community.

Vision and mission of PT. BPRS Mitra Harmoni Malang City very clearly reflects the company's long-term goals and social responsibility. The vision to become a trusted bank that builds the future reflects not only business ambition, but also the determination to play a role in social and economic development in society. The Bank's mission, which focuses on utilizing company resources efficiently, establishing mutually beneficial partnerships, and playing a role in developing MSMEs, shows a commitment to supporting sustainable economic growth. With this vision and mission, PT. BPRS Mitra Harmoni Malang City hopes to make a meaningful contribution both to society and to the development of the sharia economic sector in Indonesia.

Table 1. Respondent Data Based on Gender

Gender	Frequency	Valid Percent
Man	46	46,0
Woman	55	55,0
Amount	100	100,0

Source: Data Processed by Researchers, 2024

Based on table above, it can be seen that 100 customers of PT BPRS Mitra Harmoni Malang City or 56% of the total respondents are female, while the remaining 46 people or 46% of the total respondents are male. That the customers of PT BPRS Mitra Harmoni Malang City are 100 respondents or 56% of the total respondents as a whole are female. This can be influenced because the customers of PT BPRS Mitra Harmoni Malang City who sell in the market are mostly female.

Table 2. Respondent Data Based on Age

Usia	Frequency	Valid Percent
Age 21 - 25	10	10,0
Age 26 - 30	15	15,0
Age 31 - 35	28	28,0
Age 36 - 40	20	20,0
Age 41 - 45	10	10,0
Age 46 - 50	15	15,0
Age 52- 54	2	2,0
Amount	100	100,0

Source: Data Processed by Researchers, 2024

Based on table above, it can be seen that the age range of customers in the 31-35 year age range is 28%, followed by the age range 36-40 years at 20%, age 26-30 at 15% and age 21-25 at 10%, age 41 -45 by 10% and ages 52-54 by 2%. From this description, PT BPRS Mitra Harmoni Malang City customers are dominated by those aged between 31-35 years. That the customers of PT BPRS Mitra Harmoni Malang City are 100 respondents or 28% of the total respondents in the age range 31-35 years amounting to 28% dominating shows that the average customer in this age range is an adult and has better financial awareness and Financially, you already have your own income to invest in the form of savings or deposits and for future planning.

An overview of respondents based on occupation can be shown in table below:

Table 3. Respondent Data Based on Occupation

Status	Frequency	Valid Percent
Student	5	5,0
Employee	26	26,0
Employee	16	16,0
Trader	53	53,0
Total	100	100,0

Source: Data Processed by Researchers, 2024

Based on table above, it is known that only 5 customers of PT BPRS Mitra Harmoni Malang City or equivalent to 5% of the total respondents came from students, from among employees there were 26 respondents or equivalent to 26% of the total respondents. For employees there were 16 people or the equivalent of 16% of the total respondents, then from the traders there were 53 respondents or the equivalent of 53% of the total respondents as a whole. That 100 respondents of PT BPRS Mitra Harmoni Malang City or 53% of the total respondents work as traders, indicating that the target segment of BPRS customers is customers from the MSME segment (Micro, Small and Medium Enterprises) as well as traders in traditional markets. This focus encourages strengthening financial inclusion and supporting the economy of small people.

An overview of respondents based on obtaining product information can be explained in table below:

Table 4. Respondent Data Based on Obtaining Product Information

Know	Frequency	Valid Percent
Website	20	20,0
Social media	25	25,0
Siblings/Family	55	55,0
Total	100	100,0

Source: Data Processed by Researchers, 2024

Based on table above, it can be seen that the customers of PT BPRS Mitra Harmoni Malang City are 20 respondents or 20% of the total respondents as a whole obtain information through *website*, as many as 25 respondents or 25% of the total respondents obtained information through *social media*, As many as 55 respondents or 55% of the total respondents obtained information through recommendations from friends/relatives/family. That the customers of PT BPRS Mitra Harmoni Malang City are 100 respondents or 55% of the total respondents as a whole get product information through relatives/family because family or relatives are considered more trustworthy

than other sources of information shows that there is a lot of trust in PT BPRS Mitra Harmoni Malang City. high level and also from direct experience so that you can provide real testimonials and experiences.

The Influence of Relationship Marketing on Customer Loyalty

The test results in this research show that the Relationship Marketing variable has a positive and significant effect on Customer Loyalty at PT. BPRS Mitra Harmoni Malang City. Based on the results of statistical analysis, the t-count value obtained is 3.093, which is greater than the t-table value of 1.984. Additionally, the recorded significance value is 0.003, which is smaller than 0.05. Therefore, the first hypothesis (H1) which states that Relationship Marketing has a positive effect on Customer Loyalty can be accepted, while the null hypothesis (Ho) which states that there is no significant influence between the two variables is rejected. Thus, it can be concluded that Relationship Marketing has a positive impact on Customer Loyalty at PT. BPRS Mitra Harmoni Malang City.

This research explores various aspects related to Relationship Marketing at PT. BPRS Mitra Harmoni Malang City and its impact on customer loyalty. From the respondents' answers in the questionnaire, it can be concluded that Relationship Marketing plays an important role in creating customer loyalty. One of the key elements in Relationship Marketing that was observed was the focus on building long-term relationships with customers. This encourages customers to remain loyal to using PT services. BPRS Mitra Harmoni because they feel appreciated and prioritized in every interaction with the bank. One form of service that makes customers feel satisfied is the pick-up and drop-off system, which allows customers to carry out transactions without having to come directly to the office. Bank officers who come to customers' places offer high comfort, especially for those who have limited time or find it difficult to come to the office (Sari, A. C. M., & Lestariningsih, M, 2021).

Apart from that, the commitment of PT. BPRS Mitra Harmoni Malang City in providing the best service is also highly appreciated by customers. This bank always tries to provide excellent service, namely service that is fast, friendly and in accordance with customer needs. Every interaction between customers and bank employees always shows an attitude of professionalism, which is reflected in the quick response to every customer question or request. Clarity and accuracy of information provided by banks is also an important aspect in maintaining customer loyalty. Customers feel safe because the information provided is transparent and accurate, so they can make the right decisions about the products and services they choose. In addition, PT. BPRS Mitra Harmoni Malang City also guarantees the security of personal data and customer transactions in accordance with standards set by the Financial Services Authority (OJK).

The best service provided by PT. BPRS Mitra Harmoni Malang City also includes fast, precise and professional complaint handling. Customers who have problems or complaints can contact the bank directly, and their problems will be handled immediately using clear procedures. This creates a sense of trust and comfort

for customers, which of course contributes to increasing their loyalty. In addition, providing clear information about products and services is an important factor in maintaining long-term relationships with customers. PT. BPRS Mitra Harmoni Malang City always provides detailed information regarding the costs, risks and benefits of each product offered, which allows customers to make informed and wise decisions.

Exclusive services provided by PT. BPRS Mitra Harmoni Malang City is also one of the reasons why customers remain loyal to this bank. All levels of society, from the youngest to the older, receive the same good service. This is reflected in the bank's efforts to provide financial literacy and inclusion, with the aim of providing the public with a better understanding of banking services and financial service institutions in Indonesia. Financial literacy and inclusion are very important, because they can increase people's financial awareness and give them a better understanding of how to manage their finances wisely.

Respondents who took part in this survey showed that the 31-35 year age group dominates, reflecting a better level of financial awareness in this age group. This shows that at this age, many individuals are starting to be more serious about managing their finances, understand the importance of investment, and utilize various banking products to manage savings and financing. This financial awareness is a factor that supports long-term relationships between customers and banks, because they will be more likely to choose banks that offer products and services that can meet their financial needs safely and efficiently.

Support from previous research also strengthens the findings of this study. Research by Triana (2024) and Hisanuddin (2024) reveals that Relationship Marketing has a positive and significant effect on customer loyalty, which is in line with the findings in this research. They show that a good relationship between banks and customers can create trust and satisfaction, which ultimately leads to customer loyalty. This is also supported by a Relationship Marketing approach which is focused on long-term relationships, not just short transactions. The advantage of this approach is that customers feel like they are an important part of the bank's development journey, which encourages them to remain loyal.

However, although this research supports existing findings, there are other studies that disagree. Research by Raden Vina Iskandya Putri (2023) found that Relationship Marketing does not have a significant effect on customer loyalty. These different results may be influenced by various factors, such as differences in research context, respondent characteristics, or other variables not controlled in the study. Therefore, it is important to pay attention to other factors that can influence research results, such as market segmentation, types of banking products offered, and customer perceptions of the quality of services provided by the bank.

From the results of this research, it can be concluded that Relationship Marketing plays a very important role in building customer loyalty at PT. BPRS Mitra Harmoni Malang City. Focusing on friendly, fast and professional service, as well as a pick-up system that makes it easier for customers to make transactions, has proven effective in

increasing customer loyalty levels. In addition, transparency in providing information about products, costs and risks, as well as the bank's commitment to maintaining the security of customer data, further strengthens the relationship between banks and customers. All of these elements create a sense of security and comfort for customers, which ultimately contributes to the sustainability of long-term business relationships between customers and the bank (Raden Vina Iskandya Putri¹, T. A. R, 2023).

Seeing the results of this research, PT. BPRS Mitra Harmoni Malang City can continue to develop its Relationship Marketing strategy by improving service quality and expanding the range of products and services that suit customer needs. Banks need to ensure that every interaction with customers always provides a positive and satisfying experience, so that customers feel appreciated and continue to entrust their financial management to PT. BPRS Mitra Harmoni Malang City. By maintaining good relationships with customers, banks will be able to create high loyalty, which is one of the keys to success in facing competition in an increasingly competitive banking industry.

The Influence of Customer Satisfaction on Customer Loyalty

Based on the results of tests carried out by researchers, the partial test (T Test) shows that the customer satisfaction variable (X₂) has a positive and significant influence on customer loyalty. This is indicated by the t-count value of 3.093, which is greater than the t-table value of 1.984, as well as a significance value of 0.003 which is smaller than 0.05. Thus, it can be concluded that H₁ is accepted, which means that customer satisfaction has a positive influence on customer loyalty at PT. BPRS Mitra Harmoni Malang City, while H₀ which stated there was no influence was rejected.

The results of this hypothesis test are further strengthened by the results of the questionnaire which shows that customers are very satisfied with the services provided by all employees of PT. BPRS Mitra Harmoni Malang City. Customers stated that they felt served in a friendly, fast and professional manner, both when interacting directly in the office and through digital services provided by the bank. This positive testimony shows that the quality of service provided by the bank has met customer expectations and plays an important role in creating high loyalty (Oktariani, A, 2023).

Apart from that, this bank also provides various service channels that make it easier for customers to carry out transactions and payments, such as mobile collection and virtual accounts which are very easy to use for installment payments or other transactions. Responsiveness to customer needs is one of the advantages that increases the level of customer satisfaction. Customers feel comfortable because the security of their personal data and transactions is well maintained, which increases their sense of trust in PT. BPRS Mitra Harmoni Malang City.

Products and services offered by PT. BPRS Mitra Harmoni Malang City also suits customer needs and preferences. This bank offers products such as savings deposits and various financing that can be tailored to customer needs. In addition, when customers file complaints or face problems, this bank handles the problem quickly and provides satisfactory solutions. This strengthens customer satisfaction

levels and encourages them to remain loyal to using bank services and recommend the bank to others.

This research is supported by several previous studies, such as research conducted by Siti et al. (2023) and Octavia (2019), which also shows that customer satisfaction has a positive and significant influence on customer loyalty. The results of this research are in line with the findings in this research, which further strengthens the understanding that a high level of satisfaction will encourage customer loyalty, as well as strengthen the positive image of PT. BPRS Mitra Harmoni Malang City in the eyes of the public and increase its competitiveness in the banking industry.

The Influence of Promotion on Customer Loyalty

Based on the results of tests carried out by researchers, it was found that the t-calculated value for the promotion variable was 3.597 greater than the t-table value of 1.984, and the significance value was 0.044 which was smaller than 0.05. This shows that partially, promotions have a positive effect on customer loyalty at PT BPRS Mitra Harmoni Malang City. Thus, H3 is accepted and H0 is rejected, which means that attractive promotions can create a positive impression of the products offered by the bank. Customers feel they benefit from the promotions provided, which in turn makes them tend to have a better view of the products and services (Octavia, R. 2019).

The results of this hypothesis test further strengthen that promotions have a significant influence on customer loyalty. Based on questionnaires distributed to customers, many stated that promotions that are transparent and provide real benefits increase their trust in the banking products offered. If customers feel that the company fulfills the promises it promotes, they tend to become more loyal to the products and services offered. Therefore, it is important for PT BPRS Mitra Harmoni to ensure that every promotion carried out truly provides added value for customers.

Apart from that, in an effective promotional strategy, there must be a focus on long-term value, namely by using customer data to create promotions that are attractive and suit their needs. Clear and attractive promotions, as well as promotional communications that are transparent and easily understood by all levels of society, are very important so that promotions can run effectively. With the right approach, promotions can be an effective tool for increasing customer loyalty on an ongoing basis. Therefore, banks need to ensure that the messages conveyed through promotions are easy to understand and can be enjoyed by customers.

Customers who are satisfied with the promotions provided will be more likely to recommend the bank to others. This shows that customer loyalty not only persists, but also helps attract new customers. The right promotional strategy not only increases customer loyalty, but also provides opportunities for banks to develop their customer base. Thus, promotions can be an important tool in creating mutually beneficial relationships between banks and customers, as well as increasing customer loyalty to PT BPRS Mitra Harmoni Malang City.

This research is also supported by previous research conducted by Nasution & Frimayasa (2022) and Oktariani (2023), which shows that promotions have a positive

and significant effect on customer loyalty. However, this research is not supported by research from Lawrance et al. (2022), which states that location and promotion partially do not have a significant effect on customer loyalty. Therefore, based on the results of this research, it is recommended that PT BPRS Mitra Harmoni carry out personal selling more often and create interesting content on social media in order to maintain customer loyalty. Providing discounts or other promotions can also be an effective strategy to make customers feel more satisfied and happy, which ultimately increases their loyalty.

Relationship Marketing, Customer Satisfaction and Promotion towards Customer Loyalty

Based on the test results carried out by researchers, the F test results show that the calculated F value is 16.670 with a sig-F value of 0.000 which is smaller than 0.05. This indicates that H1 is accepted and H0 is rejected, which means that the three independent variables in this model—namely relationship marketing, customer satisfaction, and promotion—have a significant influence on customer loyalty. Thus, it can be concluded that all the independent variables used in this research have proven to have a positive influence on customer loyalty at PT BPRS Mitra Harmoni Malang City. These findings show that these factors together can form a high level of loyalty to customers (Siti, I., Endang, L., & Jannah, R. 2023).

Customer loyalty is often reflected in the habit of purchasing products regularly, which reflects a strong level of satisfaction, trust and emotional attachment to the bank. In the case of PT BPRS Mitra Harmoni Malang City, customer loyalty is built based on the trust that has been built. If customers are satisfied with the services provided, the ease of making transactions, and the benefits they get from bank products, they tend to remain loyal even though there are attractive offers from other banks. This trust is an important foundation in maintaining loyalty, because customers feel valued and prioritized.

Customer trust in banks is also influenced by the personal relationship that exists between the bank and the customer. For example, through special services or loyalty programs that provide more attention to customers. With a more personal relationship and profitable programs, customers will feel more appreciated and will not be easily tempted by other bank product offers. Therefore, as long as PT BPRS Mitra Harmoni is able to provide consistent, satisfying service and build strong emotional relationships, customer loyalty will continue to be well maintained. This shows that customer loyalty is more influenced by the quality of the relationships built, not just by competing product offers.

In addition, this research shows that customer loyalty is determined more by relationship marketing factors, customer satisfaction, and promotions provided by banks, rather than just based on products or promotions offered by competitors. This emphasizes the importance of a close relationship between banks and customers, as well as the importance of providing services that not only meet needs, but also provide added value. With the right relationship marketing strategy, high customer satisfaction,

and attractive and useful promotions, PT BPRS Mitra Harmoni Malang City can strengthen customer loyalty and create a competitive advantage in the market.

Even though the results of this research show a significant influence of the three variables on customer loyalty, this research has not found any references that fully support these results. However, based on these findings, it can be concluded that relationship marketing, customer satisfaction, and promotions as a whole have a significant influence on customer loyalty. Therefore, in the future, further research is needed to explore more deeply the influence of these three variables and to strengthen existing findings, as well as develop more effective strategies in maintaining and increasing customer loyalty at PT BPRS Mitra Harmoni Malang City.

CONCLUSION

Based on the results and discussion in this research, it can be concluded that Relationship Marketing, Satisfaction and Promotion have a positive and significant influence on Customer Loyalty at PT. BPRS Mitra Harmoni Malang City. Every variable, whether relationship marketing, customer satisfaction, or promotion, has been proven to play an important role in significantly increasing customer loyalty. In addition, overall, these three variables together have a large influence on the level of customer loyalty, which shows that strategies that focus on good relationships, high satisfaction and effective promotions can strengthen PT customer loyalty. BPRS Mitra Harmoni Malang City.

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