

# “THE IMPACT IMPLEMENTATION OF RELATIONSHIP MARKETING AND COMPANY REPUTATION ON CONSUMER TRUST IN SHARIA PAOWNSHOP KUTAI KARTANEGARA REGENCY

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## ***Abstract***

*The purpose of this research is to know and examine the influence of relationship marketing and company reputation on consumer trust in Sharia Pawnshop Unit Kutai Kartanegara. Based on the reality as far as the researchers see marketing strategy that has been implemented the Sharia Pawnshop Unit Kutai Kartanegara has not produced maximum results, where the number of customers since 2017 until now in each month began to decline and began to rarely come or move using other similar business services. This study used quantitative data obtained from questionnaire data. The number of research samples as many as 45 people with the method of taking by saturated sampling. The analysis tool used multiple linear regression. Studies have found that 1. Relationship marketing and company reputation are simultaneously affecting on consumer trust, 2. Relationship marketing has a positive effect on consumer trust, 3. Company reputation has a positive effect on consumer trust, 4. The most dominant variable is relationship marketing.*

***Keywords: Relationship marketing, company reputation, trust.***

## **Introduction**

The development of economy and the world of business will always be followed by the development of the need for credit, and the provision of credit facilities that always require collateral, this is for the security of the provision of credit in the sense that the loans that will be guaranteed. In this context the importance of the guarantee institution lies. Forms of guarantee institutions, most of which have international characteristics that are known in almost all countries and modern legislation, which economic supporting and credit development as well as meeting the community's need for capital facilities

Guarantee institutions, classified as legal fields that are neutral, because they do not have a close relationship with the spiritual life and national culture. So that in such a legal field, there is no objection to be

regulated immediately. Because if seen, the legal regulations relating to the guarantee institution in Indonesia are generally outdated. Very few regulations have undergone changes since their formation as known in the Civil Code and other special regulations, such as mortgages and verband loans

Pawn is a guarantee institution that has been well known and in the life of the community, in its efforts to get funds for various needs. Pawnshop is a state-owned enterprise in Indonesia whose core business is in the field of lending / loan services to the public on the basis of pawn laws. In its development, Pawnshop Public Company developed a mortgage with the sharia system. For Perum Pegadaian, sharia business is an opportunity that cannot be missed. Moreover, the majority of Indonesians who use pawnshops are

Muslim. The Islamic mortgage system was implemented in January 2003. It is hoped that this system will provide peace for the community in obtaining non-interest and halal.

One indicator that is reliable enough for the survival and benefits of a business process is that a company can continue to maintain a consumer's trust in the products or services offered by the company. According to Mowen and Minor (2011) explain that consumer trust is "All knowledge held by consumers and all conclusions made by consumers about objects, attributes and benefits. Objects can be products, people, companies and everything where someone has trust and attitude. Trust has an important role in the fabric of long-term relationships between customers and companies, especially those that include customer trust regarding quality, reliability, integrity and services delivered by the company

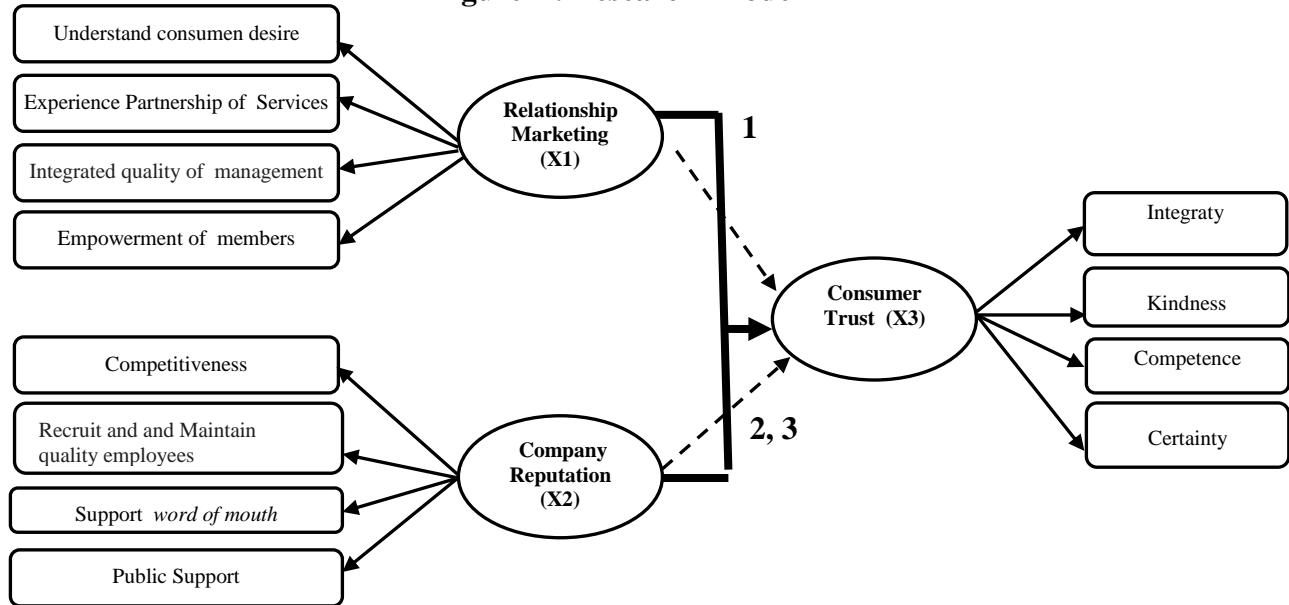
Consumer trust is consumer knowledge about an object and its benefits. Based on the concept, consumer knowledge is closely related to the discussion of attitudes because consumer knowledge is consumer trust. Consumer trust concerns the belief that a product has various attributes, and benefits from these various attributes. Continuation of consumer trust so that customer loyalty occurs. Loyal consumers are a deep commitment to buy and subscribe to a product or service consistently in the future, so that it can cause repetition of the same brand purchases despite the influence of the situation and various marketing efforts that have the potential to cause brand movement

The reality that is happening now at the Syariah Pawnshop Unit in Kutai Kartanegara is the decline in consumer confidence in this place, where almost every month many old customers start moving to

other similar business services. One of the marketing strategies adopted by the Kutai Kartanegara Pegadaian Unit so far in attracting consumers and maintaining existing consumer confidence is from the relationship marketing strategy and the company's reputation.

According to Tandjung (2004: 89) "Relationship Marketing is growth, development, and maintenance in the long run that creates cost effective relationships with customers, suppliers, employees, and other partners that are mutually beneficial". The essence of relationship marketing involves at least lasting relationships and continuous exchanges and is demanded for mutual trust and dependence. So in the concept of relationship marketing, marketers strongly emphasize the importance of long-term good relationships with consumers and marketing infrastructure, which can create awareness in the form of relationships and overall commitment. Relationship marketing is able to empower the power of customer desires with information technology pressure to give satisfaction to customers. Its scope includes the demands of globally integrated quality management to deal with customers' business needs more aggressively Building a company's reputation is one of the vital things in maintaining the survival of the company. With the company building a good image, the Company implies a strong image of the existence of the company. Many of the world's giant companies are successful in operating and trusted by consumers for decades. However, in building a company image it is not as easy as one might imagine, it requires a strong commitment from the company's internal so that the image that is built is not damaged, because once damaged, consumers will usually be reluctant to use the company's products or services.

**Figure 1. Research Model**



Resources: 1. Hatane Semuel (2012), 2. Riza Rahmawati (2017), 3. Novel Reonald (2016)

## RESEARCH METHODE

### Population and Sample

The population in this study were customers who came for one month at the Syariah Pawnshop Unit of Kutai Kartanegara. The average number of consumers who come for one month is 45 people, so the total study population is 45. Because the population of 45 people is relatively small below 100, the total sample is equal to the population of 45 people.

This refers to the opinion of Sugiyono (2007: 35) which states that "The larger the sample approaches the population, the smaller the generalization error and vice versa the smaller the sample away from the population, the greater the generalization

error". While the sampling method is saturated sampling or census where the sample as a whole is without exception

### Data of Collect Technique

In this study, the data collection methods needed are as follows: The questionnaire is a list of question that have been arranged in such a way and then distributed to the respondents who have been determined.

This method will be used to capture data in the form of consumers who become the research sample. The questionnaire is arranged using a Likert / ordinal scale with 4 alternative answers arranged through the answers from the lowest to the highest response. (Sugiyono, 2010).

## ANALYSIS RESULTS AND DISCUSSION

### F Test

From the ANOVA or F test, obtained F count is 196,797 while the value of F table obtained value of 2.78 this means that F count > F table or  $217.244 > 2.82$  with a significance level of 0,000. because the probability (0,000) is far less than 0.05, the

regression model can be used to predict consumer trust, or it can be said that the independent variable relationship marketing and company reputation are applied jointly affect the level of consumer confidence

**Table.1 ANOVA<sup>b</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	4.812	2	2.406	196.797	.000 <sup>a</sup>
Residual	.513	42	.012		
Total	5.325	44			

a. Predictors: (Constant), Company Reputation , relationship marketing

b. Dependent Variable: Consumer Trust

Data Resources : Output SPSS

### Partial Test

**Table. 2. Coefficients**

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig	Collinearity statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (constant)	-.308	.161		-1.910	.063		
Relationship marketing	.594	.041	.691	14.401	.000	.998	1.002
Company Reputation	.512	.036	.685	14.283	.000	.998	1.002

Data Resources : Output SPSS – Attachment

- The variable relationship marketing (X1) has a partial effect on consumer confidence in the Syariah Pawnshop Unit of Kutai Kartanegara, because t count is greater than t table ( $14.401 > 1.681$ ) and significance value is smaller than 0.05 so Ho is rejected and H1 is accepted.
- The variable company reputation (X2) has a partial effect on consumer confidence in the Islamic Pawnshop

Unit of Kutai Kartanegara, because t count is greater than t table ( $14,283 > 1,681$ ) and significance value is smaller than 0.05 so Ho is rejected and H1 is accepted

- The Variabel relationship marketing, Company reputation impact consumer trust because to see F count  $\geq$  F tabel or  $217.244 \geq 2,82$  and with significant level 0,000 value smaller from 0.05 and the result for the regresion model it

could be to use prediction consumer trust or the Proven hypothesis because

Relationship Marketing, Company Reputation impact customer trust

**Classic Assumption Test**

**Data Normality**

The results of the calculation of the test of normality table below obtained a significant value Kolmogorov-Smirnov and

Shapiro-Wilk > 0.05 so that in this thesis research has a normal data distribution

**Table 3. Tests of Normality**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
relationship marketing	.258	45	.136	.866	45	.145
Company trust	.274	45	.089	.727	45	.097
kepercayaan konsumen	.187	45	.055	.945	45	.034

a. Lilliefors Significance Correction

Resources : Output SPSS – Attachment

**Heteroscedasticity**

In the table below it is known that the value of the residual standard mean (mean) is 0,000, this means that the multiple

linear analysis model in this study does not occur symptoms of heteroscedasticity

**Table 4. Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.3080	3.7768	2.8667	.33069	45
Residual	-.30076	.36846	.00000	.10802	45
Std. Predicted Value	-1.689	2.752	.000	1.000	45
Std. Residual	-2.720	3.333	.000	.977	45

a. Dependent Variable: kepercayaan konsumen

Resources : Output SPSS – Attachment

**Linearity Test**

Linearity test is used to confirm whether the linear nature of two variables identified in theory is appropriate or not with the existing observations. The test terms are

- If the value of sig > 0.05, the data can be said to be not linear.
- If the value of sig < 0.05, the data can be said to be linear

The results of the calculation of linearity test (in the appendix), table coefficient column t section obtained the second value of independent variables relationship marketing and company reputation has a significance value of 0,000 or less than 0.05, so that the calculation data can be said to be linear

## DISCUSSION

### **1. The Impact Relationship Marketing And Company Reputation On Trust Consumer At Sharia Pawnshop Unit Of Kutai Kartanegara**

The first discussion is to test the first hypothesis in this study which states "that relationship marketing and company reputation influence consumer trust in the Sharia Pawnshop Unit Kutai Kartanegara".

These results are seen in the F test. The results of the F test calculation obtained F count is 196,797 while the F table value obtained a value of 2.82 this means that ( $F \text{ count } 196,797 > F_{\text{table}} 2.82$ ), so that it can be said that the relationship marketing variable and company reputation together can show its influence on consumer trust in the sharia Pawnshop Unit of Kutai Kartanegara

The Both of independent variables namely relationship marketing and company reputation simultaneously have a significant effect on consumer trust. Both of these independent variables are able to explain changes to consumer confidence by 90.4% (adjusted R square = 0.904) to be able to increase consumer confidence in this place, the relationship marketing variable and company reputation must be considered and improved, because these two variables have proven positive value contribution to increasing consumer confidence in the Syariah Pawnshop Unit. Kutai Kartanegara.

In conducting its business, the Syariah Pawnshop Unit of Kutai Kartanegara needs to apply the concept of customer relationship marketing which aims to increase the growth of profitability long-term corporate. By approaching consumers who are customers, means the Syariah Pawnshop Unit of Kutai Kartanegara tries to know and understand the needs and expectations of customers for the products

or services offered. Chan (2003), explained that Relationship marketing is the

introduction of each customer more closely by creating two-way communication. Such communication needs to be managed in the form of mutually beneficial relationships between customers and companies. The relationship in question must be a partnership, not just a relationship between the seller and the buyer, to achieve long-term goals to generate sustainable benefits from a group of loyal customers. Relationship marketing can be used as a strategy in building good relationships with customers in the long term, (Winer, 2001). Good Relationship Marketing will create customer trust and satisfaction and so will form a loyal group of consumer

### **2. The Impact Relationship Marketing On Trust Consumer At Sharia Pawnshop Unit Of Kutai Kartanegara**

Syariah Pawnshop Unit of Kutai Kartanegara has a name that creates an image among the community and its business customers. For this reason, it is very important for every business person to properly maintain the good name of the company. This good name will create trust among customers and other business partners. The second discussion is testing the second hypothesis in this study which states "that relationship marketing influences consumer trust in the Syariah Pawnshop Unit of Kutai Kartanegara" this result can be seen in the t test. Sharia Pegadaian Unit of Kutai Kartanegara, the ability of this variable explains 66% of consumer confidence.

The explanation is that if relationship marketing at the Sharia Pawnshop Unit Kutai Kartanegara is improved both in terms of always understanding what consumers

want, always having good relationships with old customers, providing excellent integrated quality management to consumers, and always giving freedom to employees to practice their creativity, consumer trust will increase. Conversely, if there is no change in relationship marketing and tend to be bad then the impact of consumer trust will decrease. This is reinforced by the opinion of Evans and Laskin in Wibowo S, (2006) who say relationship marketing is defined as a process in which a company builds long-term alliances with customers and prospective customers, cooperating to achieve a specified goal. The goal is fulfilled by understanding consumer needs, treating consumers as partners, ensuring that employees meet customer satisfaction, and providing good quality to consumers.

### **3. The Impact Of Variable Reputation Of The Company On Consumer Trust In The Islamic Pawnshop Unit Of Kutai Kartanegara**

The third discussion is the testing of the third hypothesis in this study which states "that the company's reputation influences consumer trust in the Kutai Kartanegara Unit Islamic Pawnshop," this result can be seen in the t test. In partial testing, the company's reputation variable has a positive influence on consumer trust in Sharia pawnshop Unit of Kutai Kartanegara, this variable's ability explains consumer trust of 65.4%, which means that the reputation of the company that is in the Syariah Pawnshop Unit of Kutai Kartanegara is improved both in terms of strong competitiveness in the market, having good quality / in accordance in its field , according to his reputation from word of mouth promotion, and always being in defense of consumers in any difficult conditions, consumer trust will increase, whereas if there is no change in the

company's reputation and tends to be bad, the impact of consumer trust will decrease. strong with the opinion of Rachmadi (2011) who said that reputation is the total assessment of the attributes of stakeholders in the company, based on their perceptions and interpretations of company images / images that are communicated continuously.

The company's reputation is the result of fulfilling each stakeholder's rational expectations and emotional expectations of the company in every moment of their interaction. Rational expectations are based more on the performance or quality of products consumed while emotional expectations are based more on the behavior and perceptions of existing stakeholders.

Talk about this issue of rational expectations concerning product and service issues (perceptions of product quality, innovation, value, product or service reliability) and financial performance (perceptions of profitability, prospects, and company risks) and Vision and Leadership (how far the company shows a clear vision and strong leadership), while talking about emotional expectations is more about emotional appeal (to what extent the company is liked, desirable and respected), work environment (the extent to which perceptions of how well the company is managed and the quality of its employees) and social responsibility ( the extent to which the perception of the company as a good citizen relating to the community, employees and the environment).

### **CONCLUSION**

Conclusion from this research as the follow:

1. Relationship marketing and the reputation of the company have a simultaneous influence on consumer confidence in the Syariah Pawnshop Unit of Kutai Kartanegara
2. Relationship marketing has a positive influence on consumer trust in the

Syariah Pawnshop Unit of Kutai Kartanegara. The ability of this variable explains consumer confidence by 66%.

3. The reputation of the company has a positive influence on consumer trust in the Syariah Pawnshop Unit of Kutai Kartanegara. The ability of this variable explains consumer trust by 65.4%.
4. From the results of the partial correlation, it is seen that the relationship marketing value is the biggest compared to the company's reputation, so that relationship marketing is the most dominant variable influencing consumer trust in the Islamic Pawnshop Unit of Kutai Kartanegara.

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