

# IMPLEMENTATION OF RELATIONSHIP MARKETING SHARIA PERSPECTIVE IN SHARIA MICROFINANCE INSTITUTIONS IN MADURA

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**Abstract:** The market share of Islamic banking is still very small, so there needs to be a proper marketing strategy to overcome it, one of which is Sharia relationship marketing. The purpose of this research is to analyze the implementation of sharia relationship marketing at BPRS Bhakti Sumekar Sumenep. The research method used is a descriptive method of quantitative approach. The results showed that BPRS Bhakti Sumekar Sumenep has assimilated sharia relationship marketing quite well, it is shown from the results of respondents' assessment of the dimensions used in the study.

**Keywords:** Relationship Marketing; Sharia Compliance; Sharia Relationship Marketing; Islamic Bank.

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## INTRODUCTION

The performance of Islamic banking financing has a positive influence on economic growth, (Prastowo, 2018, p. 65) but behind that, business competition in the Islamic banking world is currently very tight, OJK data in 2020 shows that the overall market share of Islamic banking is still very small, namely 6.51% which is divided into 65.21% BUS, 32.33% UUS and 2.46% BPRS, even though Indonesia's population is dominated by Muslims. So that Islamic banking managers are required to be able to compete through various appropriate business strategies. Various effective strategies to support success in the banking business can be carried out by perfecting / improving the product features it already has, deference, (Fatmariyah, Ritonga, Latifah, & USA, 2021, p. 15) innovating products, developing technology, improving the capabilities and skills of Human Resources, deferentiating Service, innovation in services, improving service to customers is an obligation for companies to win the competition, with the aim of being able to capture and be able to maintain customers to become customers who have high loyalty. Competition is increasingly rapid with the development and dynamics of this dynamic and competitive environment, caused by the development of business strategies in the field of marketing that have changed very quickly until in the era of the 2000s there was a fundamental shift with the birth of (AS, 2010, p. 136) relationship marketing strategies (Rahmawaty, 2015, p. 357).

Relationship marketing as the most appropriate marketing approach to support corporate activities in order to be

able to maintain existence and remain sustainable from time to time. This concept of relational marketing becomes a business model whose main objective is to identify, predict, and understand the needs of customers and prospects by collecting various information related to customers, sales, marketing effectiveness, and market trends. Even (Sucahyo, DH, & Arifin, 2015, p. 151) Hussnain (2011, p. 103) says that relationship marketing emphasizes on relationships that aim to provide customer care and service which ultimately builds customer loyalty. Therefore, the concept of relational marketing is expected to be able to optimize the performance of business activities. This allows the corporate to have a long-term relationship impact with customers.

The concept of relationship marketing has been widely introduced by experts including Gronroos (1994), Leonard Berry in Sin, et al., (2005), Philip & Armstrong (2012), Tjiptono & Chandra (2011), Hussnain (2011) and so on, in essence relationship marketing is a strategy in managing strong relationships with consumers and / or stakeholders.

Given the urgency of relationship marketing strategies, so that their effects in the world of Islamic banking have been presented in various studies, such as those conducted by Arwani, Zain, Surachman, & Djumahir (2011), Nurudin (2018), Hendrayani (2018), Yusri (2019), Chrysnaputra & Mulyani (2019), Elkhansa & Hamid (2020) , Yuwita & Nugroho (2020), Munifatussa'idah & Saleh (2020), Parawansa, Umar, Reni, & Toaha (2020) and Fatmariyah, Ritonga, Latifah, & AS (2021),

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which overall shows a fact that relationship marketing has been implemented, but the results of this research show that partially relationship marketing does not have a very significant effect and / or on average has a value low.

In its development, when the relationship marketing strategy becomes the foundation of business strategy, business strategies that are not only conventional have been engaged in business strategies that are sharia-principled. Then the concept of relationship marketing with Sharia nuances was born, which was called Sharia Relationship Marketing (SRM). This SRM is a combination of relationship marketing with sharia compliance. (Rahmawaty, 2015, p. 364) Shariacompliance concept in Otman and Owen (2001), Rahmawaty (2015), Arifin (2009), Sutedi (2009), Khanam & Ullah (2014), Ullah (2014), the essence is obedience in business activities with reference to the principles of Islamic law.

The results of research in the field of sharia compliance show that customers consider that sharia compliance absorption has gone quite well with several records such as the need to increase employee knowledge and consistency of the supervisory board of Othman & Owen (2001), Khanam & Ullah (2014), Nurhisam (2016). However, on the other hand, there is a public preference for sharia compliance regarding doubts about Islamic banks, so that customers have a tendency to stop, because there are still Islamic banks that violate it (Wardayati, 2011, pp. 4-5) (Ullah, 2014, Karim & Shetu, 2020). So it has very severe implications in obtaining and retaining customers as once said by Burhan

in Arwani that to increase the number of customers in Islamic banks is still quite difficult to achieve, which was later strengthened by Hafasnuddin (2007) in his finding that around 33.7% of customers in Islamic banks have loyalty and are willing to re-transact and then provide recommendations to other parties. (Arwani, Zain, Surachman, & Djumahir, 2011, pp. 953-954)

Under these conditions, in the future, corporate operations are important to apply the concept of sharia relationship marketing, especially for Islamic financial institutions in building and developing relationships with customers in order to have good loyalty. This strategy is a very important instrument in an effort to create competitive advantage and product quality excellence that clearly distinguishes between conventional principle banks and Islamic principle banks, especially in the context of sharia compliance. Considering that broadly there is actually an expectation from the public of the existence of Islamic banks that have consistency in sharia compliance. (Lathifah, 2016, p. ii)

So that in the context of marketing, the concept of SRM can be one of the solutions to various gaps that occur in Islamic banking, because according to Rahmawaty (2015, p. 359), the most principled difference in the application of relational marketing between Islamic financial corporations and general financial businesses lies in sharia compliance which it adheres to as an operational foundation. SRM as a combination of the concept of relationship marketing with sharia compliance, can be defined as a process of obtaining, maintaining and building

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relationships between marketers, consumers and other stakeholders that generate long-term value through the implementation of governance and business practices that in the whole process comply with and implement Islamic principles.

Some literature related to the implementation of sharia relationship marketing, there are still some gaps, namely not explaining the description of respondents' answers to the variables and dimensions used as done by Rahmawaty (2015, p. 357) who found that sharia relationship marketing affects loyalty, but it is also found that satisfaction and loyalty are not affected by excellence, and this causes the indirect relationship between SRM to loyalty to be disrupted. Mundhori (2016, p. viii), found the fact that sharia customer relationship marketing has a positive influence on customer value and product excellence. Meanwhile, the research differs from using 3 dimensions of sharia relationship marketing, namely sharia compliance, empathy and responsiveness conducted by Lathifah (2016, p. ii) found the fact that loyalty is influenced by sharia compliance, empathy, responsiveness and satisfaction. However, partial sharia compliance does not have a significant effect on loyalty. Rozi (2021, p. 123) said that customer commitment does not affect satisfaction but the satisfaction felt by customers is influenced by sharia compliance and customer trust. Yusof, et al., (2019, p. 546) found that Islamic Relationship Marketing consisting of Islamic Ethical Behaviour, social bonds and structural bonds affects customer trust, while financial bonds have no effect, but

Salleh (2016), Salleh & Ramli (2013), and Yudiantoro & Setiawan (2020) find some dimensions good value.

One of the Islamic banks that has experienced the above is BPRS Bhakti Sumekar Sumenep, this BPRS is a sharia-based financial institution owned by the Sumenep Regency Government, and has contributed to the economic life of the people of Sumenep, especially for people who have micro-businesses. In addition, BPRS Bhakti Sumekar has many advantages in its performance in the banking world. Among them, several times received the achievement of The Best Syariah Finance Institution from Info Bank magazine, and in 2016 received the Infobank Syariah Finance Award in the category of (REN/SAR/\*\*, 2014) The Best Syariah Finance Institution because it was considered as a bank with very good performance throughout 2015 to support the development of Sumenep tourism, one of which was the carnival inbox, (Apriyani, 2016)(Doess/Brewok, 2016) and expanding to other districts with increasing assets. However, in addition to some of its advantages, BPRS Bhakti Sumekar also has several disadvantages, including, not all districts have BPRS branch offices, and there are also several cases that can reduce the level of customer trust in BPRS banks, including prospective customers the value of BPRS Bhakti Sumekar is unprofessional because when applying for a credit is rejected on reasons that are not accepted by prospective customers. (Hartono, 2016).

Seeing the existence of several cases above and because of the large number of Islamic banks competing around it, BPRS Bhakti Sumekar needs to develop the right

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strategy to attract, retain, and create loyal customers. Thus, the application of sharia relationship marketing can be predicted as one of the important instruments and a strategic technique that helps managers in an effort to gain customers and maintain their loyalty.

Based on the background above, the formulation of this research problem is how to implement sharia relationship marketing at BPRS Bhakti Sumekar Sumenep. The purpose of the study was to analyze the implementation of sharia relationship marketing at BPRS Bhakti Sumekar Sumenep.

## MATERIALS AND METHODS

The research was conducted at the head office of BPRS Bhakti Sumekar Sumenep with a type of descriptive method research quantitative approach. The variable analyzed is (Sugiono, 2017, pp. 8-29) SRM. SRM is the concept of building long-term relationships sharia principles in transactions that can benefit the world-hereafter, with the aim of creating, building, developing and maintaining long-term relationships with customers under Islamic law.

**Table 1. Variables, Indicators, Descriptors/Items of Sharia Relationship Marketing**

Variable	Indikator	Deskriptor
Sharia Relationship Marketing (X)	X.1 Focus (Empathy)	<ol style="list-style-type: none"> <li>1. BPRS Bhakti Sumekar Sumenep focuses on providing the best for customers</li> <li>2. BPRS Bhakti Sumekar Sumenep is very concerned about customer needs</li> </ol>
	X.2 Communication	<ol style="list-style-type: none"> <li>1. BPRS Bhakti Sumekar Sumenep builds good communication with customers</li> <li>2. BPRS Bhakti Sumekar Sumenep maintains good communication with customers</li> </ol>
	X.3 Interactive marketing (Social bonding)	<ol style="list-style-type: none"> <li>1. BPRS Bhakti Sumekar Sumenep implements interactive process in marketing</li> <li>2. BPRS Bhakti Sumekar Sumenep interacts with customers in marketing its products</li> </ol>
	X.4 Culture of service (Commitment)	<ol style="list-style-type: none"> <li>1. BPRS Bhakti Sumekar Sumenep develops a culture of Islamic services for customers</li> <li>2. BPRS Bhakti Sumekar Sumenep develops a culture of excellent service for customers</li> </ol>
	X.5 Obtaining and using (Trust) information	<ol style="list-style-type: none"> <li>1. BPRS Bhakti Sumekar Sumenep obtains information from customers</li> <li>2. BPRS Bhakti Sumekar Sumenep uses information from customers</li> </ol>
	X.6 Shariah compliance	<ol style="list-style-type: none"> <li>1. BPRS Bhakti Sumekar Sumenep adheres to the principles of Islamic law</li> <li>2. BPRS Bhakti Sumekar Sumenep has no interest on savings and financing products.</li> </ol>

Source : Summary of Research Instruments developed from Othman & Owen (2001), Rahmawaty (2015), Mundhori (2016), Lathifah (2016), Rozi (2021), Yusof, et al., (2019), Salleh &

Ramli (2013), Salleh (2016), Yudiantoro & Setiawan (2020), Apriani, Saufi, & Mulyono (2020).

The research instrument uses a summated scale. This instrument uses five (5) answer values, the smallest answer value is scored 1 and the largest score is 5 (Ferdinand, 2014, p. 205).

The study population is all customers who own a savings account book at BPRS Bhakti Sumekar Sumenep and are categorized as infinite / unlimited because of something that is difficult to predict and the confidentiality of customer personal data that cannot be accessed, while the sample is individual customers who hold savings account books for at least 6 months.

The determination of the minimum number of samples is calculated based on the opinion of Daniel and Terrel (1994) in Churiyah & Hagayuna (2007, pp. 230-231). Using  $\alpha = 5\%$ ,  $d = 10\%$  and the assumption  $p = 1/2$  in an infinite population:

$$n = \frac{[of\ 0.025]^2 \times 0.5 \times 0.5}{0.1^2}$$
$$n = \frac{1.96^2 \times 0.25}{0.01 \times 0.01} = \frac{0.9604}{0.01} = 96.04$$

## RESULTS AND DISCUSSION

### Object of Study

The acquisition of BPR Dana Merapi in Sidoarjo gave birth to BPRS Bhakti Sumekar Sumenep. This is stated in the MoU and the establishment document signed between the Regent of Sumenep and PT. BSMI, Tbk dated 27/12/2001. (Company Profile, 2017:4). Furthermore, to confirm its establishment, the Sumenep Regency Government has legalized in PERDA No: 6/2003 dated 31/06/2003 concerning PT

A minimum sample was obtained of 96.04 and rounded up to 100 respondents with purposive sampling techniques (Ferdinand, 2014, p. 179).

Primary data was obtained from respondents' answers in this case customers and managers of BPRS Bhakti Sumekar Sumenep for questions asked either through questionnaires or interviews. Secondary data is obtained from various secondary sources such as; bprs profiles, magazines, newspapers, reports, documents and the like from the object of research or other parties that have a connection with this research.

Data analysis uses descriptive statistics to describe and describe empirically the data collected in this study. The analysis uses (Sugiono, 2017, p. 289) IBM SPSS Statistics v25 (Ghozali, 2018) software to describe the characteristics of respondents, descriptors, indicators and variables in the form of frequency distribution, percentage and average

BPRS Bhakti Sumekar and recorded at the Sukarini Notarial office in Sidoarjo dated 01/11/2003 and the Ministry of Health & Human Rights of the Republic of Indonesia ratified it on 19/01/2004 and the BI principle permit issued on 21/05/2004 and BI Surabaya Branch dated 22/06/2004. Furthermore, the permit to change Sharia principles by the Governor of BI on 22/09/2004 and subsequently Sharia activities began on October 22, 2004

(Sumenep, 2017, p. 6).

**Table 2. Products of PT. BPRS Bhakti Sumekar Sumenep**

Funding	Financing	Service
1. Barokah Savings	1. Working Capital of MSMEs	1. Remittance Services
2. Barokah Student Savings	2. Pusyar IB	2. Salary Payment
3. Qurban Savings	3. Al-Qordhul Hasan	3. Incentives for Civil Servants/Private Employees/Teachers
4. Hajj Savings	4. Vehicle	4. Certification
5. Umrah Savings	5. Umrah bailout	
6. Mudharabah deposits	6. Qordh (Rahn-Gold)	
	7. Home Ownership (KPR)	
	8. Multipurpose	
	9. Hajj bailouts, and	
	10. Electronics	

Source: Company Profile of PT BPRS Bhakti Sumekar 2017

**Respondent Description**

The respondents of the study were 100 customers of BPRS Bhakti Sumekar Sumenep. Questionnaires as research

instruments are given directly to customers. The returned questionnaires are then analyzed according to the minimum sample limit. The description of the respondents' profiles in this study is as shown in table 3:

**Table 3. Respondent Description**

Information	Answer	Sum	%
Age	21 - 30 Years	23	23
	31 - 40 Years	31	31
	41 -50 Years	29	29
	51 - 60 Years	17	17
Gender	Man	59	59
	Woman	41	41
Final Education	SD/MI	5	5
	SMP/MTS	21	21
	SMU/MA	24	24
	Diploma	14	14
	Undergraduate (S1)	20	20
	Other	16	16
Work	Student	2	2
	Now	9	9
	ASN	47	47
	TNI or POLRI	5	5

	Trader/Self-employed	25	25
	Other	12	12
Monthly Revenue	< IDR 500,000	7	7
	Rp. 500.001,- / Rp. 750.000,-	12	12
	Rp. 750.001,- / Rp. 1.000.000,-	9	9
	Rp. 1.000.001,- / Rp. 1.500.000,-	10	10
	Rp. 1.500.001,- / Rp. 2.000.000,-	15	15
	> IDR 2.000.001,-	47	47
Long Time As A Customer	< 1 year	24	24
	1 to 2 years	20	20
	2.1 to 5 years	31	31
	5 years more	25	25
Intesitas Utilizing Services	1 time a week	37	37
	1 time a month	20	20
	2 times a month	17	17
	3 times a month	26	25
Rekekning Ownership in Other Banks	Ada	49	49
	Tidak Ada	51	51

Source: Primary data processed

Table 3. in the age column, in the form of the table of the age range of respondents, shows that respondents are predominantly aged 31 to 40 years. The gender column appears to be that male respondents come more and play a role in conducting direct transactions with banks. The respondents' education was mostly high school. The distribution of respondents by type of work is mostly ASN, while in the column of respondents' income most of them are above Rp. 2,000,000. In the column section of the period of being a customer, most of them are between 2-5 years. In the intensity

column, it appears that the intensity of respondents in utilizing bank services is large 1 time a week, and in the column of account ownership at other banks shows that most respondents are not in a state of being customers at other banks.

#### Description of Customer Answers

Sharia Relationship Marketing variables are measured by 6 indicators and each indicator is measured by 2 items or descriptors with closed questions. The complete description of the respondent's answer is as follows:

**Table 4. DDescribing Customer Answers to Research Questions**

Item/Descriptor	Respondent Answer Score								Mean
	3		4		5		Total		
	F	%	F	%	F	%	F	%	
Q1. BPRS Bhakti Sumekar Sumenep focuses on providing the best for	-	-	54	54	46	46	100	100	4,46

customers										
Q2. BPRS Bhakti Sumekar Sumenep is very concerned about customer needs	-	-	52	52	48	48	100	100	4,48	
Mean Focus (Empathy)									4,47	
Q3. BPRS Bhakti Sumekar Sumenep builds good communication with customers	-	-	38	38	62	62	50	100	4,62	
Q4. BPRS Bhakti Sumekar Sumenep maintains good communication with customers	-	-	46	46	54	54	50	100	4,54	
Mean Communication (Comunication)									4,58	
Q5. BPRS Bhakti Sumekar Sumenep implements interactive process in marketing	12	12	66	66	22	22	50	100	4,10	
Q6. BPRS Bhakti Sumekar Sumenep interacts with customers in marketing its products	10	10	66	66	24	24	50	100	4,14	
Mean Interactive marketing (Social bonding)									4,12	
Q7. BPRS Bhakti Sumekar Sumenep develops a culture of Islamic services for customers	-	-	44	44	56	56	50	100	4,56	
Q8. BPRS Bhakti Sumekar Sumenep develops a culture of excellent service for customers	2	2	44	44	54	54	100	100	4,52	
Mean Culture of service (Commitment)									4,54	
Q9. BPRS Bhakti Sumekar Sumenep obtains information from customers	14	14	62	62	24	24	100	100	4,10	
Q10. BPRS Bhakti Sumekar Sumenep uses information from customers	12	12	62	62	26	26	100	100	4,14	
Mean Obtaining and Using (Trust) Information									4,12	
Q11. BPRS Bhakti Sumekar Sumenep adheres to the principles of Islamic law	4	4	34	34	62	62	100	100	4,58	
Q12. BPRS Bhakti Sumekar Sumenep does not take or give interest on savings and financing products	6	6	48	48	46	46	100	100	4,40	
Mean Shariah Compliance									4,49	
Mean Variable Sharia Relationship Marketing									4,39	

Source: SPSS Processed Product Data

Table 4 shows that the respondent's assessment of the implementation of the

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SRM BPRS Bhakti Sumekar Sumenep has a fairly good value, both on the question item side, item dimensions and on the SRM variable. In summary it is described as follows:

1. The SRM variable has an average value of 4.39 which means it has a pretty good value.
2. The focus dimension (empathy) having an average value of 4.47 is a pretty good category. This dimension is supported with 2 items as follows:
  - Q1. BPRS Bhakti Sumekar Sumenep focuses on being committed to providing the best for customers with an average value of 4.46, which means it is quite good.
  - Q2. BPRS Bhakti Sumekar Sumenep is very concerned about customer needs of 4.48, which means it is quite good
3. The communication dimension (comunication) has a value of 4.58 is a pretty good category.
  - Q3. BPRS Bhakti Sumekar Sumenep builds good communication with customers worth 4.62 meaning it is quite good
  - Q4. BPRS Bhakti Sumekar Sumenep maintains good communication with customers with an average value of 4.54 meaning it is quite good
4. The interactive dimension of marketing (social bonding) has a value of 4.12, meaning that it is categorized quite well.
  - Q5. BPRS Bhakti Sumekar Sumenep implements an interactive process

- in marketing in category 4.10 meaning it is quite good
  - Q6. BPRS Bhakti Sumekar Sumenep interacts with customers in marketing its products with a value of 4.14, which means it is quite good
  5. The cultural dimension of service (commitment) has a value of 4.54, which means it is in the category of quite good.
    - Q7. BPRS Bhakti Sumekar Sumenep develops a culture of Islamic service for customers worth 4.56 which means it is quite good
    - Q8. BPRS Bhakti Sumekar Sumenep develops a culture of excellent service for customers on average 4.52 meaning it is quite good
  6. The dimension of obtaining and using (trust) information has a value of 4.12 meaning the category is quite good.
    - Q9. BPRS Bhakti Sumekar Sumenep obtained information from customers an average value of 4.10, which means it is quite good
    - Q10. BPRS Bhakti Sumekar Sumenep uses information from customers with a value of 4.14, which means it is quite good
  7. The sharia compliance dimension has a value of 4.49 thanks to a fairly good category.
    - Q11. BPRS Bhakti Sumekar Sumenep complies with the principles of Islamic law worth 4.58 meaning it is quite good
    - Q12. BPRS Bhakti Sumekar Sumenep does not take or give interest on its products with an average value of 4.40 meaning it is quite good.
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## Discussion

The application of SRM principles to BPRS Bhakti Sumekar Sumenep as a whole based on customer assessment is quite good. This can be seen from the mean value in the sharia variable relationship marketing is quite high even though it has not reached the perfect point. This shows that there have been structured and systematic efforts made by BPRS in creating long-term relationships that have been able to form loyalty from customers. These indications can be seen from various customer assessments of the dimensions and descriptors of the SRM variables in this study.

SRM in this study was built with 6 dimensions, namely the dimensions of focus (empathy), communication (comunication), interactive marketing (social bonding), service culture (commitment), obtaining and using (trust) information and sharia compliance (sharia compliance) developed from various research results such as Rahmawaty (2015), Mundhori (2016), Lathifah (2016), Rozi (2021), Yusof, et al., (2019), Salleh & Ramli, (2013), Salleh (2016) , Yudiantoro & Setiawan (2020) and Apriani, Saufi, & Mulyono (2020) and served as the foundation for measuring the performance of SRM at BPRS Bhakti Sumekar Sumenep. Overall, the respondent's assessment of the 6 (six) dimensions was quite good with a fairly high value. This means that the institutional performance of BPRS Bhakti Sumekar Sumenep in implementing SRM is in line with the expectations of customers.

The customer's assessment of the dimension of focus (empathy) which is

quite good is supported by the assessment of items that also have a fairly good value, namely Q1 items. BPRS Bhakti Sumekar Sumenep focuses on being committed to providing the best for customers, and Q2 items. BPRS Bhakti Sumekar Sumenep is very concerned about customer needs. This means that the performance of this dimension has a fairly good performance, this is because BPRS Bhakti Sumekar Sumenep is focused and committed to providing the best services and products for customers, it is a strategic step in the form of attention and empathy for customers from bank management who have been able to adapt to existing environmental conditions and situations or according to the needs of the community / customers, This result is in accordance with the results of research by Yudiantoro & Setiawan (2020, p. 292) who found that empathy is good value.

In the communication dimension (comunication) customer assessment is also quite good which is supported by the value of items that have good performance, namely Q3 items. BPRS Bhakti Sumekar Sumenep builds good communication with customers, and Q4 items. BPRS Bhakti Sumekar Sumenep maintains good communication with customers. In reality, that a fairly good performance has really been felt by customers, this is because the intimacy or closeness between customers and banks has been well maintained. BPRS Bhakti Sumekar Sumenep always builds, maintains and maintains good communication with customers for long-term interests, because the release of customers will result in losses to the banking industry, besides that it will cause

difficulties in attracting new customers. The results of this study support the research of Yudiantoro & Setiawan (2020, p. 291) in their findings which show that communication is of good value.

Customer assessment on the interactive dimension of marketing (social bonding) which is in the category of quite good is supported by a fairly good item, the item is an item Q5. BPRS Bhakti Sumekar Sumenep implements interactive processes in marketing, and Q6 items. BPRS Bhakti Sumekar Sumenep interacts with customers in marketing its products. This condition is understandable, seeing the performance of banks that are quite accurate in designing their marketing strategies, in its implementation BPRS Bhakti Sumekar Sumenep has implemented an interactive process in marketing. This is because it is realized that marketing interaction is the key to success in maintaining the company's existence. Even in terms of product marketing, BPRS Bhakti Sumekar Sumenep interacts with customers in marketing its products through various instruments, methods and methods that are adjusted to environmental conditions, this is done in order to maintain an interactive relationship that is mutually beneficial. This result is the same as the findings of Yusof, et al., (2019, p. 545) which also showed quite good scores. Apriani, Saufi, & Mulyono, (2020, p. 10) in their findings show that social bonding positively impacts visitors' revisit intention is accepted. Salleh's findings (2016, p. 195) show that social bonding affects IRM, and Yudiantoro & Setiawan (2020, p. 291) say bonding is of

good value.

The cultural dimension of service (commitment) as part of the SRM is also in the category of quite good, this condition is because it has support for the assessment of customers who have a fairly good assessment, these items include Q7 items. BPRS Bhakti Sumekar Sumenep develops a culture of Islamic services for customers, and Q8 items. BPRS Bhakti Sumekar Sumenep develops a culture of excellent service for customers. This means that the concept of Islamic service and maintaining good relations in the ministry has gone well. This is because BPRS Bhakti Sumekar Sumenep has developed an Islamic service culture for customers through approaches that are in accordance with Islamic teachings such as employees wearing Islamic clothing, Islamic character in speaking, contracts according to Islam and so on. In addition, BPRS Bhakti Sumekar Sumenep also develops a culture of excellent service in accordance with the principles of the service excellent concept in management science. These results support the findings of Salleh (2016, p. 195) which shows that customer commitment affects IRM, Salleh & Ramli (2013, p. 9) also show that customer commitment affects IRM and Yudiantoro & Setiawan (2020, p. 291) finds good value commitments.

The customer also gives a fairly good assessment on the dimension of obtaining and using (trust) information, this good value is because the performance of this dimension item is rated quite well by the customer, the item is a Q9 item. BPRS Bhakti Sumekar Sumenep obtains information from customers, and Q10 items. BPRS

Bhakti Sumekar Sumenep uses information from customers. This fairly good assessment indicates that the bank's management has demonstrated a responsibility or is always responsible for all data from customers. This can be seen from BPRS Bhakti Sumekar Sumenep obtaining information from customers about various things, especially related to the service system and products of the bank. In addition, the trust of customers has helped BPRS Bhakti Sumekar Sumenep in using information obtained from customers, this shows that there is good trust from customers in banking because banks are categorized as institutions that have good responsibilities as well. The results of the study support the results of Salleh, (2016, p. 195), and Salleh & Ramli (2013, p. 9) who found that customer trust affects IRM, besides Yudiantoro & Setiawan (2020, p. 291) said trust is of good value, and Rozi's findings (2021, p. 123) show that customer trust affects customer satisfaction of Islamic Banks .

The last dimension used is the sharia compliance dimension, the customer considers this dimension to be quite good, this is because the items provided according to the customer are in accordance with existing expectations and realities. Items in this dimension include item Q11. BPRS Bhakti Sumekar Sumenep adheres to the principles of Islamic law, and item Q12. BPRS Bhakti Sumekar Sumenep has no interest on savings and financing products. Sharia compliance in the theory of Othman & Owen (2001), called Islamic Compliance, has 5 dimensions, namely 1). Run on Islamic principles, 2). No interest

neither paid nor taken, 3). Provision of Islamic products and services, 4). Provision of free interest loans, and 5). Provision of profit-sharing investment products, while in Rahmawaty (2015, p. 365) used there are 4 namely 1). run on Islamic law, 2). provision on Islamic products, 3). no interest, and 4). provision on free interest loans, and in this study only used 2 dimensions. The results of the analysis on BPRS Bhakti Sumekar Sumenep, the implementation of sharia compliance is shown by complying with the principles of Islamic law, Islamic law is applied in its services and products, one of which is that BPRS Bhakti Sumekar Sumenep does not take or give interest on its products, because it uses a profit-sharing system in accordance with Islamic law. These results are in accordance with the findings of Salleh (2016, p. 195) which shows the fact that IEB affects IRM, and Rozi (2021, p. 123) also found that sharia compliance affects customer satisfaction.

The good thing is that the assessment of SRM performance in the six (6) dimensions is strengthened by the existence of dimensions that have a fairly high value, namely the communication dimension, it is proof that the communication carried out so far and implemented very well is in accordance with what is felt by customers, although on the other hand there are dimensions that have smaller assessments, namely the activemarketing (social bonding) and the m dimension. obtaining and using (trust) information, although respondents' low assessment of this dimension has little effect in reducing overall SRM performance, but in the long run it will still

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provide a negative multiple-effect, so both (2) dimensions need more serious attention.

In addition, the results of the study also showed that the Q3 item, namely BPRS Bhakti Sumekar Sumenep, built good communication with customers, which is the item that has the highest value, meaning that this item is very effective in maintaining relationships with customers. This situation can be understood that the reality is from the side of customers who hope for an excellent communication. So that BPRS Bhakti Sumekar Sumenep needs to maintain or maintain good communication so far with customers to maintain their long-term relationships so as not to reduce the sense of empathy felt by customers so far. A further implication of implementing good relationship marketing sharia is that being able to meet customer expectations is a good long-term relationship as the ideal of every corporate.

In addition, BPRS still needs to anticipate a sense of dissatisfaction which results in a decrease in loyalty from customers caused by indications of Q5 items, namely BPRS Bhakti Sumekar Sumenep implements an interactive process in marketing and Q9 BPRS Bhakti Sumekar Sumenep obtains information that gets the lowest rating from customers even though on average it is in the fairly good category, karena the results of the analysis based on respondents' answers found that BPRS Bhakti Sumekar Sumenep in implementing interactive processes in its marketing is still considered to need to be improved, as well as the assumption that when BPRS Bhakti Sumekar Sumenep

obtains information or complaints from customers it does not receive much attention and a maximum solution, this can be a very constructive input reference for BPRS in designing the next marketing strategy policy. However, although this descriptive information has not been able to answer and provide explanations about various things in depth, at least the description of the items and indicators of the sharia relationship marketing variable is able to explain the actual condition of customer assessment related to what is assessed and felt for the products and services provided by BPRS.

Overall, this analysis provides strong information that the practice of sharia relationship marketing through indicators and items of sharia relationship marketing in BPRS has been running quite well even though the distillation in understanding between marketing theory and the implementation carried out is not exactly the same as in theory, but the meaning has something in common. In the long run, if the higher the practice of sharia relationship marketing is applied in BPRS, it will certainly increase the sense of satisfaction and loyalty to BPRS so that long-term relationships will always be maintained and established, because implementation of sharia relationship marketing this which is applied consistently and well by all Human Resources (SDI) at all levels will have a positive multiple-effect impact on banks, and the BPRS management has realized this so that strategic and tactical breakthroughs are made by carrying out various treatments such as equipping employees through

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various trainings in improving individual skills of its employees. Maintaining good relationships with all customers both offline and online during the Covid-19 pandemic, providing ATM services, managing insights or feedback obtained from customers to be used as improvement studies, designing marketing strategies and pouring them into activities or events, providing information, solutions and brand value to clients and provide education to increase public understanding of Islamic banks, because comprehensive public understanding can affect the interest in saving at Islamic banks.(Mintarja, Wahab, & Masduki, 2017, p. 189).

Empirically, the results of the study are in line with several facts findings of other researchers who test descriptively and test the influence of sharia relationship marketing on loyalty, which overall shows the good value of the application of sharia relationship marketing such as findings Othman and Owen (2001), Rahmawaty (2015) Mundhori (2016), Lathifah, (2016), Rozi (2021) Yusof (2019), Salleh and Ramli (2013), Salleh (2016), Yudiantoro and Setiawan (2020), Apriani, Saufi, & Mulyono (2020) and Mintarja, Wahab, & Masduki (2017).

## CONCLUSIONS

Based on the results of the study, it can be concluded that overall BPRS Bhakti Sumekar Sumenep has implemented sharia relationship marketing quite well, this is shown from respondents' assessment of the dimensions used in this study.

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