

The Influence of Customer Relationship Management and Service Performance on Customer Satisfaction and its Implications for Customer Loyalty of Islamic Banks in Riau

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Abstract

This study aims to examine the effect of: (1) customer relationship management on customer satisfaction, (2) customer relationship management on customer loyalty, (3) customer satisfaction on customer loyalty, and (4) service performance on customer satisfaction (5) service performance on customer loyalty of Islamic banks in Riau. The research design used in this study is causal quantitative research. The subjects in this study are savings customers in Islamic banks and the objects in this study are service performance, customer relationship management, customer satisfaction, and customer loyalty. The sample in this study amounted to 204 respondents. Data were collected through a questionnaire method, and analysed with a structural equation model. The results showed that: (1) customer relationship management affects customer satisfaction (2) customer relationship management affects customer loyalty, (3) customer satisfaction has no effect on customer loyalty, (4) service performance affects customer satisfaction customer satisfaction, and (5) service performance has no effect on customer loyalty.

Keywords: customer relationship management, service performance, satisfaction and loyalty

A. BACKGROUND

Customer satisfaction is a response from customers caused by the suitability of expectations obtained from banking performance. If the suitability is obtained in excess of customer expectations that is the peak of satisfaction. However, on the contrary, if what is obtained is a mismatch or even very far from expectations then the customer will be disappointed while this satisfaction is very influential for customer loyalty to banking. The higher the level of satisfaction the customer gets, the longer he will stay in the bank (Karmelia, 2018). The following are cases that have caught the

attention of customers and made customers disappointed with Islamic banks, including cases of fraud committed by marketing managers of private Islamic banks in Pekanbaru in the form of fraud against 3 customers with a customer loss value of Rp.6.7 billion. The perpetrator deceived the victim by selling fix rate government bond products to 3 priority customers. Victims were promised profits of up to 9.5 percent per month. To the police, the perpetrator admitted to using the money from the fraud to meet personal needs. However, the police said that the proceeds of the crime committed by the perpetrator were partly used to play trading. The perpetrator was charged with multiple articles on banking and fraud with a maximum threat of 15 years in prison and a fine of Rp 200 billion (Ancely, 2023).

To convince the victim, the suspect submitted a fake trade confirmation. However, after the victim asked for the disbursement and profit from the purchase of the product, the perpetrator could not return it on the grounds that the return process could not be done directly and had to be in stages. When confirmed directly to the Sharia Bank, it turned out that the bond sale and purchase transaction carried out by the perpetrator was not recorded in the bank's system (Adha & Annisa, 2023).

Customer Relationship Management

Customer relationship management (CRM) is a strategy, activity, and technology used by companies to help establish good relationships with customers or prospective customers (Jessica, 2022). There are three stages in the CRM system that must be carried out by every corporation, as follows: First, acquiring new customers (acquired) where to be able to acquire new customers, the company must ensure to provide comfort in terms of service to customers when buying and using company products and promoting products by giving a good first impression to customers. Later, customers will have more trust in the company; second, adding value from customers (enhanced) where in this case there are two ways to improve relationships with customers, namely by up selling and cross selling. For up selling itself is to offer the same product, but has a much better quality while cross selling is a marketing strategy by offering complementary products to goods already owned by customers; third, retain customers (retain) where to retain customers, companies must provide useful services and application support and companies must also take the time to listen to opinions or enter from customers, for example, serving customer dissatisfaction regarding the products offered. That way, the company can evaluate and improve its service system and application features (Adani, 2020).

Service Performance

Service performance is a comprehensive assessment of consumers' perceived service results when receiving services from service recipients (Pambudi, 2008). The best service performance for customers is how banks serve their customers with financial service standards in order to reach customers with the maximum possible profit. Of course, every bank wants that the collection of funds from the public will continue to increase so that it can be channeled back to the community in the form of credit, the advantages of facilities or services currently offered by banks are quite diverse in type which is basically to meet customer needs, with many service facilities and easy access offered (Karnawijaya et al, 2014).

Customer Satisfaction

Customer satisfaction is a measure that determines how well a company's products or services meet customer expectations. The better the customer's assessment of the company, the more customer satisfaction increases. From this measure of customer satisfaction, companies can predict future business growth and revenue. The better the customer satisfaction of the business, the more sales can be obtained. Businesses need to improve customer satisfaction because it can help prevent churn and identify customer experience with the company's business. Increased customer satisfaction is an important step in the process of building customer loyalty and generating a positive business image. If businesses can achieve this, it is certain that company sales will increase (Barantum, 2022).

In addition, customer satisfaction can also help improve customer retention. Customers who are happy and satisfied with the service will increase customer retention in the company's business. Because they will not think of switching to a competitor's product. In addition, customer satisfaction also helps companies reduce customer churn rates, solve problems and make customers recommend products (Junaedi, 2022). One of the efforts that can be made to satisfy customers includes creating a customer-centric culture, which means that every team and department works to drive a positive customer experience. When everyone performs their job duties with the customer in mind, they will continuously solve problems for customers and work to fulfill their wishes and satisfy them and do not forget to ask for customer feed back on the services provided (Priharto, 2022).

Customer Loyalty

Customer loyalty is a deep-seated customer commitment to re-subscribe or consistently repurchase selected products or services in the future, even though the influence of the situation and marketing efforts have the potential to cause behavior change. Loyal consumers will generally purchase or use

the brand even though they are faced with many alternative competing product brands that offer superior product characteristics viewed from various angles (Riadi, 2022). Customer loyalty can be obtained from customers who are satisfied with the product or service offered. Therefore, customer satisfaction is an important thing that needs to be considered so that their loyalty can increase to the company's business (Sodexo, 2021).

Previous Research

Some previous studies related to customer satisfaction that have been conducted by previous researchers include: Wahyuningsih and Janah (2018) prove that the efficiency and ease of access and use of internet banking affect customer satisfaction, while customer trust in internet banking has no effect on customer satisfaction. Rahmayanti, et al (2021) prove that website quality, product quality, product price, and safety shopping affect e-commerce customer satisfaction. Nguyen, et.al (2021) prove that service quality and service performance affect customer satisfaction. Nuraini and Hendratmi (2021) prove that website quality and brand image affect customer satisfaction. Hudaya, et al (2021) prove that product quality and price perception affect customer satisfaction. Salsabila, et al (2022) prove that trust and experience affect customer satisfaction who shop via Facebook while product, price, and convenience do not affect customer satisfaction.

Hypothesis Development

The Effect Of Customer Relationship Management On Customer Satisfaction

The relationship between customer relationship management and customer satisfaction is customer relationship management affects customer satisfaction (Haryandika and Santra, 2021); (Ramadona, et al, 2019); (Maulana, et al, 2020); (Lorenza and Nurohman, 2022); (Nur Aini, et al, 2022)

H1 : Customer relationship management affects customer satisfaction

The Influence Of Customer Relationship Management On Customer Loyalty

The relationship between customer relationship management and customer loyalty is customer relationship management affects customer loyalty (Fadilah & Ratnasari, 2021). Other findings prove that customer relationship management does not affect customer loyalty (Putri & Trenggana, 2020).

H2 : Customer relationship management affects customer loyalty

The Effect Of Customer Satisfaction On Customer Loyalty

The relationship between customer satisfaction and customer loyalty is customer satisfaction affects customer loyalty Customer satisfaction affects customer loyalty (Sharma.et.al, 2020; (Haeruddin & Haeruddin, 2020); (Habibi, 2021); (Harzaviona & Syah, 2020); (Darmawan, 2019); (Panday & Nursal, 2021); (Manyanga, 2022); (Mukhlis & Indriastuti, 2021), meanwhile, there are also studies that have proven customer satisfaction does not affect customer loyalty (Flores, et.al, 2020); (Dewi, 2020).

H3 : Customer satisfaction affects customer loyalty

The Effect Of Service Performance On Customer Satisfaction

Relationship between service performance and customer satisfaction is service performance affects customer satisfaction (Kuswibowo, 2022); (Wulandari, 2022); (Sari, 2022); (Sutjahjanti, et.al, 2021); (Rachmawati, et.al, 2020)

H4 : Service performance affects customer satisfaction

The Effect Of Service Performance On Customer Loyalty

Relationship between service performance and customer loyalty is service performance affects customer loyalty (Sari & Wening, 2022); (Widnyana & Suamanayasa, 2021)

H5 : Service performance affects customer loyalty

Research Framework



B. RESEARCH METHODS

The population of this study are all people who are customers of Islamic banks. In this study, the sample used was 204 respondents. Consideration of the qualitative aspects of respondents is prioritized as well as aspects of the minimum eligibility criteria in statistical analysis of data. The sampling technique is purposive sampling with the following criteria: respondents have a deposit account and always transact at Islamic banks. Respondents have the option to fill out the questionnaire only once, and respondents are free to accept or reject the survey.

Table 1
Research Instruments

Dimensions	Indicators
Customer Relationship Management (X1)	
	<ol style="list-style-type: none"> 1. have an adequate customer database information system to determine the identity of customers 2. always provide personalized service to customers 3. give gifts to customers 4. provide professional services and maintain good relations with customers 5. maintain good relationship with customers 6. provide transaction services through the availability of modern technology
Service Performance (X2)	
	<ol style="list-style-type: none"> 1. being polite, friendly and smiling in serving customers 2. act quickly in understanding what is needed by customers 3. ask questions to customers in a good way and listen to what customers want 4. the space facilities at the bank are clean and comfortable
Customer Satisfaction (Y)	
	<ol style="list-style-type: none"> 1. customers are satisfied using bank products and services 2. customers feel that the bank provides services in accordance with expectations 3. customers feel a memorable transaction experience when using bank products and services
Customer Loyalty (Z)	
	<ol style="list-style-type: none"> 1. customers always conduct financial transactions at the bank 2. customers are willing to recommend or fully refer about Islamic bank products to people around them

C. RESEARCH RESULTS AND DISCUSSION

The hypothesis test in this study can be seen in the table below. The direct effect of each variable can be explained as follows:

Direct Effect Test Results Structural Equation Model Approach

Path Coefficients

Mean, STDEV, T-Values, P-Values

	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
CUSTOMER RELATIONSHIP MANAGEMENT → CUSTOMER SATISFACTION	0,436	0,079	5,557	0,000
CUSTOMER RELATIONSHIP MANAGEMENT → CUSTOMER LOYALTY	0,311	0,106	2,855	0,004
CUSTOMER SATISFACTION → CUSTOMER LOYALTY	0,151	0,094	1,655	0,099
SERVICE PERFORMANCE OF ISLAMIC BANK → CUSTOMER SATISFACTION	0,219	0,077	2,735	0,006
SERVICE PERFORMANCE OF ISLAMIC BANK → CUSTOMER LOYALTY	0,133	0,092	1,470	0,142

The hypothesis is accepted if the sig (P.Values) < 0.05 and the T-statistic > 1.96.

The Effect of Customer Relationship Management on Customer Satisfaction

The results showed that Customer Relationship Management has an effect on customer satisfaction. This is based on the sig value (P.Values) of 0.000 (<0.05) and a T-statistic of 5.557 (>1.96). The results of this study prove that Customer Relationship Management is closely related to customer satisfaction. Customers see that Customer Relationship Management is needed in increasing customer satisfaction. The results of this study support research (Haryandika and Santra, 2021); (Ramadona, et al, 2019); (Maulana, et al, 2020); (Lorenza and Nurohman, 2022); (Nur Aini, et al, 2022) which have proven that customer relationship management affects customer satisfaction.

The Effect of Customer Relationship Management on Customer Loyalty

The results showed that customer relationship management has an effect on customer loyalty. This is based on the sig value (P.Values) of 0.004 (<0.05) and the T-statistic of 2.855 (>1.96). The results of this study prove that Customer Relationship Management is closely related to customer loyalty. Customers see that Customer Relationship Management is needed in increasing customer loyalty. The results of this study support research (Fadilah & Ratnasari, 2021) which has proven that customer relationship management affects customer loyalty. The results of this study do not support research (Putri & Trenggana, 2020) which has proven that customer relationship management does not affect customer loyalty.

The Effect of Customer Satisfaction on Customer Loyalty

The results showed that customer satisfaction has no effect on customer loyalty. This is based on the sig value (P.Values) of 0.099 (> 0.05) and a T-statistic of 1.655 (<1.96). The results of this study prove that customer satisfaction is not closely related to customer loyalty. Customers view that

customer satisfaction is not really needed in increasing customer loyalty. The results of this study support research (Flores, et.al, 2020); (Dewi, 2020) which has proven that customer satisfaction does not affect customer loyalty.

The Effect of Service Performance on Customer Satisfaction

The results showed that the performance of Islamic bank services had an effect on customer satisfaction. This is based on the sig value (P.Values) of 0.006 (<0.05) and a T-statistic of 2.735 (>1.96). The results of this study prove that service performance is closely related to customer loyalty. Customers view that the performance of Islamic bank services is needed to increase customer satisfaction. The results of this study support research (Kuswibowo, 2022); (Wulandari, 2022); (Sari, 2022); (Sutjahjanti, et.al, 2021); (Rachmawati, et.al, 2020) which has proven that service performance affects customer satisfaction.

The Effect of Service Performance on Customer Loyalty

The results showed that the performance of Islamic bank services had no effect on customer loyalty. This is based on the sig value (P.Values) of 0.142 (> 0.05) and a T-statistic of 1.470 (<1.96). The results of this study prove that service performance is not closely related to customer loyalty. Customers view that the performance of Islamic bank services is not really needed in increasing customer loyalty. The results of this study provide a different view from research (Sari & Wening, 2022); (Widnyana & Suamanayasa, 2021) which has proven that service performance affects customer loyalty.

D. CONCLUSION

Based on the research findings, it can be concluded that (1) customer relationship management affects customer satisfaction (2) customer relationship management affects customer loyalty, (3) customer satisfaction has no effect on customer loyalty, (4) service performance affects customer satisfaction customer satisfaction, and (5) service performance has no effect on customer loyalty. This study suggests that to get customer loyalty, Islamic banks must continue to improve service performance and customer satisfaction and maintain customer relationship management. Future researchers who want to conduct similar research can examine other variables, namely: bank digital transformation, and digital banking application service quality.

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