

The Effect of Service Quality, Banking Digitalization, and Customer Relationship Management (CRM) on Customer Loyalty

Panji Anugrah Sampurna*

Titis Miranti

Sharia Banking, Universitas Islam Negeri Maulana Malik Ibrahim, Indonesia

*Korespondensi penulis: panjianugrah2609@gmail.com

Abstract. Customer loyalty is an essential part of the sustainability of the banking system. Every bank has to maintain that value in some way. However, changes in banking activity due to the COVID-19 pandemic are considered to have an impact on customer loyalty. This also happened at Bank Syariah Indonesia KC Soetta Malang. Banking activities originally carried out conventionally (offline) have changed to online. BSI KC Malang Soetta increased its income every year and experienced a decrease in total expenses. It means that Islamic banking has good development and many enthusiasts. This study aims to look at the factors that maintain customer loyalty at BSI KC Malang by considering the value of service quality, banking digitalization, and customer relationship management (CRM). The study involved 140 customers by adopting a purposive sampling technique. Data retrieval is taken by questionnaire. The data analysis method used Structural Equation Modeling (SEM) with the help of SMART-PLS software. The results show that service quality, banking digitalization, and customer relationship management significantly affect customer loyalty.

Keywords: Banking digitalization; Customer Relationship Management (CRM); Covid-19 Pandemic; Service quality.

Abstrak. Loyalitas nasabah merupakan bagian penting dalam keberlanjutan sistem perbankan. Setiap bank harus mampu mempertahankan nilai loyalitas tersebut dengan beberapa cara. Namun, perubahan aktivitas perbankan akibat pandemi Covid-19 dinilai berdampak pada loyalitas nasabah. Hal tersebut juga terjadi pada Bank Syariah Indonesia KC Soetta Malang, Jawa Timur. Aktivitas perbankan yang semula dilaksanakan secara konvensional (offline) berganti menjadi online. BSI KC Malang Soetta mengalami peningkatan pendapatan di setiap tahunnya dan penurunan pada total beban. Hal ini diartikan bahwa perbankan syariah memiliki perkembangan yang baik dan banyak peminat. Penelitian ini bertujuan untuk melihat factor-faktor yang menentukan upaya mempertahankan loyalitas nasabah di BSI KC Malang Soetta yang dilihat dari nilai kualitas layanan, digitalisasi perbankan, dan customer relationship management (CRM). Penelitian ini melibatkan 140 nasabah sebagai responden dengan mengadopsi teknik purposive sampling. Pengambilan data dilakukan melalui survei dengan

menggunakan kuesioner. Metode analisis data dalam penelitian ini menggunakan Structural Equation Modeling (SEM) dengan bantuan software SMART-PLS. Hasil penelitian ini menunjukkan bahwa kualitas layanan, digitalisasi perbankan, dan customer relationship management (CRM) berpengaruh signifikan terhadap loyalitas nasabah BSI KC Malang Soetta.

Kata Kunci: Customer Relationship Management (CRM); Digitalisasi Perbankan; Kualitas layanan; Pandemi Covid-19.

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BACKGROUND

The development of Islamic banking in Indonesia shows an increase with the merger on February 1, 2021 by three state-owned Islamic banks (Fiqri et al., 2021; Krismaya, 2021; Sul-toni & Mardiana, 2021). The merger process involves BRI Syariah, BNI Syariah, and Mandiri Syariah. All three are state-owned banks that combine to create large-scale Islamic banking that will also have a major impact on the Islamic financial industry in Indonesia, where this improves the economy and finance in Indonesia (OJK, 2019).

At the beginning of 2019 and previous years, services, and activities at Islamic Bank were carried out offline. This is also included in the Bank Syariah Indonesia Branch Office (KC) Malang Soetta. The offline activity means that there are no restrictions and there is intense face-to-face interaction at the Bank Syariah Indonesia KC Malang Soetta office. However, this condition was disturbed after the entry of a new virus variant on July 15, 2021, called the Delta variant (Joyosemito & Nasir, 2021; Susilo et al., 2022). The spread of this virus can be caused by people infected with Covid-19 through the nose or mouth when sneezing, coughing, or talking. This virus can stick to other objects or surfaces (WHO, 2021). This Delta variant has spread to various countries, so that this phenomenon has an impact not only on health but also hampers the country's activities and economy.

Along with the Delta variant of the Covid-19 virus, Islamic banking was forced to enter the digital world. Changes to facilities such as account numbers, ATM cards, and time deposits are carried out gradually through an updated digital system. This condition requires various adjustment models for both banking employees and bank customers (Sul-toni & Mardiana, 2021). Nonetheless, Bank Indonesia (2018) argues that financial technology (fintech) is triggering the industry in Indonesia to change its business model through superior strategies to deliver competitive and efficient products and services.

Banking must remain sustainable and valuable, despite the Covid-19 pandemic. Banking products become valuable when banking activities are in good condition. One of the measures of banking activity conditions is the presence of loyal customers (Al-Ghamdi & Badawi 2019; Zephaniah, Ogba, & Izogo 2020). Customer loyalty can be increased if the customer feels satisfied with the quality of the products or services and

services provided, the digital features and the relationships built by banks for their customers. Satisfied customers have a great opportunity to remain loyal to the bank (Wiharso, Prasetyo, & Prakoso, 2022).

Banks can retain customers by improving service quality and performance. Service performance, customer relationship management, digitization, and satisfaction affect customer loyalty (Budiman, 2020). In addition, customer satisfaction successfully mediates service performance, customer relationship management, and the digitization of loyalty. As in Atmaja's research (2018), which explains that the quality of service has a very large influence on loyalty. Meanwhile, in Mawarni 's research (2021), digitalization does not have a positive effect on customer loyalty because customers consider digital systems to be commonplace in the current era.

Another method to support customer loyalty can be done by improving the long-term relationship between the two parties. This relationship is commonly known as customer relationship management (CRM). According to Maylina and Mulazid (2018), the process of CRM application consists of human resources who are able to implement a CRM program and strategy and technology that succinctly simplifies activities, tasks, and processes of running a CRM. The implementation of CRM methods can improve performance in a company and can increase customer satisfaction.

This study tried to re-examine several factors that affect customer loyalty. The difference between the results of previous studies and the period of research is the main motivation for this study. Moreover, the difference between conventional systems and digital systems certainly has an impact on customer activities (Sirait, 2018). So, the purpose of this study is to examine the factors of service quality, banking digitalization, and CRM in influencing customer loyalty at Bank Syariah Indonesia KC Malang Soetta.

THEORETICAL REVIEW

Service quality is a measure of how well the level of service is provided to customers and can meet customer expectations (Restuputri, Indriani, & Masudin, 2021). According to Tjiptono and Chandra (2011) in Pitoi, Tampi, and Punuindoong (2021), service quality can also be defined as the form or method of fulfilling customer desires and needs and the accuracy of delivery in adjusting to those wishes. In short, quality can be summed up as a product that does not have a flaw. That is, the product offered is in accordance with the intended object's standards, requirements, or targets that can be expressed, observed, and measured. As in the research that was conducted by Atmaja (2018), which explained that the effect of service quality is very large on loyalty. However, this is different from the research conducted by Dian Palupi, Indriani, Tri Ratna, Masudin, and Ilyas (2021). According to the description, the first hypothesis (H1) in this study is formulated as follows:

H1: Service quality has a significant effect on customer loyalty.

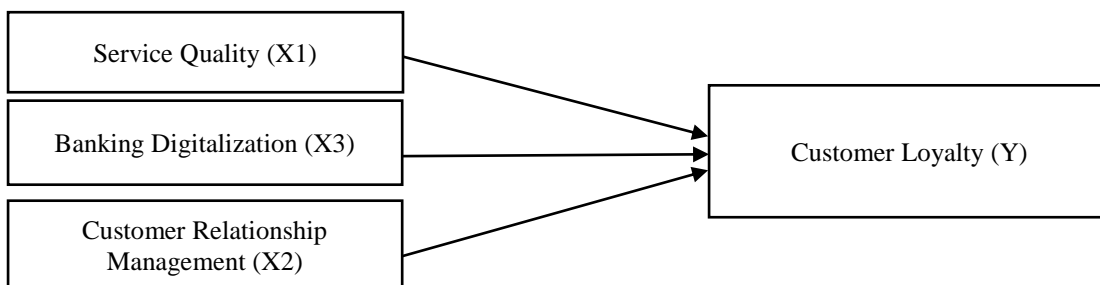
Digital banking is a banking service that uses an electronic or digital structure owned by a bank, where bank customers can carry out banking activities independently (Hasanah, Rusydi, Maulana, Maftukhatushalikhah, & Azwari, 2021). Alshurideh (2022), and Maylina and Mulazid (2018) explain in their second research that service

quality (Serqual), customer relationship management (CRM), and product excellence savings have a significant influence on customer loyalty. Restuputri et al. (2021) and Oktavia (2018) also provide the same research results, namely that the effect of service quality is significant on customer satisfaction and that customer satisfaction also has a significant influence on customer loyalty. However, service quality does not have a significant effect on loyalty. Irawati, Rimawati, and Pramesti (2019), and Wiharso et al. (2022) in their research, which aims to determine the impact of the quality of mobile banking products on customer satisfaction at Bank Syariah Indonesia. According to the description, the second hypothesis (H2) in this study is formulated as follows:

H2: Banking digitalization has a significant effect on customer loyalty.

Customer relationship management is a way to form and maintain good relationships with customers through providing customer value (Al-Gasawneh, Anuar, Dacko-Pikiewicz, & Saputra, 2021). Customer relationship management (CRM) is also a form of activity, business, and strategy that includes all resources to manage, maintain, and establish relationships with customers in order to explore information related to what customers want and need. Customer Relationship Management (CRM), namely a way to maintain, improve, and gain customer relationships that provide benefits, with the aim of creating a good image for customers so that customers feel happy and provide maximum benefits for companies in order to gain competitive advantage (comparative advantage), observing quality products in order to be able to provide maximum satisfaction to customers. Based on Sirait (2018), and Fahira, Furqani, and Evriyenni (2020), they show that customer relationship management has a positive and significant influence on customer satisfaction at PT. Matahari Department Store in Jambi City. However, in a previous study conducted by Pratiwi, it was found that customer relationship management had no positive effect on customer loyalty; therefore, this phenomenon made researchers curious to conduct research because there were still differences in the research results for this variable (Pratiwi, 2022). According to the description, the third hypothesis (H3) in this study is formulated as follows:

H3: Customer Relationship Management (CRM) has a significant effect on customer loyalty.



Source: Processed by researchers (2022).

Figure 1. Research Model

Loyalty is meant as a customer's commitment to a brand or company based on very positive characteristics in long-term transactions (Tjiptono & Chandra, 2011 in Zulkarnaini & Fatmasari, 2021). Customer loyalty is a customer's commitment to be able to survive in the future by reusing or re-transacting on purchasing selected products or services on a regular basis, even though it is influenced by circumstances and marketing efforts have the potential to change customer behavior (Riadi, 2021). Kartajaya in Kresna (2019) explains that customers who already have a sense of loyalty will want to buy even though the price offered is a little more expensive and will always make repeat purchases and provide product or service recommendations to others.

RESEARCH METHODS

The sampling technique used in this research is a purposive sampling technique, where the criteria used are customers who make transactions through mobile banking and offline transactions repeatedly. The number of samples used in this study followed Hair, Ringle, and Sarstedt (2011), which was followed in the journal, where the number of sufficient samples was the number of indicators x 10 (Purwanto, Asbari, & Santoso, 2021). The number of indicators in this study was 14. Therefore, the total number of samples needed was 140 samples. The questionnaire was distributed through the Google form by scanning the QR code in the Security Guard, Teller, and Customer Service sections. Analyze used is research using Structural Equation Modelling (SEM) with the help of smart PLS software. Research variables consist of free variables and bound variables. Research variables are latent variables that cannot be measured directly. The operational definitions and indicators of variables are presented in Table 1.

Table 1. Research Instrument

Variable	Operational Definition	Indicator	Measure
Service Quality (X1)	Service quality is a measure of how well the level of service provided to customers can meet customer expectations (Restuputri et al., 2021).	Tangible Reliability Responsiveness Assurance Empathy	Likert Scale
Customer Relationship Management (X2)	Customer Relationship Management is a process to establish and maintain good relationships with customers through the provision of customer value (Al-Gasawneh et al., 2021).	Continuity Marketing Program One to One Marketing Program Partnering Program	Likert Scale
Banking Digitalization (X3)	Banking Digitization is a banking service that uses an electronic or digital structure owned by a bank, where bank customers can carry out banking activities independently (Hasanah et al., 2021).	Perceived Usefulness and Perceived Ease of Use Attitude toward Using Actual Usage	Likert Scale
Customer Loyalty (Y)	According to Tjiptono and Chandra (2011), loyalty is a customer's commitment to a brand or a company based on a very positive nature in conducting long-term transactions (Zulkarnaini and Fatmasari, 2021).	Repeat Retention Refferal	Likert Scale

Source: Processed by researchers (2022).

RESULTS AND DISCUSSIONS

After obtaining data in the form of a questionnaire of respondents' answers, it will be analyzed based on Structural Equation Modelling—Partial Least Square (SEM-PLS). SEM-PLS model match measurement consists of an outer model and an inner model. An outer model aims to find out how valid and reliable a research dataset is (Hair et al., 2011; Niehaves & Ortbach 2016). For the outer model, there are two validity measurements, namely convergent validity. Convergent validity can be ascertained by using loading factor parameters and AVE (Average Variance Extracted) values. Convergent validity measurements have a loading factor value of >0.7 and an AVE value of >0.5 (Djoyohadikusumo, 2017). Convergent validity can be declared valid if it has an outer loading value of >0.6 (Table 2) and an AVE value of >0.5 (Table 3). Based on Table 2 and Table 3, the construct has met the validity test criteria.

Table 2. Outer Loading Results

Item	Values	Variables
X1.11	0.714	Service Quality (X1)
X1.3	0.774	
X1.4	0.738	
X1.6	0.748	
X1.7	0.765	
X1.9	0.745	
X2.2	0.714	Banking Digitalization (X2)
X2.4	0.731	
X2.5	0.755	
X2.6	0.801	
X2.7	0.810	
X3.2	0.776	Customer Relationship Management (X3)
X3.3	0.731	
X3.5	0.742	
X3.6	0.802	
Y2	0.828	Customer Loyalty (Y)
Y4	0.725	
Y5	0.738	
Y6	0.845	

Source: Processed by researchers (2022).

Table 3. Score (AVE)

	Average Variance Extracted (AVE)
Service Quality (X1)	0.559
Banking Digitization (X2)	0.583
Customer Relationship Management (X3)	0.583
Customer Loyalty (Y)	0.618

Source: Processed by researchers (2022).

This reliability test can be performed by looking at the values of Cronbach's Alpha and Composite Reliability (Livingston 2018; Niehaves and Ortbach 2016) . Both can be said to meet validity if the value >0.7 . The values of composite reliability and Cronbach's Alpha of each variable can be seen in Table 4. Table 4 shows that all variables have a value of more than 0.70, meaning that the reliability requirement has been met.

The evaluation of the inner model or structural model test is carried out aimed at testing the existence of direct or indirect influences between variables. This test was carried out using the help of the SmartPLS application, which began by seeing the values of R-Square, Q-Square, Goodness of Fit, and Estimated Path Coefficient. Assessment of the structural model first through R-Square on each endogenous latent variable as the predictive force of the structural model. Based on processing data with SmartPLS generated R-Square values (Table 5), the R-Square value is 0.511. Based on the calculations above, it can be interpreted that the percentage of the large contribution of Service Quality (X1), Banking Digitalization (X2), and Customer Relationship Management (X3) in explaining the variation in Customer Loyalty (Y) has a percentage value of 51.1% and the rest, i.e., (100%-51.1% = 48.9%), is influenced by other factors not described in this study.

Table 4. Cronbach's Alpha Score and Composite Reliability

	Cronbach's Alpha	Composite Reliability
Customer Relationship Management (X3)	0.761	0.848
Banking Digitization (X2)	0.822	0.874
Service Quality (X1)	0.842	0.884
Customer Loyalty (Y)	0.793	0.866

Source: Processed by researchers (2022).

Furthermore, a goodness of fit test can be carried out, which is used to validate the combination of AVE values in each variable. The value of goodness of fit in this study was 0.63. The GoF value in this study is included in the large GoF category. This means that the model has a high ability to explain data because the GoF value obtained is more than 0.36.

Table 5. Adjusted R-square Score

	R-square	Adjusted R-square
Customer Loyalty (Y)	0.511	0.501

Source: Processed by researchers (2022).

When the data meets the measurement requirements, the next test can be done with the bootstrapping method on SmartPLS. Table 6 shows the bootstrapping calculations in this study. Based on the P-value in Table 6, it can be seen that service quality, banking digitalization, and customer relationship management have a partial and significant effect on customer loyalty.

Table 6. Bootstrapping Score

Independent Variables	Original Sampel	Standard Deviation	t-statistics	p-values
Service Quality → Customer Loyalty	0.253	0.098	2.58	0.01
Banking Digitalization → Customer Loyalty	0.211	0.076	2.761	0.006
Customer Relationship Management → Customer Loyalty	0.391	0.097	4.01	0.000

Source: Processed by researchers (2022).

Discussions

a. Service Quality to Customer Loyalty

The service quality variable has a p-value of 0.01. The value is less than 0.05. So that hypotests alternatif are accepted, it can be concluded that the variable quality of service affects customer loyalty significantly. As in Atmaja's research (2018), which explains that the quality of service has a very large influence on loyalty.

In Warsito's research (2018), in general, customers are quite satisfied with the services provided by banks. However, this satisfaction does not always guarantee a sense of loyalty to the customer, and they do not even hesitate to switch or switch. Strengthened by Barnes in Agustina, Rachma, and Hufron (2019), the company's ability by employees to achieve customer satisfaction will have a great impact on the company. When employees cannot provide their best performance, the level of service experienced by customers becomes more and more retroactive so that customers can move to competitors who can provide a more excellent and maximum quality of service.

In the book, Kotler and Keller (2007) explain that the quality of service has an influence on satisfaction and that satisfaction will create an interest in buying or returning a product. This means that if the form of service provided is getting better and is also supported by a high level of satisfaction, there will be a sense of loyalty to consumers (Rofiah & Wahyuni, 2017). Improving the quality of service to the maximum, of course, can maintain customer flexibility and stay afloat at Bank Syariah Indonesia KC Malang Soetta. Services at Bank Syariah Indonesia KC Malang Soetta during the Covid-19 pandemic have changed. The changes are contained in the operational instructions. There are restrictions, and some services are carried out in a hybrid manner. However, the bank makes every effort to maintain the high quality of its services.

Improving aspects of service quality requires an increase in customer satisfaction, which can affect customer loyalty. These improvements can be evaluated through several aspects of service quality, such as tangibles (physical evidence), reliability, responsiveness (response), assurance, and empathy. If these indicators can meet customer expectations, customers will be satisfied with the services provided by BSI KC Malang Soetta. If BSI KC Malang Soetta is unable to meet these indicators, then customer loyalty will not increase or even decrease. The results of the questionnaire that has been carried out prove that the quality of service can affect the loyalty of BSI KC Malang Soetta customers, with a percentage of 75% of all respondents agreeing that the services provided by BSI KC Malang Soetta are in accordance with the services offered.

b. Banking Digitalization to Customer Loyalty

The Banking Digitalization Variable has a p-value of 0.006. The value is less than 0.05. So long as alternative hypotheses are accepted, it can be concluded that the variable digitalization of banking has a positive influence on customer loyalty. According to Wiharso et al. (2022), mobile banking affects customer satisfaction so that it can increase customer loyalty. Meanwhile, according to the research of Mawarni (2021), digitalization does not have a positive effect on customer loyalty because customers consider digital systems to be commonplace in the current era.

Banking companies are starting to take advantage of digital, especially during the pandemic. Companies are competing to develop technological advances and spur their

customers to adopt digital-based applications that can be used for several kinds of services (Ananda, Devesh, & Al Lawati, 2018). The Technology Acceptance Model (TAM) is a model that predicts and explains how technology users can accept and use technology. The technology used in the hope is easy to use, can be used anywhere, and does not pose a risk to its users. With the technology made, of course, it allows customers to be easier in transfer activities, cash withdrawals, deposits and other activities in bank services. Especially with the rise of the Covid-19 virus, which has limited people's movements. So with this technology, in the hope that it can increase customer satisfaction and can increase its flexibility towards Bank Syariah Indonesia (BSI) KC Malang Soetta.

Based on the theory and the results of research that has been carried out, it can be explained that banks are able to increase customer loyalty through aspects of bank digitalization given to customers. The increase can arise due to the use of technology, which has become a necessity to carry out all activities, such as economic and business activities. Another aspect that can have an influence on the satisfaction of BSI KC Malang Soetta customers is the establishment of digital service features that are increasingly complete with various promo offers, such as a cashback system that is offered to customers. The results of the questionnaire that has been carried out prove that banking digitalization can affect the loyalty of BSI KC Malang Soetta customers, with a percentage of 62.9% of all respondents agreeing that BSI KC Malang Soetta mobile banking is flexible to use.

c. Customer Relationship Management to Customer Loyalty

Customer Relationship Management has a p-value of 0.000. The value of 0.000 is smaller than 0.05, which explains that Customer Relationship Management has a positive influence on Customer Loyalty, so the alternative hypothesis is accepted. Based on Sirait's research (2018), customer management relationships have a positive and significant influence on customer satisfaction at PT Matahari Department Store Jambi Kota. As written by Firmansyah, Asnawi, Rahayu, and Solekah (2018), customer relationship management is part of a marketing strategy to increase sales while maintaining the company's existence in the community.

Meanwhile, according to Budiman (2020), in his research, CRM does not have a positive influence on customer loyalty. Even though the company already has all the contact information or customer data in full and in detail, or the customer is satisfied with the special services provided by the employees, it will not be considered enough to be an influence in cultivating a sense of loyalty to the customer directly.

Customer Relationship Management is one of the procedures used by the company to follow up with customers and understand customer needs personally (Alshurideh, 2022). In order to create customer comfort, the company always strives to develop and evaluate sustainable marketing programs aimed at retaining customers and creating a sense of loyalty to customers. As a business provided by the company, usually in the form of a loyalty or member card, from this card customers will get rewards. Of course, maximizing CRM will increase customer loyalty and vice versa. If a bank or company is unable to maximize CRM, it will reduce customer loyalty to the bank. Seeing the results obtained shows that Bank Syariah Indonesia (BSI) KC Malang Soetta is quite capable of implementing CRM. So that Bank Syariah Indonesia (BSI) KC Malang Soetta can increase the loyalty of its customers.

BSI KC Malang Soetta is able to create customer value with the CRM aspect, namely maintaining, forming, and improving customer relationships that provide benefits so that customers can feel satisfied and maximize the benefits that will be obtained by the company. This will be done by paying attention to product quality in order to provide maximum satisfaction for its customers. That way, customer loyalty at BSI KC Malang Soetta will increase. The results of the questionnaire that has been carried out prove that Customer Relationship Management (CRM) can affect the loyalty of BSI KC Malang Soetta customers, with a percentage of as many as 70% of all respondents agreeing that BSI KC Malang Soetta employees do product promotions with professionalism.

CONCLUSIONS AND RECOMMENDATIONS

The quality of service, the digitalization of banking, and customer relationship management have significant effects on the customer loyalty at Bank Syariah Indonesia KC Malang Soetta. Bank Syariah Indonesia KC Malang Soetta needs to maintain the three factors to customer loyalty. However, it needs some improvements in several areas, especially in the digitalization variable, which has the lowest influence among the three variables studied in this study.

Based on the results of the study, the quality of the service in question is related to how banks, such as tellers, customer service, and the atmosphere in the banking industry, update their work operations during the Covid-19 pandemic. Furthermore, banking digitalization at Bank Syariah Indonesia KC Malang is still being carried out in stages. Nevertheless, adjustments continue to be made by both banks and customers.

The limitations in this study are the use of variables and the zoning of the study. The Covid-19 pandemic has had an impact on all Islamic and conventional banks. Therefore, there needs to be further research, including to compare the level of loyalty in the two banks, such as six price variables or promotional features that may have an impact on loyalty when considering the Covid-19 pandemic.

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