

THE IMPACT OF MOBILE BANKING AND RELATIONSHIP MARKETING ON CUSTOMER LOYALTY

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ABSTRACT

The quality of mobile banking in the banking world is highly prioritized and considered in current customer service, and good relationship marketing is expected to make Islamic banking customers loyal. Looking at today's digital era, it is hoped that this research aims to determine the effect of the quality of mobile banking and relationship marketing on customer loyalty. This study uses a quantitative approach by distributing questionnaires so that primary data is obtained which is processed. The research results show that the quality of mobile banking has a significant effect on the quality of mobile banking, and relationship marketing also has an effect on customer loyalty. However, location has no significant effect on customer loyalty.

Keywords: *Customer Loyalty, Location, Mobile Banking, Relationship Marketing*

INTRODUCTION

Banks are financial institutions that function to collect and distribute funds from and to the community, as well as economic mobilization institutions. Islamic banks are banks that carry out their business activities based on Sharia principles, namely by using Islamic law. Islamic banks operate not using interest as conventional banks do, but using a profit-sharing system (Zephaniah et al., 2020).

Both conventional banks and Islamic banks are affected by changes in customer behavior caused by the growth in internet channel usage and digitalization from year to year (Savila et al., 2019). A substantial body of research reveals that mobile banking is essential to understanding the performance of financial institutions, this is attributed to digitalization in the current era (Savila et al., 2019)

In Indonesia, the development of Islamic banks in general is quite encouraging. The recognition of many Islamic banks as a marker is evidence that the performance of national Islamic banks has increased. According to Ihsan Mojo, an INDEF researcher, the development of Islamic banks in Indonesia has been on track. Islamic banks in Indonesia are growing not only in Indonesia but also in the world. This is partly due to the ability of Islamic banks when facing crises, both the financial crisis in 1998 and the financial

crisis in 2009, where many conventional banks collapsed while Islamic banks continued to survive and soar.

Many factors make the development of Islamic banks in Indonesia. one of them is demographic factors because 87% of the population in Indonesia is Muslim. However, other factors including the quality of banking products, promotional factors, service factors and customer satisfaction also determine the acceptance of Islamic banks in the community. The attractiveness of Islamic banks lies in the difference in providing bank profits to customers with a profit-sharing system also services as an effort so that customers make their choices on Islamic banking services as the main alternative in saving. (Nurrachmi & Setiawan, 2020).

Marketing in Islamic banks also uses Islamic marketing, which is a strategic business discipline that directs the process of creating, offering, and changing value from one initiator to its stakeholders whose entire process is in accordance with Islamic principles (Characteristics et al., 2019). The ability of Islamic banks to conduct marketing as an integrated process designed to apply knowledge, Skills and resources from companies to businesses related to market-related needs allows businesses to provide added value for customers (Zaricha, 2018).

The ability of Islamic banking institutions to retain customers and create barriers so as not to move to other banks in the sense of being loyal is one of the keys to the success of Islamic banking to compete in the market. Customer loyalty is one of the main success factors for Islamic banks in order gain sustainable competitiveness in business competition, a bank must have loyal customers and put continuous faith in the banking company so that they do not have the feeling to move to another bank. (Suhartanto et al., 2018).

Customer loyalty is a person's commitment to the company as evidenced by buying or supporting products or services that are favored in the future even though the influence of the situation and marketing efforts has the potential to cause customers to switch, where satisfaction using certain products or services will cause a sense of enthusiasm to introduce it to anyone they know so that from all marketing points, customer loyalty can be referred to as one of the goals or objectives of a companies (Rodrigo Garcia Motta, Angélica Link, Viviane Aparecida Bussolaro et al., 2021).

Customer loyalty in the banking world is influenced by the quality of mobile banking, especially in this millennial era. Mobile banking is not new in the banking world in Indonesia, this is due to the innovation of banks to compete in global business. Therefore, customer satisfaction and customer loyalty are highly expected from transaction efforts through mobile banking quality (Ash-syukriyyah et al., 2022).

Many new innovations are made by Islamic banks with the aim of making it easier for customers when the transaction process without having to go to a bank or ATM with a more efficient transaction process because it can be done anytime and anywhere in a short time. Where the innovation uses mobile phone technology with internet technology, so that Mobile Banking products can be created. With the creation of mobile banking services, customers can get access to their accounts where there is no need to go to the bank directly. This of course provides benefits and convenience to customers (Novitasari et al., 2021)

Customers are helped a lot from the existence of mobile banking, including in financial activities, it can be more effective, fast and efficient, and can minimize the time customers have without having to do banking transactions directly at the bank. Not only helping customers but Islamic banks also benefit, namely Islamic banks do not need to increase the number of workers for their operations. Not only non-cash banking transactions, mobile banking also makes it easier for customers to pay their obligations such as the obligation to pay internet, water, telephone, electricity, health insurance and other bills without the need to come to the bank. Mobile banking is also equipped with features that make it easier for customers, such as online account opening, online deposit opening, credit.

Research conducted by (Sarimuda, 2022) states that mobile banking has a significant effect on customer loyalty. In Fadhilah's research (2020), the results of her research show that mobile banking variables have a significant effect on customer loyalty. Meanwhile, research conducted by Triyanti et al (2021) stated in their research that mobile banking does not have a significant effect on customer loyalty. However, it is felt that mobile banking alone is still lacking and there needs to be other factors. Relationship marketing in the current era is also very necessary in the banking business world, this is one of the factors that the author will discuss. In the business world, one of the concepts

that has received attention is marketing, especially Relationship marketing (Fageh et al., 2022).

Relationship marketing is a must for Islamic banking. This strategy is very important an effort to build good relationships with customers and develop long-term customer loyalty, this is because of the increasing public expectations for the existence of adequate financial institutions. Creating, building, attracting, nurturing and retaining consumers is indeed a very hard job, because consumers today are in a position as emotional buyers where emotional quotient is superior to intelligent quotient, and the company's competitive advantage is more determined by feel benefit, so marketers need to understand about relationship marketing because consumers prefer relationships that can increase SOW (Share of Wallet) from customers (Fatmariyah et al., 2021).

Relationship marketing aims to create a long-term relationship for cost effectiveness between Islamic banks and their customers, so that both parties feel benefited. Islamic banks can use various strategies in order maintain and improve relationships, including basic strategic strategies such as treating customers as if they were the essence of mass subscriptions (Wulandari, 2019). Research conducted by Siregar (2020) states that relationship marketing has a significant effect on customer loyalty. In the research of Caesar Pradata & Puryandani (2022), the results of the study show that variable relationship marketing has a significant effect on customer loyalty. While research conducted by Y. K. Sari (2018) stated in his research that relationship marketing does not have a significant effect on customer loyalty.

However, because mobile banking cannot be reached by all and cannot serve all customer desires, the location of Islamic commercial banks is a separate consideration. One of the efforts to increase loyalty with a strategic location. Location is the location of the business or sale of goods determined by the company so that it can be reached by customers. A location that is easily accessible to customers will be the main choice, especially in service companies that affect customer loyalty (Hermanto et al., 2019).

In the description above, the creation of customer loyalty does require good mobile banking and also a good relationship, however, the existence of location access is also a consideration. The purpose of this study is to determine the effect of mobile banking quality on customer loyalty, to determine the effect of relationship marketing on customer loyalty, and to determine the effect of location on customer loyalty.

LITERATURE REVIEW

TAM (*Technology Acceptance Model*)

TAM (Technology Acceptance Model) is a model built to analyze and understand, factors influencing the acceptance of a use of technology. This model was introduced by Fred Davis in 1989. TAM aims to explain and estimate user acceptance of a technology, TAM is a model that is considered very influential and is generally used to explain individual acceptance of technology systems (Fahlevi & Dewi, 2019). TAM has the benefit of providing a relationship with technology users in a very wide variety for its users. This component is closely related to convenience and usability (Caroline, 2021).

As a theory, TAM is used to determine the level of acceptance of information systems by using a behavioral approach to examine the acceptance process of an information technology, TAM has two main factors as determinants of acceptance of an information technology, namely usefulness and ease of use (Fahlevi & Dewi, 2019). TAM is a research model approach that is generally used to examine the acceptance of the latest information technology. The TAM research model shows that the use of information technology will further help improve a person's work efficiency so that it can support their work (Ardianto, 2022).

Mobile Banking

Mobile banking is a service that allows bank customers to use mobile phones or smartphones in conducting banking transactions. Mobile banking services can be used with applications downloaded by customers. The convenience offered by mobile banking is much more efficient and with features for purchases, payments and money transfers that are easier than internet banking and SMS banking (Vahlevi & Indra Vitaharsa, 2022).

The purpose of Mobile banking is to make it easier for Islamic bank customers to transact and use services by saving bank transaction costs. Mobile banking is also a customer solution in terms of worship using technology. Customers are also given the freedom to transact 24 hours a day wherever customers are without queuing such as at tellers or ATM machines (Triyanti et al., 2021).

Relationship Marketing

Relationship Marketing is a process, activity and process to build, create, attract, maintain and maintain multi services and increase strong relationships between customers and banks and other stakeholders that can be achieved by exchanging and fulfilling promises in the long term, besides that relationship marketing itself encourages bankers to always think in a long time (Fageh et al., 2022). The concept of relationship marketing is widely understood both professionally and academically which aims at customers who were initially indifferent to become loyal customers to the bank and improve the relationship between customers and bankers (Jiwa, 2018).

Satri & Alfian (2018) states that relationship marketing is formed by 4 factors including:

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1. Belief

Trust is a belief that is held in a relationship with someone related to being honest and helping each other.

2. Commitment

Commitment is a belief between two parties who both want a sustainable relationship, and is considered important that aims to maintain the relationship.

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4. Communication

Communication is the value that can be obtained by customers in relationship marketing related to the value obtained by customers, providing appropriate and reliable information and information about changes in services offered, and proactive communication when there are problems both company and customer.

5. Conflict handling

Conflict handling is a special action when interacting with customers who have problems.

Customer Loyalty

Customer loyalty is customer loyalty where the chosen alternative should provide outcomes equal to or exceed customer expectations, while disloyalty can arise if the results obtained do not meet consumer expectations from customers. High customer loyalty can show the success of a bank in achieving its goal of establishing a company (Dedy Ansari Harahap, 2019).

Loyalty is closely related to good service and satisfaction. In the banking world, customers will become loyal if they are satisfied with the bank's products and services. Loyalty arises because needs and desires are met. Need is a condition where a person feels a lack of a certain item and has the urge to fulfill it. While desires are human needs that have been shaped by individual culture and personality, then carried out repeatedly (Ramadan et al., 2019).

Customer loyalty has an important role in a company. Retaining them means improving financial performance and maintaining the viability of an enterprise, to attract and retain customers. Understanding loyalty is not only defined by re-purchasing from a company, loyalty can also be proven in other ways, such as participating in promoting a company's products and services to their friends, family, or business partners. (Yora Melanda, 2019)

Location

The location of the company cannot be built carelessly, but must pay attention to several factors that must be considered when determining and choosing the location of a bank. The building to determine the location of the head office must consider close to the center of government both in the capital and province. There are marketing channels to distribute so that bank products or services can be easily accessed by customers. These factors include important considerations for customers to make their choices against banks. Banks with strategic locations will also get maximum profits (Hermanto et al., 2019).

In addition, precisely the location also supports the development of Islamic banks. The policy of attaching the location of Islamic banks is very important. The amount of human activity in the location must be strategic and easily accessible by transportation, being on the side of the road that someone can see clearly. Banks with a strategic location

can facilitate customers when carrying out transaction activities with the bank. That is what makes customers less likely to move to another bank (Amalia, 2022)

RESEARCH METHODS

The type of method used in this research is quantitative research method. Quantitative research methods are when a phenomenon is investigated systematically and then data is collected using statistical, computational or mathematical techniques. The types of quantitative research are as follows:

1. Survey research

Survey research is research that aims to obtain data and facts in the field. It is hoped that this research can be useful from precise and real information.

2. Experimental research

Experimental research aims to examine the influence of a particular phenomenon on the symptoms of a particular phenomenon compared to other phenomena that get different treatment (M Ramdhan, 2021).

Populasi

Population in statistical terms, especially with regard to research, is the entire subject of research. The population used in this study is active customers of Bank Syariah Indonesia in Semarang City.

Sampel

According to Bawono (2006) the sample is a subject or object of research chosen as a representative of the population. Then later this research uses the non-probability sampling method and with a purposive sampling approach as the sampling. Purposive sampling is a sampling technique with a certain assessment, so the sample that will be taken is determined by the researcher himself with criteria and considerations that can be adjusted to the research. The criteria set out in this study include:

1. People in Semarang City
2. Bank Syariah Indonesia Customers
3. Mobile banking users (BSI Mobile)

Data Analysis Techniques

The research method used uses quantitative methods with multiple linear regression analysis. Multiple linear analysis is a method with statistical techniques that can be used to analyze between independent variables and dependent variables that are interrelated. The purpose of the multiple linear regression analysis method is to determine the significance of the influence of the independent variable on the dependent variable (Belang, 2019), so that it can contain the following equation:

$$Loy = \beta_0 + \beta_1 MBQ + \beta_2 RM + \beta_3 Loc + e$$

Information:

Loy = Sharia General Bank Customer Loyalty

MBQ = Mobile Banking Quality

RM = Relationship Marketing

Loc = Location

RESULTS AND DISCUSSION

Characteristics of Respondents

The characteristics of respondents aim to provide a picture that wants to be known about the condition of the respondents who are sampled in the study. In this study, there are characteristics based on gender, age, last education and length of time as a customer. The following characteristics are presented in the table.

Table 4.1 Characteristics of Respondents

Gender				
	Frequency	Percent	Valid percent	Cumulative percent
Man	22	22.0	22.0	22.0
Women	78	78.0	78.0	100.0
Total	100	100.0	100.0	
Age				
17-26 Years	97	97.0	97.0	97.0
27-42 Years	2	2.0	2.0	99.0
43-58 Years	1	1.0	1.0	100.0
Total	100	100.0	100.0	
Recent Education				
High School Equivalent	73	73.0	73.0	73.0

Diploma	2	2.0	2.0	75.0
S1	24	24.0	24.0	99.0
S2	1	1.0	1.0	100.0
Total	100	100.0	100.0	
Long Time Costemer				
<1 Years	64	64.0	64.0	64.0
>1 Years	36	36.0	36.0	100.0
Total	100	100.0	100.0	

Source: Processed Data, 2023

Data Analysis

a. Uji Validitas

The validity test is a measure that shows that the variable measured is really the variable that researchers want to study (Arsi, 2021). According to other researchers, validity relates to a variable measuring what it should measure. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire (Sesunan, 2020). The validity test in this study is presented in the following table:

Tabel 4.2 Validity Test Results

Variabel	Question	R-Calculate	R-Table	Description
Mobile Banking (X1)	Butir 1	0,817	0,1966	Valid
	Butir 2	0,828		Valid
	Butir 3	0,882		Valid
	Butir 4	0,869		Valid
	Butir 5	0,844		Valid
Relationship Marketing (X1)	Butir 1	0,800	0,1966	Valid
	Butir 2	0,619		Valid
	Butir 3	0,761		Valid
	Butir 4	0,795		Valid
Loyalitas Nasabah (Y)	Butir 1	0,638	0,1966	Valid
	Butir 2	0,751		Valid
	Butir 3	0,841		Valid
Location (Z)	Butir 1	0,838	0,1966	Valid
	Butir 2	0,876		Valid
	Butir 3	0,880		Valid
	Butir 4	0,852		Valid

Source: Processed Data, 2023

Based on the table above, it can be seen that all questions used in the questionnaire are declared valid which all statement items have $R_{calculate} > R_{tabel}$, so that all questions in this test are used and no questions are omitted.

b. Uji Reliabelitas

The definition of reliability refers to an understanding that the instruments used in research to obtain the information used can be trusted as a data collection tool and are able to reveal actual information in the field (Puskesmas, 2022). To measure a

questionnaire that is an indicator of a variable or construct. A questionnaire is said to be reliable if a person's answers to statements are consistent or stable over time. The reliability of a test refers to the degree of stability, consistency, predictability, and accuracy (Sesunan, 2020). The reliability test in this study is presented in the following table:

Tabel 4.3 Uji Reliabelitas

No	Variable	Cronbach's Alpha	Nilai Batas	Keterangan
1	Mobile Banking	0,889	0,60	Reliabel
2	Relationship Marketing	0,914		Reliabel
3	Loyalitas Nasabah	0,917		Reliabel
4	Location	0,873		Reliabel

Source: *Processed Data, 2023*

The table above shows that all variables have Cronbach's Alpha > 0.60 and > R-table. This shows the study is said to be reliable.

Uji Asumsi Klasik

a. Uji Normalitas

The data normality test can be viewed using the Kolmogorov-smirnov test. Testing normally distributed data can be performed several procedures. namely carrying out certain statistical methods such as the Kologorov-Smirnov test, Shapiro-Wilk test and so on, and making graphs with certain procedures by observing these plot patterns or graphs (Quraysh, 2020).

Tabel 4.6 One-Sampel Kolmogrov-Smirnov Test

Unstandardized Residual		
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.56236212
Most Extreme Differences	Absolute	.076
	Positive	.067
	Negative	-.076
Test Statistic		.076
Asymp. Sig. (2-tailed)		.167 ^c

Source: *Processed Data, 2023*

Based on the management of data in table 4.6 of the data contained in the Kolmogrov-Smirnov nonparametric statistical test, it can be concluded that the normality test in this study has a significance value of 0.167 where the value is > from the significance of 0.05.

b. Uji Multikolinearitas

The multicollinearity test is important because it is used to determine whether or not there is a correlation between predictor variables with one another. In this study, the presence or absence of multicollinearity is seen through the value of VIF (Variance Inflation Factor), as we know if the VIF value is smaller than 10 indicates that there are no symptoms of multicollinearity (Azizah, 2021). The following is presented in the multicollinearity test in tabular form:

Tabel 4.7 Uji Multikolinearitas

Variabel	Tolerance	VIF	Keterangan
Mobile Banking (MB)	0,150	6,650	Tidak terdeteksi multikolinearitas
Relationship Marketing (RM)	0,411	2,430	Tidak terdeteksi multikolinearitas
Lokasi (Loc)	0,148	6,741	Tidak terdeteksi multikolinearitas

Source: Processed Data, 2023

From table 4.7 shows that the multicollinearity test of tolerance values shows > 0.1 and VIF values in table < 10 . So it shows that this test has no symptoms of multicollinearity.

c. Uji Heteroskedastisitas

The heterokedasticity test is used in order to determine the presence or absence of heteroscedasticity in the regression model. This can be done by looking at the scatterplot graph or from the predicted value of the bound variable (SRESID) with residual error (ZPRED). If the graph does not show a certain pattern and does not spread above or below the zero number of the Y axis, it can be concluded that there are no symptoms of heterokedasticity, or it can be interpreted that the research model used is feasible to use (Azizah, 2021). It can also be seen from the following table that if the significance value > 0.05 , heteroscedasticity does not occur.

Tabel 4.8 Uji Heteroskedastisitas

Model	B	Std. Error	Beta	.t	Sig.
Mobile Banking	-.161	.239	-.175	-.675	.501
Relationship Marketing	.156	.198	.124	.788	.432
Lokasi	-.088	.316	-.073	-.278	.782

Sumber: data primer yang diolah, 2023

Based on the test results in table 4.8 shows the significance value of all variables showing 0.501, 0.432 and 0.782 where the signification value has exceeded 0.05. So it can be concluded that there is no heteroscedasticity.

Analysis Deskriptive Statistic

Descriptive statistics can be interpreted by taking action on data to produce certain objectives either in the form of an overview of the data or in the form of conclusions about the conditions or events in which the data is obtained (Martias, 2021). In this study descriptive statistics are used to describe the frequency distribution of data with several calculations, including average, maximum, minimum which can be known from the following table:

Tabel 4.4 Statistik Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation
Mobile Banking	100	5	25	20,47	4,491
Relationship Marketing	100	5	20	15,96	3,275
Loyalitas Nasabah	100	3	15	11,77	2,639
Lokasi	100	4	20	16,39	3,414
Valid N (listwise)	100				

Source: Processed Data, 2023

The table above shows that the amount of data used in this amounted to 100 respondents. The descriptive statistical test above shows that Customer Loyalty as a dependent variable in this study has a maximum value of 15 and a minimum value of 3. Then it is known that the mean value is 11.77 and the standard deviation is 2.639.

Mobile Banking has a maximum value of 25 and a minimum value of 5 where the mean value is 20.47 and the standard of revision is 4.491, the variable relationship marketing has a maximum value of 20 and the minimum value of 5 where the mean value is 15.96 and the standard of revision is 3.275 The location variable has a maximum value of 20 and the minimum value of 4 where the mean value is 16.39 and the standard of revision is 3.414.

Double Regression Analysis

Analisis regresi berganda digunakan untuk mengetahui pengaruh variable mobile banking dan relationship marketing terhadap loyalitas nasabah.

Tabel 4.5 Analisis Regresi Berganda

Model	Std.		Beta	T	Sig.	Tolerance	VIF
	B	Error					
(Constant)	1.174	.839		1.399	.165		
Mobile Banking	.271	.092	.462	2.963	.004	.150	6.650
Relationship Marketing	.179	.076	.222	2.354	.021	.411	2.430
Lokasi	.134	.121	.173	1.102	.273	.148	6.741

Source: Processed Data, 2023

$$\begin{aligned}
 Loy &= \beta_0 + \beta_1 MB + \beta_2 RM + \beta_3 Loc + e \\
 &= 1,174 + 0,271 MB + 0,179 RM + 0,309 Loc + e
 \end{aligned}$$

Model persamaan regresi berganda diinterpretasikan sebagai berikut, Jika variabel mobile banking dan relationship marketing = 0, maka variabel loyalitas nasabah 1,174. Koefisien mobile banking 0,271 berarti jika bertambahnya setiap butir mobile banking, maka loyalitas nasabah juga akan ikut naik sebanyak 0,271 kali dengan asumsi signifikan dan variabel tidak berubah. Koefisien relationship marketing sebesar 0,179 yang artinya apabila bertambahnya setiap poin relationship marketing, maka akan turut naik juga sebanyak 0,179 kali dengan asumsi signifikan dan variabel lain tetap.

Uji Kebaikan Model

a. Uji R Square

The detection of the coefficient of determination in this study is to look at the value of the Coefficient of Determination (R²) in the regression output. The provisions used are as follows, if the value (R²) is close to 0 then the independent variable in explaining the dependent variable is very limited. if the value (R²) is close to 1 then the independent variable provides all the information needed in the dependent variable (Zahara, 2021). The R square test in this study is presented in the following table:

Tabel 4.9 Uji R Square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,806 ^a	0,650	0,639	1,587

Source: Processed Data, 2023

Based on the results in table 4.9 Model R square is 0.650 which means that there is a relationship between the independent variable and the dependent variable because the value of R Square almost reaches 1. Then the determinant value (R²) is 65% so that this states 65% of customer loyalty is influenced by mobile banking and relationship marketing and the rest is influenced / explained by other variables outside the study.

b. Uji Simultan (Uji F)

The F test is a model test with the whole. The F test is used to determine whether the independent variables simultaneously have a significant effect on the dependent variable or not. The decision making is to compare the F value of the calculation result with F according to the table. With the degree of significance (α) is 0.05 (Zahara, 2021). With the calculations presented in the following table:

Uji 4.10 Uji Simultan

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	448,053	3	149,351	59,331	.000 ^b
Residual	241,657	96	2,517		
Total	689,710	99			

Source: Processed Data, 2023

The F test test shown from the table above can be seen that the F_{calculate} value is 59.331 and it is also known that the significance value is 0.000 where this value does not exceed 0.05 so that in this study mobile banking and relationship marketing have a significant positive effect on customer loyalty variables.

c. Uji Validitas Pengaruh (Uji T)

The T test is used to determine whether or not the independent variables can partially affect the dependent variable. To test whether the proposed hypothesis is accepted or rejected, a statistical t (two-sided test) is used to find out (Zahara, 2021). The following t-test is presented:

Tabel 4.11 Uji T (X dan Z terhadap Y)

	Unstandardized	Coeffisien	T	Sig
	B	Std. Error		
Mobile Banking	0,271	0,092	2,963	0,004
Relationship Marketing	0,179	0,076	2,354	0,021
Lokasi	0,134	0,121	1,102	0,273

Source: Processed Data, 2023

The effect of mobile banking quality on customer loyalty

Based on the t test on the mobile banking variable, a significance of 0.004 was obtained where the value was below 0.05. So it can be seen that the quality of mobile banking has a positive effect on customer loyalty. Then it can be known that H0 is rejected and H1 is accepted because the result t is calculated $>$ t table and the signification value $<$ 0.05.

The effect of relationship marketing on customer loyalty

Based on the t test on the relationship marketing variable, a significance of 0.021 was obtained where the value was below 0.05. So it can be known that relationship marketing has a positive effect on customer loyalty. Then it can be known that H0 is rejected and H1 is accepted because the result t is calculated $>$ t table and the signification value $<$ 0.05.

Discussion of Hypothesis Test

This study was conducted to determine the effect of mobile banking and relationship marketing variables on customer loyalty. The sample used was 100 respondents with the criteria of Semarang community, BSI customers and BSI mobile banking users. So the results of hypothesis testing in this study are as follows:

1. The Effect of Mobile Banking Quality on Customer Loyalty

Based on the results of the study shows that the quality of mobile banking has a positive influence on customer loyalty. So the higher the quality value of mobile banking, it can show the possibility of higher customer loyalty. Theoretically this research is in accordance with the TAM (Technology Acceptance Model) theory proposed by Fred Davis which says that it shows that the use of information technology will increasingly help improve one's work efficiency so that it can support his work. Where the quality of mobile banking is a technology from the banking world to help improve customer work efficiency.

The results of this study are in line with previous research that has been researched by Hariansyah (2019), Ash-syukriyyah (2022) and Vahlevi & Indra Vitaharsa (2022) stating that the influence of mobile banking has a positive and significant effect on customer loyalty, but this is not in line with research conducted by E. G. Sari (2021) which states that mobile banking has a negative effect on customer loyalty. The results of

this study show the influence of mobile banking on customer loyalty. This means that customers of Bank Syariah Indonesia Semarang branch office are satisfied with BSI Mobile services and customers of Bank Syariah Indonesia feel that BSI Mobile services have met their expectations. This can be seen in the questionnaire submitted to respondents whose majority of respondents agree with the statements submitted by the researcher. This also confirms that mobile banking services are very influential on customer loyalty of Bank Syariah Indonesia KC Semarang.

2. The Effect of Relationship Marketing on Customer Loyalty

Based on the results of research shows that relationship marketing has a positive influence on customer loyalty. So the higher the value of relationship marketing, it can show the possibility of higher customer loyalty. This is in line with the TAM (Technology Acceptance Model) theory which states the benefits provided between a marketing relationship with customers who use technology in a very wide variety for its users. This component is also closely related to efficiency which will later be easily received by customers when a good relationship is established between the bank and customers.

The results of this study are in line with Ardianto (2022), M. Sari (2018) and also Pahlevi (2020) stating that the influence of relationship marketing has a positive and significant effect on customer loyalty, but this is not in line with research conducted by Dua Mea & Laga (2021) which states that relationship marketing has a negative effect on customer loyalty. The results of this study show a positive influence of variable relationship marketing on customer loyalty.

This means that customers of Bank Syariah Indonesia Semarang branch office are satisfied with the services provided by Bank Syariah Indonesia, customers feel that the relationship marketing has met their expectations. This can be seen in the questionnaire submitted to respondents whose majority of respondents agree with the statements submitted by the researcher. This also confirms that relationship marketing services are very influential on customer loyalty of Bank Syariah Indonesia KC Semarang.

CONCLUTION

Based on the results of the study and also the discussion obtained by researchers about the effect of mobile banking quality and relationship marketing on customer loyalty with location as a control variable, there are several conclusions obtained by researchers. The variable quality of mobile banking has a significant positive effect on customer loyalty as well as the relationship marketing variable which has a significant effect on customer loyalty. Then in this study using control variables, namely location where in this study location does not have a significant effect on customer loyalty.

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