

APPLICATION OF RELATIONSHIP MARKETING TO INCREASE CUSTOMER LOYALTY AT USSPS AUSATH BLOKAGUNG FROM AN ISLAMIC PERSPECTIVE

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ABSTRACT

Study This aims To know the application of relationship marketing by USPPS Ausath Blokagung to increase customer loyalty And Also To know inhibitors and support USPPS Ausath Blokagung in applying relationship marketing. The method used is qualitative, i.e., the researcher collects data using observation, interviews, and documentation. Then, it was done to test credibility with the triangulation technique. Tool analysis of the data uses data collection, data reduction, data display, withdrawal conclusion, and verification (Conclusion drawing/verification). The research results show that relationship marketing enters the category Enough Good, so Also mark service And loyalty customers tend to be pretty loyal. A significant relationship exists between marketing and mark service and the implications on USPPS Ausath customers Blokagung. Mark positive. This indicates that the taller the mark service that customers feel in consuming service, the more the loyalty of USPPS Ausath customers Blokagung will increase. From the Islamic perspective, relationship marketing is mark worship, as Prophet Muhammad SAW exemplifies. Factor supporter in application relationship marketing applied by USPPS Ausath Blokagung, namely USPPS Ausath Blokagung, Already has a Name from Darussalam Islamic Boarding School Blokagung, which is Wrong One boarding school in Banyuwangi. Meanwhile, factor inhibitor is limited room scope USPPS Ausath marketing Blokagung.

Keywords: Marketing Strategy, Customer Loyalty, Relationship Marketing

INTRODUCTION

All institutions, both banking and non-banking institutions that are in contact with financial management, both micro and macro, really need relationship marketing, the aim of which is to convince customers to be more loyal. The implementation carried out by the Sharia Savings and Loans Unit (USSPS) Ausath Blokagung is to use the steak holder

approach at Darussalam Islamic Boarding School Blokagung where Islamic boarding school units such as koppontren are in charge of the economic sector (Ausath Mart 1, 2 and 3, Ausath canteen, Ausath wholesale , Ausath Garment, Ausath Printing,) all of which are stored financially at USPPS Ausath Blokagung, so that indirectly a partnership relationship will be built automatically.

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According to Ririn (2021:16) relationship marketing has the main goal of finding the lifetime value of customers. After the lifetime value is obtained, the next goal is to increase the lifetime value of the customer from year to year. After that, the next goal is to use the advantages of the two goals above to get new customers. One component of relationship marketing is excellent service to customers. This component is the marketer's ability to serve customers with the best service as a basis for building long-term business relationships with customers. Customers have high expectations for service performance to meet their needs. Customers whose expectations are met by the company's services will feel satisfied and will become loyal customers to the company.

Relationship marketing is a strategy related to establishing good relationships with customers/customers in the long term where this relationship is synonymous with friendship between fellow humans. Allah SWT says in QS An-Nisa verse 1.

يَا أَيُّهَا النَّاسُ اتَّقُوا رَبَّكُمُ الَّذِي خَلَقَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ وَخَلَقَ مِنْهَا زَوْجَهَا وَبَثَّ مِنْهُمَا رِجَالًا كَثِيرًا وَنِسَاءً
وَاتَّقُوا اللَّهَ الَّذِي تَسَاءَلُونَ بِهِ وَالْأَرْحَامَ إِنَّ اللَّهَ كَانَ عَلَيْكُمْ رَقِيبًا

Meaning: "O people, fear your Lord who created you from a single person, and from whom Allah created his wife; and from both of them Allah produced many men and women. And fear Allah, by (using) His name you ask each other, and (maintain) friendly relations. Indeed, Allah always watches over you and watches over you."(Translated by Ministry of Religion 2019).

From the verse of the Qur'an above, it can be said that humans are encouraged to be devout and have friendship with each other. Relationship marketing is built on the basis of

the relationship between the company and its customers. This is also part of the friendly relationship which is not only about staying in touch with family and friends, in the marketing sphere there is also an element of friendship in it, especially between the company and customers (Hendriani, 2018:34).

Companies must implement various strategies to attract new customers and retain old customers. One strategy that can be implemented by companies is through a relationship marketing strategy by approaching customers so that the company can find out what customers want. Apart from that, the company can also gain more trust from customers. To be able to increase the level of customer loyalty, companies need to improve communication with customers so they can quickly handle complaints from customers. Trust is a belief that includes the sense of security felt by customers when making transactions with a company. Satisfaction can have an impact on increasing customers' desire to repurchase company products because they get products and services that meet their expectations (Waqi'ah, 2019:42).

According to I Made Sukaresna (2014:45) customer loyalty can be created if consumers feel satisfied with the product they purchased and experience an experience that is far above their desired expectations (exceeded customer expectations) will be fulfilled and feel the facilities obtained by customers and the satisfaction received through the level of service earned from the business. The way to create customer loyalty is by building customer value and satisfaction with the company's products, services and services and creating.

Relationship marketing is one strategy that can be implemented to help achieve these goals, with relationship marketing the goals a company wants to achieve will be easier to achieve. Therefore, starting from the information described above, the author is interested in further research into the thesis which will be prepared with the title application of relationship marketing in an effort to increase customer loyalty at USPPS Ausath Blokagung.

THEORETICAL BASIS

1. Marketing Management

Marketing management is the process of analyzing, planning, implementing, and controlling programs designed to create, establish, and maintain profitable exchanges with target buyers to achieve company goals. And marketing management is an effort to plan, implement (consisting of organizing, directing and coordinating activities) and

supervise or control marketing activities in an organization in order to achieve organizational goals efficiently and effectively.

Allah SWT says in Surah As-shaff verse 4.

اَکَانَهُمْ بُنَیْنٌ مَّرْصُوعٌ God bless you

Meaning: "Indeed, Allah loves those who fight in His cause in orderly rows as if they were a solid building." (Translated by Ministry of Religion 2019).

The Ash-Shaff letter contains a lot of benefits and benefits concepts in organization, as contained in paragraph 4 which discusses management concepts in organizations interpreted as an orderly row and like a structured building sturdy.

2. Relationship Marketing

According to Maulana (2017:45) relationship marketing is a comprehensive strategy and process for acquiring, maintaining and committing to customers to create certain values and agreements for the company and customers. This activity implies the integration of marketing, sales and customer service as well as the supply chain functions of the company in its efforts to gain greater efficiency and effectiveness in delivering customer value. Relationship marketing is a new concept that has emerged in marketing literature in the last few decades. In order for a company to continue to grow and survive, the marketing approach is always updated. One approach that is more widely used by businesses today is relationship marketing. Relationship marketing is a closer and more useful introduction to each customer by creating two-way communication, managing mutually beneficial relationships between customers and the company (Maulana, 2017:39).

Relationship marketing is a term that is closely related to achieving customer satisfaction, obtaining, attracting and persuading customers to buy the products being marketed. Relationship marketing is the creation, maintenance and strengthening of relationships with customers and other stakeholders. The goal of relationship marketing is to offer long-term added value to customers, and the measure of success is long-term customer satisfaction. In this type of marketing, the process is continuous, which requires organizations to maintain relationships through communication to ensure that customer needs are met (Mulyani, 2018: 16).

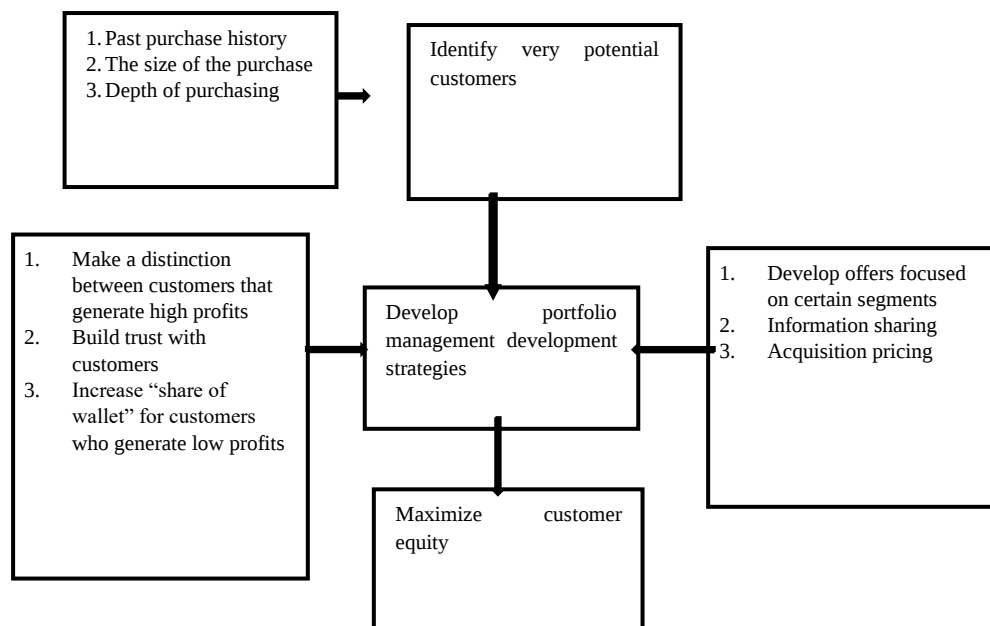
According to Mulyani (2018:16) the main characteristics of relationship marketing are as follows:

- Focusing on customers and not on the products the company produces.
- Put emphasis on customer retention and growth on the acquisition of new customers.
- Controlling the work of teams consisting of various functions within the company rather than work carried out at the department level.
- Rely on listening more than talking.

In building relationship marketing there are four stages, namely:

- Identify and search for the most profitable consumers by paying attention to the possibility or amount of profit obtained from sales.
- Understand the customer profile, including needs, lifestyle, concerns, preferences, desires and attitudes.
- Developing relationships between the company and customers by making contacts, ensuring continuity of relationships, and relationships that last in the long term.
- Customize products or services to take into account the needs of buyers and sellers.

In general, the description of the relationship marketing process is as follows:



From the picture above, it can be explained that the main goal of relationship marketing is to maximize customer equity in the company. The sequence of the process is that the company can identify potential customers using previous purchase history.

The next step is to determine a strategy for acquiring customers by advertising to certain customer segments. This step is then followed by developing a client portfolio management development strategy, separating high and low performing clients. The final step is to maximize customer capital. According to Waqi'ah (2019:14) relationship marketing consists of three dimensions, namely trust, commitment and communication.

3. Customer Loyalty

According to Malau and Herman (2017:41) customer behavior after purchasing a product is determined by customer satisfaction or dissatisfaction at the end of the company's sales process. What is the behavior of making repeat purchases, how consumers or customers express used products and other behavior that describes reactions after using used products. It is known that the goal of business is to create customer satisfaction. Literally, loyal means fidelity or loyalty can be interpreted as fidelity. Customer loyalty refers to buyers, especially regular and repeat buyers.

According to Soegeng and Saparso (2019:26) the benefits of loyal customers are:

- a. Profits obtained from increased purchases, or in the company context in the form of increasing savings balances or official shares.
- b. The benefits obtained from reduced operating costs for loyal customers do not require excessive promotion.
- c. Benefits from recommending other customers. Providing recommendations will function as free advertising or promotion, so that it can save company costs.
- d. The benefits of loyal customers' premium prices will not be affected by price changes.

According to Soegeng Wahyudi and Saparso (2019:30) loyal buyers have several characteristics, namely:

- a. *Makes regular repeat purchases* (make repeat purchases regularly). This loyalty refers to the unit of revenue that results from the decision to continuously supply products or services from the selected company.
- b. *Purchases access product and service lines* (purchasing outside the product and service line) means wanting to buy more products and services offered by the company. Customers who already trust a company for one thing will trust the company for other things as well.
- c. *Refer other* (recommend a product to others) loyal customers voluntarily recommend a company to their friends and colleagues. Because the customer is satisfied with the service provided.

- d. *Demonstrates an immunity to the full extent of the competition*(immune from competition) can mean that customers do not use the same competing products because customers feel comfortable with the service and relationship provided by the company.

Several ways that a company can do to build customer loyalty, namely:

- a. Brand strengthening activities reflect the customer's character and form an emotional connection between the customer and the brand.
- b. Improved service, improvement in customer service matters creates an experience for customers so that they feel appreciated.
- c. Improving product quality will reduce the risk of customers experiencing product failure.

RESEARCH METHODS

1. Types of research

The type of research used by researchers in this research is a qualitative method, where researchers must conduct research by going directly into the field (field research). According to (Sugiyono 2017:2) Qualitative research method is a research method used to explore and understand understanding based on a methodology that analyzes the phenomenon of social conditions in society.

2. Research Location and Time

The location of this research is the USPPS Ausath Blokagung Office, Karangdoro Village, Tegalsari District, Banyuwangi Regency. The time used by researchers to carry out the research was carried out from January to June 2023. The research was carried out directly by first observing at USPPS Ausath Blokagung, Tegalsari District, Banyuwangi Regency.

3. Data and Data Sources

The data source referred to in this research is the data subject from which the data was obtained, the data source used in this research. The data sources in this research are grouped into 2, namely:

a. Primary data

Primary data in this research was obtained by conducting direct interviews with the Manager of USPPS Ausath Blokagung, Mr Abdur Rahman, USPPS Ausath employee Kang Andi who has an administrative position and Kang Hanif as a customer of USPPS Ausath Blokagung.

b. Secondary Data

Secondary data is a source that does not directly provide data to data collectors that is used as support for primary data, such as through other people or documents.

4. Data Collection Procedures

The data collection procedure is the most strategic step in research, because the main aim of the research is to obtain data. Without knowing data collection techniques, researchers will not get data that meets the specified data standards. Data collection can be done in various settings, various sources, and various ways. The data collection procedure consists of several types of collection, in general the data collection procedure consists of four types of collection, namely observation, interviews, documentation, and combination or triangulation.(Sugiyono 2017:296). To obtain accurate data, researchers used three data collection techniques, namely observation, interviews and documentation.

a. Observation

According to Sugiyono (2017:226) observation is a data collection technique that has specific characteristics when compared with other techniques. In this research, the observations carried out were by conducting direct observations in the field to determine the actual conditions at USPPS Ausath Blokagung.

b. Interview

Esterberg (2002) in Sugiyono (2017:231) states that an interview is a meeting between two people to exchange information and ideas through questions and answers, so that meaning can be constructed on one topic. In this research, researchers conducted direct interviews with managers, employees and customers of USPPS Ausath Blokagung.

c. Documentation

The documentation technique in this research is only used as a complement to observation and interview techniques, so that the data obtained is more complete and accurate, researchers will use this documentation technique by searching for data.(Sugiyono 2017:240). In this research, researchers used written data obtained directly from the shop and documented images from interviews and other required images.

5. Data analysis technique

Sugiyono (2019:320) states that data analysis is the process of searching for and compiling data that has been collected through observation, interviews and documentation and organizing it into categories, describing it into units, synthesizing it, arranging it into patterns, choosing which ones to use. important and what will be

studied and make conclusions so that they are easy to understand and the findings can be informed to others. Where the preparation is directed to answer the problem formulation.

Qualitative data analysis is carried out interactively and continues continuously until completion so that the data will become saturated or accurate. Activities in data analysis according to Miles and Huberman include:

- a. Data Collection (data collection)
- b. Data reduction (data reduction)
- c. Data Presentation (data display)
- d. Conclusion Drawing and Verification (conclusion drawing/verification).

RESULTS AND DISCUSSION

The results of the field data findings show that there are three, namely the application of relationship marketing at USPPS Ausath Blokagung, the role of the application of relationship marketing in increasing customer loyalty at USPPS Ausath Blokagung and the supporting and inhibiting factors for implementing relationship marketing at USPPS Ausath Blokagung which will be explained below :

1. Implementation of Relationship Marketing at USPPS Ausath Blokagung

The marketing strategy carried out by Toko Duta is as follows:

- a. Identify potential customers

USPPS Ausath Blokagung always conducts an initial survey when customers register. This aims to minimize risk. The survey carried out also consisted of various aspects, including debts at other banks and the amount of debt. From this, USPPS Ausath can assess and then find out the capabilities of prospective customers so as to provide the amount of financing in accordance with the customer's financial condition. If this is not done, USPPS Ausath will not know the customer's condition, and then the risk of bad financing by the customer could be happened, apart from that, a survey was also carried out to find out how to pay at other banks.

- b. Identify potential customers

What is meant by potential customers here are customers who have sufficient potential or ability that can be used to become targets in product sales. This is so that USPPS Ausath does not make mistakes in offering products of great value. Examples of general depictions in assessing potential customers can be seen from the following table:

No	Name	Year		
		2019	2020	2021
1	Customer A	20,000,000	20,000,000	20,000.00
2	Customer B	15,000,000	30,000,000	40,000,000
3	Customer C	20,000,000	15,000,000	17,000,000

From the table above, it can be seen which customers have the potential to be targeted for product marketing. Customer A has a history of purchasing products with the same nominal value in the last three years, so customer A cannot be a potential customer because he has not made progress in purchasing products. Customer B has a good purchasing history. Where customer B always experiences an increase in product financing every year, therefore customer B can be used as a potential customer. Meanwhile, customer C experienced a decrease in product payments from 2019 to 2020 and then increased again in 2021, so customer C cannot be used as a potential customer because he is less consistent in making product payments.

c. Determining Strategy

After finding potential customers, USPPS Ausath determines a strategy to obtain new customers by advertising products to certain customer segments. However, USPPS Ausath can take advantage of its big name to bind customers without effort.

d. Strategy Development

Strategy development is made to differentiate between customers who generate low profits and high profits. The difference referred to here is only the difference in the amount of financing, not in service, because basically USPPS never differentiates between services, whether for customers who generate high profits or customers who generate low profits.

e. Portfolio Management Development

Portfolio development carried out by USPPS Ausath can be used to generate maximum profits and minimize risks.

f. Maximize customer equity

After carrying out all the processes mentioned above, USPPS enters the final step, namely maximizing the results obtained from USPPS' relationships with all its customers. The maximum results that can be obtained can help USPPS to develop better strategies for the future.

2. Application *relationship marketing* in increasing customer loyalty at USPPS AUSATH Blokagung from an Islamic perspective

USPPS Ausath always implements strategies to increase customer loyalty, including the core results of implementing relationship marketing at USPPS Ausath Blokagung in increasing customer loyalty, namely:

1. Brand strengthening activities reflect the customer's character and form an emotional connection between the customer and the brand.
2. Improved service, improvement in customer service matters creates an experience for customers so that they feel appreciated.
3. Improving product quality will reduce the risk of customers experiencing product failure (Saparso (2019:31)

Based on the results of the interview, USPPS AUSATH Blokagung always improves service to customers, whether the service is provided by the chairman, administration or other fields. Because service is one of the main things and the first thing that prospective customers see so that the seeds of customer loyalty will emerge when they receive good service, on the other hand, if the first impression of service towards prospective customers is not good then the customer will definitely will think badly about USPPS and in the end customers will not be loyal to the company. USPPS AUSATH Blokagung also continues to innovate in developing its products, including improving product quality which can reduce the risk of customers experiencing product failure. This will also greatly determine the level of customer loyalty towards USPPS AUSATH Blokagung.

Draft relationship marketing which is based on a standard and standard Islamic perspective and is recognized in the business world does not yet exist. However, in reality, in Islamic teachings, the concept of relationship marketing brought by western scientists has been stated in the Koran, in fact the concept of relationships in Islamic teachings is more complete than the western concept of relationships. As in the verse of Allah SWT QS Al-Hujurat verse 10 which reads:

﴿ فَاصْلِحُوا بَيْنَ أَخَوَيْكُمْ وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُرْحَمُونَ ﴾

Meaning: "Believers are truly brothers. Therefore, reconcile (improve relations) between your two brothers and fear Allah, so that you may receive mercy." (Translated by Ministry of Religion 2019).

The verse above provides an explanation of the importance of maintaining human relationships, especially in business activities, including the values of the relationship marketing concept.

3. Supporting and inhibiting factors in implementing relationship marketing at USPPS AUSATH Blokagung

The inhibiting factors in implementing relationship marketing at USPPS AUSATH Blokagung are the large number of competitors and the limited scope of USPPS AUSATH Blokagung services. USPPS AUSATH Blokagung as a financial institution certainly also has competitors where to make a customer loyal requires a lot of effort. Therefore, even though the service provided is good, it does not necessarily make customers loyal. Plus efforts to make customers loyal are also carried out by competing banks, all of which also provide the same good service.

The second factor that is an obstacle is the limited scope of USPPS AUSATH Blokagung which is only limited to regional Islamic boarding schools. Seeing that competing institutions are institutions that have a wider reach, this is the main weakness of USPPS AUSATH Blokagung. Because it cannot be denied that ease of transactions anywhere and at any time is the most important thing today.

4. The supporting factor for USPPS Ausath in implementing relationship marketing is that USPPS Ausath Blokagung is an institution under the auspices of the Darussalam Blokagung Islamic boarding school which is one of the largest Islamic boarding schools in Banyuwangi. So that it already has a good name and reputation so that automatically USPPS Ausath already has a name among the general public. Without the need for excessive promotion, the public already knows USPPS Ausath Blokagung.

CONCLUSION

Based on the results of the research and discussion, it can be concluded that:

1. The implementation of USPPS AUSATH Blokagung relationship marketing begins when a prospective customer is about to save for the first time, where USPPS Ausath conducts a survey of prospective customers to determine the customer's potential strength. The next step is to determine a strategy to acquire customers by advertising to certain customer segments. This step is then followed by developing a client portfolio management development strategy, separating high and low performing clients. The final step is to maximize customer capital.

2. The implementation of relationship marketing at USPPS AUSATH Blokagung in increasing customer loyalty through the above process is accompanied by several methods, namely brand strengthening activities, improving services, improving service matters to customers. Apart from that, the application of relationship marketing at USPPS Ausath Blokagung to increase customer loyalty uses 3 dimensions, namely trust, commitment and communication. The relationship marketing process at USPPS AUSATH Blokagung produces customer loyalty which is shown by the attitude of customers who repurchase products regularly, purchase outside the product line, recommend products to others and are immune from competition.
3. The supporting factor in implementing relationship marketing at USPPS AUSATH Blokagung is that USPPS Ausath Blokagung has been established behind the size of the Darussalam Islamic boarding school so reducing marketing is not as difficult as other institutions. The inhibiting factors in implementing relationship marketing at USPPS AUSATH Blokagung are the large number of competitors and the limited scope of USPPS AUSATH Blokagung services.

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