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The Effect of Customer Relationship Management on Customer Loyalty at PT BRI Cibinong Branch

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A R T I C L E   I N F O

A B S T R A C T

The banking sector has an influence on the economy of a country. Service quality is the main requirement that determines the success of banking as a company engaged in service providers. Bank BRI Cibinong is one of BRI's branch offices in Cibinong District. The main goal of the banking business is to make enormous profits so that the company can survive. One of BRI's initiatives to cultivate long-term relationships with customers is to create customer satisfaction through responsiveness in answering customer complaints. Customer loyalty is a valuable company asset that must be maintained and is an absolute must for Bank BRI to exist and win the competition. The key performance indicator (KPI) of BRICare Cibinong Branch demonstrates that most of the customer complaints reports have not passed the 90 percent standard of assessment. The goal of this study is to analyze the factors that influence customer satisfaction through customer relationship management (CRM) and their impact on customer loyalty. Descriptive analysis and Covariance Based-Structural Equation Modeling (CB-SEM) were used as analytical methods. CRM variables including complaint handling, cross selling, technology adoption and customer appreciation had a positive impact on customer satisfaction. The complaint handling variable had the biggest coefficient value in creating customer satisfaction.

1. INTRODUCTION

The banking industry should maintain customer loyalty since competition is increasing, and one way to do so is to provide product and service offerings that exceed customer expectations. Banking, as a firm engaged in the provision of services, must prioritize service quality in order to be successful. Excellent service quality will result in customer satisfaction and influence customer loyalty. According to Kotler and Keller (2007), today's corporate challenge is not to develop satisfied customers, but happy and loyal customers.

Banks should innovate to provide dynamic customer satisfaction in order to produce customer satisfaction in a sustainable manner. Banks also should develop a customer-oriented strategy to preserve and increase client loyalty in order to survive their businesses. The implementation of Customer relationship management (CRM) is one of the customer-oriented techniques used to retain and increase customer loyalty, hence contributing to the development of sustainable competitiveness. The implementation of CRM must take into account a number of factors, including the adaptability of employees to change, the effectiveness of business processes from the perspective of consumer expectations and company requirements, and the use of technology to expedite the fulfillment of customer needs (Vazifehdust et al. 2012). Realizing that the cost of recruiting new customers is significantly higher than that of retaining existing ones, the banking industry has embraced CRM significantly.

Bank BRI, also known as PT Bank Rakyat Indonesia (Persero) Tbk or Bank BRI, is one of the state-owned enterprises (BUMN) engaged in financial services that is trusted to collect funds in the form of deposits and channel funds in the form of loans. 56.75% of Bank BRI is held by the Government of Indonesia, while 43.25% is owned by the public. Bank BRI has 467 Branch Offices, 611 sub-branches, and 5,382 Unit Offices currently (BRI 2019). The Bank BRI Cibinong Branch is located in the Cibinong District as part of the BRI Branch. The BRI Cibinong Branch is a branch of the Jakarta 2 regional office that comprises of 3 sub-branches, 10 unit offices, and 4 cash offices.

The main objective of operating a banking business is to generate large profits so that the company may survive and improve its image to attract investors (Khotijah and Sugiyono, 2021). The Bank generates income through Interest Income and non-interest income (Fee Based Income/FBI). The expansion of the FBI is one of the methods banks use to generate profits; this is also done in anticipation of a drop in income from lending owing to lower lending rates in general or when credit is blocked.

To be a successful banking service and to operate in a competitive market, it is not enough to gain new customers. Bank BRI must prioritize customer retention to ensure its long-term survival and growth. The BRI Cibinong Branch is one of the BRI branches that must prioritize customer retention, particularly with regards to managing customer complaints. One of BRI's initiatives to establish long-term relationships with its clients is to foster customer satisfaction by promptly addressing customer complaints. BRI will process customer complaints through a mechanism called BRICare.

From January to June 2021, the BRICare KPI (Key Perfomance Indicator) for the Cibinong Branch indicates that the most of customer complaint reports did not meet the 90% benchmark. Bank BRI's reputation in the banking industry will be maintained through its prompt response to customer complaints, which will also influence customer satisfaction with Bank BRI's services. The BRI Cibinong Branch should invest in customer-focused and long-term relationships. This study's objective was to investigate the factors that influence customer satisfaction and loyalty through the CRM strategies, which are anticipated to be BRI's strategy for fostering long-term customer relationships through an examination of the impact of CRM on customer satisfaction and its effect on customer loyalty from the perspectives of technology adoption, complaint management, cross-selling, and customer appreciation.

Siddiqi's (2018) research, provides empirical evidence of the impact of the three dimensions that underlie CRM, namely complaint management, trust, and technology adoption, which have a positive impact on customer loyalty. The company's reputation in the banking business will be maintained if it successfully handles customer complaints. Azzam (2014) in a study to determine the impact of CRM's service quality, employee behavior, customer database, customer problem resolution, physical environment, and social network interactions on customer satisfaction. The findings indicate that all CRM elements contribute to customer satisfaction. Customer satisfaction is most strongly influenced by the resolution of customer complaints. According to the findings of Chakiso's (2015) study of Zemen Bank, dissatisfied and disappointed clients will affected the organization. The study investigates the five foundations of customer relationship building: trust, commitment, gratitude, communication, and conflict resolution. The study's findings provide empirical proof that customer loyalty influences the five fundamentals of relational marketing, one of which is conflict management, which has a positive impact on customer loyalty.

Kwiatkowska (2018) regarding the impact of cross-selling and up-selling on banks' perceptions of their customers. As many as 51 percent of bank customers are dissatisfied with the products obtained through cross-selling, which has a negative impact on their perceptions of the company, according to the findings. Thus, in the case of up-selling, 52% of bank customers were dissatisfied with purchasing products via up-selling, and 30% of them stated that purchasing products via up-selling had a negative impact on their perception of the company. Some customers were dissatisfied with upselling and cross-selling, but to a lesser extent. Alsyura (2018) explains that there are three CRM capabilities: customer interaction management capability (CIMC), which is the company's ability to acquire profitable customers, customer relationship upgrading capability (CRUC), which is the ability to cross-sell to existing customers, and customer win back capability (CWBC) is a company's capacity to reestablish relationships with former profitable customers. According to the results of his study, the incorporation of CRM capabilities has a positive impact on the development of a sustainable competitive advantage for mobile operators in Jordan.

The findings of Lam et al., (2013) on HSBC Hong Kong customers' positive attitude toward e-CRM marketing from the dimensions (electronic direct mail, interpersonal communication, preferential treatment, and customer appreciation) indicate that customers have a positive perception of relationships if the company rewards them.

2. RESEARCH METHODS

This study's variables include 1) handling complaints, which is measured by the speed and success of resolving customer complaints, 2) technology adoption, which is measured by the ease with which customers use internet banking, and 3) cross selling, which is measured by the availability of additional products for customers to use outside of the internet that have been utilized previously, 4) customer rewards based on the benefits they receive and the company's reciprocity, 5) customer satisfaction to measure customers who use products and services that meet or exceed customer expectations, an 6) customer loyalty to measure the level of customer loyalty for the type of customer satisfaction obtained. The description of all the variables highlighted in this study, a research model framework can be made as shown in the following figure:
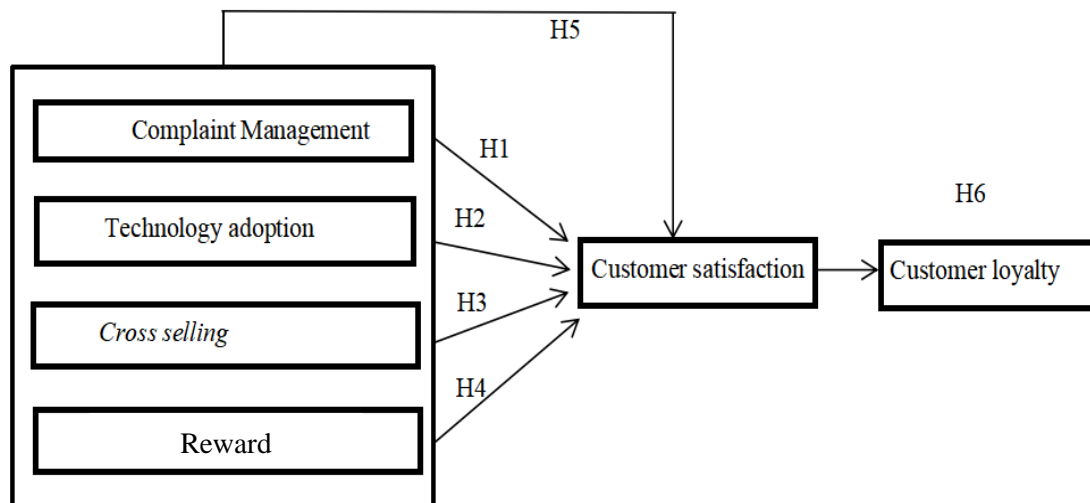

Figure 1. Research Framework

Source: Researcher, 2021

The study was done in Cibinong, West Java, using a purposive sample of respondents from the Bank BRI Cibinong Branch, where the population consisted of Bank BRI Cibinong Branch customers. Customers who opened BRI savings accounts in the operational area of the Cibinong work unit and utilized BRI Cibinong banking services for at least two years are eligible to participate in this study. Four hundred respondents were chosen as samples for this study. Sugiyono (2011) suggests that a study's sample size should range between 30 and 500 samples. The investigation was done at the BRI Cibinong Branch by distributing questionnaires and collecting data. This study was conducted between July and September of 2021.

This study used both primary and secondary data. Primary data obtained through the distribution of questionnaires given to respondents. The measurement scale of the questionnaire uses a Likert scale, which is a scale to measure a person's opinion or perception. The Likert scale used is a five-point Likert scale. The values assigned for Likert

scale were 1=Strongly Disagree, 2=Disagree,3=Neutral, 4=Agree, and 5=Strongly Agree. This study collected data by the offline and online distribution of questionnaires, specifically the Gform. Considering that the research was conducted during the implementation of Community Activity Restrictions (PPKM), this study collects data via offline questionnaires distributed to customers who visit Bank BRI offices and online (using Gform) by sending short messages to customers. The gathered information is then statistically examined. Covariance-based SEM (CB-SEM) is used with the AMOS application. CB-SEM can be used to determine the adequacy of the overall measurement model and the strength and significance of the relationship (path) between exogenous and endogenous variables (Astrachan et al. 2014). CB-SEM was used to find the most influential factors in determining customer satisfaction and loyalty to BRI Bank's products and services. Statistical analysis was performed to determine which characteristics had the significant impact on customer satisfaction, which in turn influences customer loyalty.

3.   RESULTS AND DISCUSSION

This research sampled 400 Bank BRI Cibinong customers for its sample. Table 1 and 2 describes the study's sample and provides an overview of 400 respondents' profile information.

Table 1. Characteristics of Respondents by Occupation

Gender	Age	Occupation						total	%
		BUMN	House wife	Private sector employee	Student	Civil Servant	Self-employed		
Male	18-25	0	0	5	2	0	4		
	26-35	6	0	43	0	0	28	188	47%
	36-45	3	0	15	0	2	39		
	46-55	0	0	5	0	0	36		
Female	18-25	4	0	20	9	0	4		
	26-35	4	14	27	0	0	38	212	53%
	36-45	6	2	24	0	5	29		
	46-55	1	0	1	0	0	24		
	Total	24	16	140	11	7	202	400	100%
	(%)	6%	4%	35%	2,75%	1,75%	50.5%		

Source: Data processed (2021)

Table 1 shows that the gender-based characteristics of the 400 respondents in this study were dominated by female respondents, 212 individuals or 53 percent. It shows that majority of customers with business at the BRI Cibinong bank office are female, who have more time flexibility to visit the Bank office than male customers, who must spend more time away from work to visit the bank, only if an urgent need occurs. The occupation characteristics of this study's 400 respondents were dominated by self-employed respondents, totaling 202 or 50.5%. The job characteristics of the 400 respondents in this

study were dominated by self-employed respondents, amounting to 202 or 50.5%. This shows that the majority of BRI Cibinong Bank customers work as business actors as Bank BRI's market segmentation concentrates on micro segmentation.

Table 2. Characteristics of Respondets by Income

Gender	Age	Income (Rp)		
		1-5 million	6-10 million	>10 million
Male	18-25	11	0	0
	26-35	42	33	2
	36-45	19	38	2
	46-55	6	23	12
Female	18-25	31	6	0
	26-35	62	20	1
	36-45	34	30	2
	46-55	6	18	2
	Total	211	168	21
	%	52,75%	42%	5,25%

Source: Data processed (2021)

Table 2 shows the characteristics based on net income acquired from 400 respondents in this study were dominated by respondents with incomes ranging from Rp1,000,000 to Rp5,000,000, 211 individuals or 52.8%. This showed that the majority of BRI Cibinong Bank respondents who come directly to BRI Bank have a net income obtained from the outcomes of their business activities as well as a monthly income from their workplace. In addition, this study includes a statistical analysis of the data shown in tables 3, 4 and figure 4.

Table 3. Model Fit

Measure	Estimate	Threshold	Interpretation
CMIN (Chi-Square/Degree of Freedom)	87,524	--	--
DF (Degree of Freedom)	4,000	--	--
CMIN/DF (Chi-Square/Degree of Freedom)	21,881	Between 1 and 3	Terrible
CFI (Comparative Fit Index)	0,940	>0.90	Excellent
GFI (Goodness of Fit Index)	0,938	>0.90	Excellent
NFI (Normed Fit Index)	0,937	>0.90	Excellent
IFI (Incremental Fit Index)	0,940	>0.90	Excellent
SRMR (Standardised Root Mean Square Residual)	0,056	<0.08	Excellent

Source: Data processed (2021)

The CB-SEM Fit model based on a accurate estimation of the observed covariance matrix (Hair et al. 2014). Shi et al. (2019) explain that several Goodness of Fit (GOF) measures have been created to provide additional information regarding the utility of the hypothesized model when the solution is relatively feasible and adequately describes the observed data. Table 3 shows the CFI test has a value of 0.940 where the acceptable range for CFI is 0.9 or higher (Hair et al. 2010), the GFI test has a value of 0.938 where the minimum expected value for GFI is 0.90 (Ferdinand, 2000), the NFI test has a value of 0.937 where the NFI threshold value > 0.90 indicates a perfect match (Bentler and Bonett, 1980), the IFI test has a value of 0.940 where the IFI value adjusts the NFI model for sample size and degrees of freedom and if the NFI value >0.90 indicates a perfect model (Bagozzi and Yi, 1988), then the SRMR test has a value of 0.056 where the recommended SRMR value is <0.08 (Hu and Bentler, 1999). Overall the model can be accepted because there are five criteria that have excellent scores. It can be concluded that the research model is declared to meet the feasibility test of the structural equation model, with the majority criteria it is excellent.

Figure 2 show the path diagram fit model from the research based on the outcomes of data processing
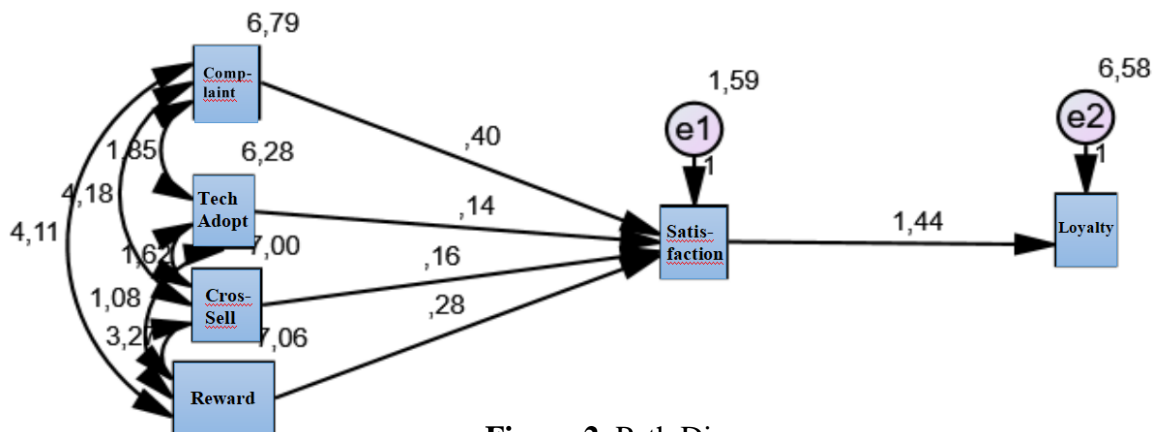

Figure 2. Path Diagram

Source: Data processed, 2021

To determine whether Complaint Handling, Technology Adoption, Cross Selling, and Customer Appreciation have an effect on Customer Satisfaction and its impact on Customer Loyalty, hypothesis testing is conducted using multiple regression analysis methods with the help of the Covariance-Based Structural Equation Modeling (CB-SEM) program. Decision-making hypothesis testing is based on the following:

1. If the P Value ≤0.05 Ho is rejected and Ha is supported.
2. If the P-Value value ≥0.05 then Ho is supported and Ha is rejected.

Table 4. Hypothesis test results

	Hyphothesis	Estimate	P-Value	Decision
H1	There is a positive impact of managing complaints on customer satisfaction	0,398	0,000	Supported
H2	There is a positive impact of technology adoption on customer satisfaction	0,138	0,000	Supported
H3	There is a positive impact of cross selling on customer satisfaction	0,162	0,000	Supported
H4	There is a positive impact of customer appreciation on customer satisfaction	0,276	0,000	Supported
H5	There is a positive impact on complaint handling, technology adoption, cross selling and customer appreciation together on customer satisfaction	0,713	0,000	Supported
H6	There is a significant impact of customer satisfaction on customer loyalty	1,437	0,000	Supported

Source: Data processed (2021)

Based on table 4 the results of hypothesis testing, the following results are obtained:

1) The p-value for H1 is 0.000 ≤ 0.05, which indicates that Ho1 is rejected and Ha1 is supported. It may be inferred that resolving complaints has a positive impact on customer satisfaction. with a predicted value of 0.39 The greater the application of complaint management, the higher their level of customer satisfaction. As indicated by studies by Siddiqi (2018) and Azzam (2014), the appropriate handling of customer complaints has a positive impact on customer satisfaction.

2) The p-value for H2 is 0.000 ≤ 0.05, which means that Ho2 is rejected and Ha2 is supported. It can be inferred that technology adoption has a positive impact on customer satisfaction. with a value estimate of 0.138 Where customer satisfaction increases as their perception of the application of technology adoption improves. As demonstrated by study conducted by Siddiqi (2018), technology adoption has a positive impact on the success of CRM in fostering customer loyalty. Siddiqi (2018) states that technology must be continually updated, and users must be adequately instructed on how to use it, because customers are very concerned about the security of their banking transactions.

3) The p-value for H3 is 0.000 ≤ 0.05, which means that Ho3 is rejected and Ha3 is supported. It can be inferred that cross-selling has a positive impact on customer satisfaction. with a predicted value of 0.16 Customer satisfaction is proportional to the customer's perception of the implementation of cross-selling. This research contradicts

the findings of Kwiatkowska (2018). Some customers are dissatisfied, but to a lesser extent, due to upselling and cross-selling, which contributes to negative perceptions of the company. Nonetheless, this study is consistent with the findings of Alsyura (2018), which explains that the incorporation of CRM capabilities, one of which is customer relationship upgrading capability (CRUC) related to the company's ability to cross-sell to existing customers, has a positive effect on the development of a sustainable competitive advantage among Jordanian cellular operators.

4) The p-value for H4 is 0.000 ≤ 0.05, which means that Ho4 is rejected and Ha4 is supported. It can be concluded that customer appreciation has a positive effect on customer satisfaction, with an estimated value of 0.275. The greater the customer's perception of the award's customer, the higher customer satisfaction. Lam et al. (2013) and Chakiso (2015) demonstrate that awarding customers has a positive impact on the quality of customer relationships.

5) H5 has a p-value of 0.000 ≤ 0.05, implying that Ho5 is rejected and Ha5 is supported. It can be concluded that there is a joint impact of addressing complaints, technology adoption, cross selling, and customer appreciation on customer happiness. As research conducted by Azzam (2014) shows CRM as a whole has a positive relationship with customer satisfaction. In his research, he explains all dimensions of CRM from service quality, customer database, customer complaint management is accountable for creating customer satisfaction.

6) The p-value for H6 is 0.000 ≤ 0.05, which indicates that Ho6 is rejected and Ha6 is supported. It can be concluded that customer satisfaction positively impacts consumer loyalty. has a positive estimate value, such that the more the application of customer satisfaction, the higher the customer loyalty.

There are two sorts of the role of the independent variable on the dependent variable: the direct role (direct effect) and the indirect role (indirect effect) mediated by the mediator variable. An indirect effect is one that manifests via an intermediate variable. According to Baron and Kenny (1986), a variable is an effective mediator when, in its total role, the indirect role path is larger than the direct role path and the indirect role is statistically significant. Table 5 shows the findings of the indirect impact test for this research variable.

Table 5. Test Indirect Effect

Indirect Path	Standardized Estimate	P-Value
Complaint Management → Customer Satisfaction → Customer Loyalty	0,350***	0,001
Technology Adoption → Customer Satisfaction → Customer Loyalty	0,117**	0,002
Cross-selling → Customer Satisfaction → Customer Loyalty	0,145***	0,001
Reward → Customer Satisfaction → Customer Loyalty	0,247**	0,001

Source: Data processed (2021)

From the indirect effect test results on the SEM AMOS model, it is possible to explain:

1) Customer satisfaction, which mediates the effect of complaint management on customer loyalty, has a p-value of $0.001 \leq 0.05$ and a coefficient value of 0.350, indicating that it mediates the positive impact of complaint handling on customer loyalty.

2) With a p-value of $0.002 \leq 0.05$ and a coefficient value of 0.117, customer satisfaction mediates the positive impact of technology adoption on customer loyalty.

3) Customer satisfaction, which mediates the effect of cross-selling on customer loyalty, has a p-value between $0.001 \leq 0.05$ and a coefficient value of 0.145, indicating that customer satisfaction mediates the positive impact of cross-selling on customer loyalty.

4) Customer satisfaction, which mediates the effect of customer awards on customer loyalty, has a p-value of $0.001 \leq 0.05$ and a coefficient of 0.247, indicating that customer satisfaction mediates the positive impact of customer rewards on customer loyalty.

Table 5 shows that customer satisfaction with the management of complaints has a bigger impact on customer loyalty than any other variable. Based on the results , the handling of customer complaints has the greatest impact on improving customer value. This demonstrates that the quality of service in processing customer complaints, as measured by the speed, accuracy, and personal demeanor of officers responding to customers, is one of the most critical factors in determining customer satisfaction, which is directly related to customer loyalty. As indicated by Azzam's (2014) research, problem solving and customer complaints have the greatest impact on customer satisfaction, followed by service quality and bank employee behavior.

CRM has a significant impact on increasing customer satisfaction. This requires the company as a banking service provider to improve the service quality, especially for frontline staff who play an important role in conveying the vision, goals, and values of the service company through their actions and behavior dealing directly with customers to maintain proper communication with customers by instilling a strong sense of empathy for cust Blodgett et al. (1997) asserted that effective complaint management increases customer satisfaction in service recovery, where response time is one of the most important factors for achieving success. BRI Cibinong is advised to increase customer confidence in its products and services by enhancing service quality, reducing the number of existing complaints, and being alert in resolving complaints in a timely manner, so that BRI Bank can grow on the based of customer trust.

4. CONCLUSIONS AND SUGGEGSTION

According to the findings of this study, customer loyalty can be enhanced by customer satisfaction in the four CRM dimensions of complaint management, cross-selling, technology adoption, and customer rewards.   Based on findings, the authors provide recommendations. In addition to conducting research on state-owned banks, additional research can be conducted in other cities besides Cibinong. The relational relationship and complaint management can still be investigated in terms of its dimensions; consequently, future research may test each relational relationship and complaint management against other variables, such as trust variables (Siddiqi, 2018), communication (Chakiso, 2015), and employee behavior (Siddiqi, 2018; Chakiso, 2015) (Azzam 2014).

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