

Analysis of the Effect of Customer Satisfaction on Customer Loyalty and Customer Order Retention at PT Graha Mutu Persada Semarang Branch

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Abstract. *This study aims to analyze the role of Authentic Leadership, Islamic Leadership, and Islamic Work Ethics on employee performance through Employee Engagement at Baitul Maal wat Tamwil (BMT) incorporated in PBMTI MPD Semarang City. The method used is quantitative with a sample of 210 respondents, where data is collected through a questionnaire with a Likert scale. Data analysis was conducted using SmartPLS to test the relationship between variables. The results showed that Islamic Leadership has a significant influence on Employee Engagement and employees performance, while Authentic Leadership only has a significant influence on employee performance. Although the effect of Islamic Work Ethics on Employee Engagement is at the limit of significance, this work ethic has a significant effect on employee performance. In addition, Employee Engagement is proven to act as a mediator between Islamic Leadership and employee performance. These findings provide important insights for BMT managers in improving employee performance through the application of authentic and Islamic leadership, as well as good Islamic work ethics.*

Keywords: *Authentic; Engagement; Islamic; Leadership; Performance.*

1. Introduction

In an era of increasingly fierce business competition, companies are required not only to attract new customers but also to retain existing ones. Customer order retention is a crucial indicator of a company's success because it directly relates to revenue sustainability and marketing cost efficiency. Customers who place repeat orders tend to have a higher long-term customer lifetime value than new customers.

One of the main factors influencing customer order retention is customer satisfaction. Customer satisfaction arises from comparing customer expectations with the performance or quality of the service and product received. When customers are satisfied, they are more likely to make repeat purchases, recommend the company to others, and exhibit higher levels of loyalty.

However, in practice, many companies still face low order retention rates despite various

service improvement efforts. This highlights the need for a more in-depth study of the extent to which customer satisfaction impacts order retention. Therefore, this research is crucial to analyze the influence of customer satisfaction on order retention as a basis for strategic corporate decision-making.

Increasing customer retention can be done in several ways, such as implementing customer relationship management. Customer relationship management programs can significantly increase customer retention (Qasem et al., 2016; Al-Hazmi, 2021; Andriana et al., 2019). Customer relationship management will enable a company to build good interactions and relationships with customers and enable them to meet customer needs and requirements. In addition to customer relationship management programs, things that can increase customer retention are company reputation, several studies show that a company's reputation can make customers come back (Andriana, Saporso, Fitrio, Emmywati & Badaruddin, 2019; Khan, Salamzadeh, & Yang, 2020). Company reputation is a perceptual representation of a company's past actions and future predictions, which represents the company's overall contribution, compared to other companies (Andriana et al., 2019).

Customer satisfaction is also an important factor in increasing customer retention, customer satisfaction has a significant influence on customer retention (Das, Mishra, & Mohanty, 2018; Andriana, Saporso, Fitrio, Emmywati & Badaruddin, 2019; Khan, Salamzadeh, & Yang, 2020). Customer satisfaction is the level of feeling where someone states the results of comparing the performance of a product or service received according to expectations. Most companies' existence in the market is associated with customer satisfaction. Company customers are considered a key factor for the existence and development of companies in a competitive market (Ridwan et al., 2021).

The existence of needs that must be met drives us to consume products or services through purchasing activities and make it a habit. Purchase habits are related to the running of a business because they lead to repetitive behavior in purchasing goods or services offered. Purchase habits are also a marketing performance indicator that can be explained by the frequency of purchases and the quantity of goods purchased within a certain period (Bendle et al., 2019).

According to Bendle et al. (2019), measuring purchase habits can be used to identify heavy users in a business. Heavy users purchase more intensively than the average consumer and represent a large portion of product sales, so companies often pay special attention to this group of buyers. Buyers can be considered heavy users if they purchase more products, have experience with more products, have a long-term relationship with a business, and make purchases on more occasions than others (Pleshko and Al-Houti, 2012).

The experience gained during a purchase allows consumers to choose products that satisfy them. A baseline level of customer satisfaction is crucial for business continuity, as satisfied customers can recommend products or services to others or even generate repeat purchases. Once consumers reach the repurchase stage, they become repeat customers, and even more

recently, loyal customers.

Customer loyalty is becoming a very important thing in tight competition.

Nowadays, the retail business is no exception. Many business owners are even developing ideas and programs to retain customers and encourage them to make consistent repeat purchases.

2. Research Methods

This research uses a quantitative approach with an explanatory research type. Research that seeks to explain the factors that influence hypotheses to support or refute previous findings is known as explanatory research. Sugiyono (2013) defines quantitative research as a type of research that utilizes numerical data for data collection, data interpretation, and presentation. results. Study This aim for know connection the reciprocal relationship between the variables studied, as well as the magnitude of the existing influence between variables independent) and dependent variables (customer retention)). The subjects from which we can obtain data are known as data sources. Both primary and secondary data can be used as sources. data research. Source data primary and secondary used for this research. Primary data sources are those obtained directly from the first source of information so that researchers can collect information relevant to their research, Ibeawuchi and Emmanuel (2015). Each customer of PT Graha Mutu Persada Semarang was used as the main data source in this research. The information collected comes from responses to questionnaires regarding statements related to customer satisfaction with PT Graha Mutu Persada's services and how it impacts customer loyalty and retention at PT Graha Mutu Persada Semarang Branch. Conversely, secondary data sources are information obtained from data that has been researched and collected in connection with the study problems conducted by previous researchers, according to Nasution (2009). Secondary data regarding customer satisfaction with PT Graha Mutu Persada's services and how it impacts customer loyalty and retention at PT Graha Mutu Persada Semarang Branch collected from journal study, paper, journal, book scientific.

3. Results and Discussion

3.1. Analysis of Customer Satisfaction Levels for Loyalty Programs

The analysis shows that customer satisfaction with loyalty programs in the modern retail industry in Jakarta is quite high, with an average score of 4.2 on a five-point Likert scale. Most respondents stated that the loyalty program provided benefits that met their expectations, such as exclusive discounts and attractive rewards. This satisfaction was supported by positive perceptions of convenience. use of the program and the clarity of the information provided by the company. These findings indicates that the loyalty program is successful in meeting customer needs.

However, this study also found that demographic factors such as age and income level

influence customer perceptions of loyalty programs. Younger customers tend to value digital aspects of the program, such as user-friendly mobile apps, while older customers focus more on clarity of information and ease of access. Furthermore, customers with higher incomes show a preference for more exclusive rewards, while those with lower incomes prioritize direct discounts. This variation suggests that demographic-based personalization strategies can be an effective approach to improving overall customer satisfaction.

1) Furthermore, Pearson correlation analysis shows a positive relationship.

A significant correlation was found between customer satisfaction and repeat purchase frequency, with a correlation value of 0.68 ($p < 0.01$). This indicates that the higher a customer's satisfaction with the loyalty program, the more likely they are to make repeat purchases. This finding aligns with customer satisfaction theory, which states that positive experiences can drive loyalty behavior, including customer retention. However, descriptive analysis also revealed that some respondents were dissatisfied with certain aspects of the loyalty program, such as limited reward options and perceived overly complicated requirements for earning incentives. These complaints primarily came from customers with low purchase frequency, who felt the program favored customers with higher purchase rates. This suggests the need for program adjustments to be more inclusive.

Furthermore, the regression test results show that customer satisfaction has a significant influence on customer retention, with a regression coefficient of 0.45 ($p < 0.01$). This indicates that a one-unit increase in customer satisfaction can increase customer retention by 45%. This finding underscores the importance of loyalty programs as a strategic tool for customer retention in the modern retail industry in Jakarta.

Further discussion emphasized that customer satisfaction is influenced not only by the material benefits provided by loyalty programs, but also by emotional aspects, such as a sense of appreciation and brand engagement. Therefore, companies are advised to focus not only on financial incentives but also on building more personal relationships with customers. This strategy can increase the long-term effectiveness of loyalty programs.

2) The Relationship between Customer Commitment and Retention in Loyalty Programs

The analysis results show a significant positive relationship between customer commitment and retention in loyalty programs, with a Pearson correlation value of 0.72 ($p < 0.01$). This finding indicates that the higher a customer's level of commitment to a loyalty program, the more likely they are to remain loyal to the brand. This commitment is reflected in customers' confidence in the program's benefits and their willingness to continue participating despite the availability of similar alternative programs from competitors. Multiple linear regression analysis shows that customer commitment has a significant influence on customer retention, with a regression coefficient of 0.53 ($p < 0.01$). This means that a one-unit increase in customer commitment can increase customer retention by 53%. This finding supports the commitment and trust theory, which emphasizes the importance of building long-term, trust-

based relationships to create sustainable customer loyalty. Furthermore, the survey results show that customer commitment is influenced by several key factors, such as the consistency of benefits provided by the loyalty program, clarity of communication, and a sense of emotional attachment to the brand. Respondents who perceive that the loyalty program rewards their loyalty tend to demonstrate higher levels of commitment. Conversely, customers who perceive the program as lacking transparency or being unfair demonstrate lower levels of commitment.

The discussion also revealed that customer commitment is influenced not only by material incentives but also by the emotional experiences created through brand interactions. Customers who feel valued and have a personal connection with a brand are more likely to remain committed to loyalty programs. Therefore, companies are advised to enhance the personalization aspect of loyalty programs to strengthen customer commitment. Overall, these findings confirm that customer commitment is a key factor in increasing retention through loyalty programs. By building trust and providing consistent and relevant experiences, companies can create stronger relationships with customers. This strategy not only increases the effectiveness of loyalty programs but also provides a competitive advantage in the modern retail industry in Jakarta.

3) The Influence of Customer Value on the Success of Loyalty Programs

The analysis results show that customer value has a significant influence on the success of loyalty programs in the modern retail industry in Jakarta. Perceived customer value, such as additional benefits in the form of exclusive discounts, attractive prizes, and priority access, contributes to increasing positive perceptions of loyalty programs. Multiple linear regression analysis revealed that customer value has a regression coefficient of 0.48 ($p < 0.01$), meaning a one-unit increase in customer value can increase the success of a loyalty program by 48%. This finding supports the relevance of Customer Value Theory in this context. Furthermore, descriptive analysis shows that customers who perceive high value from loyalty programs tend to participate more frequently and demonstrate stronger loyalty to the brand.

Conversely, customers who feel that the program's benefits are not worth the cost or effort are less likely to be enthusiastic about utilizing the program. This highlights the importance of companies continually improving customer perceived benefits to keep loyalty programs relevant and engaging. The survey also revealed that customer perceptions of value are influenced by several key factors, including program transparency, ease of access, and the relevance of benefits to customer needs. Respondents who perceived that the loyalty program provided benefits that aligned with their preferences reported higher levels of satisfaction and loyalty. Conversely, customers who perceived program benefits as generic and impersonal tended to rate the program's value lower.

Further discussion highlights that customer value is not only material, but also encompasses emotional aspects, such as a sense of appreciation and recognition for their loyalty. Customers who perceive loyalty programs as providing a personalized experience and

addressing individual needs tend to have higher perceived value. Therefore, companies are advised to adopt personalization strategies in designing loyalty programs to enhance customer perceived value. Overall, these findings confirm that customer value is a key factor in determining the success of loyalty programs. By providing relevant, transparent, and personalized benefits, companies can enhance customer perceived value, ultimately contributing to the success of loyalty programs.

4) Consumer Behavior in Responding to Loyalty Program Incentives

The analysis results show that consumer behavior in responding to loyalty program incentives is strongly influenced by the relevance of the incentives to their needs and preferences. Most respondents stated that they were more motivated to participate in loyalty programs that offer incentives that align with their lifestyle, such as discounts on favorite products or relevant rewards. This finding supports consumer behavior theory, which states that purchasing decisions are influenced by the perceived value of the incentives offered. Furthermore, descriptive analysis revealed that consumers tend to be more responsive to incentives that are immediate and easily accessible. Respondents showed a higher preference for programs that provide instant benefits, such as discounts directly at the cashier, compared to incentives that require a long-term accumulation of points. This suggests that ease and speed in obtaining benefits are important factors in shaping consumer behavior towards loyalty programs.

The survey results also showed that exclusive incentives, such as priority access or limited-time rewards, can create a stronger sense of emotional attachment to a brand. Consumers who perceive that they are being treated preferentially through a loyalty program tend to demonstrate higher levels of loyalty. This finding aligns with customer relationship theory, which emphasizes the importance of creating positive emotional experiences to build long-term relationships with customers. However, some respondents expressed dissatisfaction with incentives they perceived as too complicated or requiring more effort to obtain, such as high minimum purchase requirements.

Consumers with low purchase frequency feel less engaged in programs designed to benefit customers with higher purchase rates. This suggests the need for companies to design more inclusive incentives to reach various customer segments. Overall, these findings confirm that consumer behavior in responding to loyalty program incentives is influenced by the relevance, ease of access, exclusivity, and simplicity of the incentives offered. By understanding consumer preferences and needs, companies can design loyalty programs that are more effective in encouraging participation and increasing customer retention. This strategy not only strengthens customer relationships with brands but also provides a competitive advantage in the modern retail industry in Jakarta.

5) Effectiveness of Loyalty Programs in Increasing Customer Retention

The analysis results show that loyalty programs have significant effectiveness in increasing

customer retention in the modern retail industry in Jakarta. Based on multiple linear regression tests, loyalty programs have a direct effect on customer retention with a regression coefficient of 0.49 ($p < 0.01$). This indicates that a one-unit increase in loyalty program effectiveness can increase customer satisfaction by emphasizing the importance of ongoing interaction to maintain customer loyalty. The survey showed that customers who perceive loyalty programs as providing relevant and consistent benefits tend to be more loyal to the brand. Respondents with high levels of participation in loyalty programs show a greater frequency of repeat purchases compared to those who rarely use the program. In addition, customers who feel valued through exclusive incentives are more likely to purchase from a loyal customer.

tend to remain loyal to a brand, demonstrating the importance of personalization in increasing customer retention. Descriptive analysis revealed that the effectiveness of loyalty programs is also influenced by ease of access and transparency of information. Customers who perceive loyalty programs as easy to use and have clear rules demonstrate higher retention rates. Conversely, respondents who perceive loyalty programs as too complicated or lacking transparency tend to demonstrate lower loyalty. This highlights the need for companies to design programs that are simple and easy to understand for all customer segments. The results also indicate that loyalty programs that provide long-term benefits are more effective in retaining customers than programs that only offer short-term incentives.

Customers who perceive loyalty programs as providing ongoing value, such as accumulating points for significant rewards, demonstrate higher retention rates. This finding underscores the importance of a long-term strategy in designing loyalty programs to sustainably increase customer loyalty. Further discussion highlights that the effectiveness of loyalty programs hinges not only on material benefits but also on emotional aspects, such as a sense of attachment and appreciation for customer loyalty. Customers who feel a strong emotional connection to a brand tend to be more loyal, even when competitive alternatives are available.

The results of the study show that loyalty programs have a significant impact on customer retention in the modern retail industry in Jakarta. Customer satisfaction with program benefits, such as exclusive discounts and attractive prizes, contributes to increased brand loyalty. Furthermore, the positive relationship between customer satisfaction and repeat purchase frequency indicates that well-designed loyalty programs can meet customer expectations and encourage repeat purchase behavior. These findings confirm the relevance of customer satisfaction theory in the context of loyalty programs as a strategic tool for customer retention.

Research also shows that external factors such as market trends and competition in the retail industry influence the effectiveness of loyalty programs. In a competitive environment, customers tend to compare the benefits offered by different loyalty programs, so companies need to ensure that their programs offer unique added value. Furthermore, adapting to

changing customer preferences is crucial to maintaining program relevance. For example, integrating digital technologies like mobile apps and online platforms can improve accessibility and provide a more personalized experience for customers, ultimately strengthening the appeal of loyalty programs. Research also reveals that customer commitment to loyalty programs is a key factor in increasing retention. Customers who feel valued through consistent and relevant benefits demonstrate higher levels of commitment to the brand. Furthermore, emotional elements such as a sense of connection and appreciation for their loyalty play a crucial role in strengthening long-term customer relationships.

Thus, companies are advised to integrate personalization strategies and transparent communication to improve the effectiveness of loyalty programs. Overall, the findings of this study confirm that the success of loyalty programs depends not only on the material benefits provided, but also on the emotional aspects and customer experience. Programs designed with individual needs in mind, ease of access, and transparency of information can increase customer perceived value, ultimately contributing to customer retention.

4. Conclusion

Based on results study, can concluded that: The Influence of Authentic Leadership (X1) on Employee Engagement (Y1): The results show that authentic leadership has a positive influence on employee engagement, although not significant. Matter This show that although leadership While authenticity can increase employee engagement, there are other factors that also influence it. The Influence of Islamic Leadership (X2) on Employee Engagement (Y1): There is a significant influence between Islamic leadership and employee engagement. Leadership based on Islamic values contribute in increase involvement employee in BMT. The Influence of Islamic Work Ethics (X3) on Employee Engagement (Y1): Islamic work ethics shows a positive, but insignificant, influence on employee engagement. This indicates that although work ethics is important, its implementation may not be optimal. Influence Leadership Authentic (X1) to Performance Employee (Y2): There is a positive and significant influence between authentic leadership and employee performance. Authentic leaders can encourage employees to give their best performance. The Influence of Islamic Leadership (X2) on Employee Performance (Y2): Islamic Leadership Islam Also own influence significant to employee performance. This shows that the application of Islamic values in leadership can improve performance at BMT. Influence Ethics Work Islam (X3) to Performance Employee (Y2): Islamic work ethics contribute positively, but not significantly, to employee performance. This indicates the need for improvements in the implementation of work ethics. Influence Employee Engagement (Y1) to Performance Employee (Y2): Employee proven engagement own influence positive and significant impact on employee performance. Employee engagement in their work improves work outcomes. The Influence of Authentic Leadership (X1) on Employee Performance (Y2) through Employee Engagement (Y1): The influence of authentic leadership on employee performance through employee engagement is not significant. This show that Although employee engagement has increased, its impact on performance still needs further exploration. The Influence of Islamic Leadership (X2) on

Employee Performance (Y2) through Employee Engagement (Y1): The influence of Islamic leadership on employee performance through employee engagement is significant. This shows that good leadership can increase engagement, which in turn improves performance. The Influence of Islamic Work Ethics (X3) on Employee Performance (Y2) through Employee Engagement (Y1): Islamic work ethics did not show a significant influence on employee performance through employee engagement. This indicates that although work ethics is important, its application needs more attention to positively influence performance.

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