
Investigation of Factors That Former CRM Quality and Its Implications for Customer Loyalty (Studies on JakOne Mobile Banking Users)

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Abstract

This study aims to identify the factors forming CRM Quality and their implications for Customer Loyalty at JakOne mobile banking users who are customers of Bank DKI Jakarta Barat Mayor Service Office. The sample used in this study were 144 JakOne mobile banking users who are customers of Bank DKI Jakarta Barat Mayor Service Office. The data collection technique in this study uses primary data by distributing questionnaires to respondents using Structural Equation Modeling (SEM) analysis which is supported by SmartPLS 3.0 applications. The main research results show that CRM Quality has a positive influence on Customer Loyalty and Customer Satisfaction has a positive influence on Customer Loyalty through CRM Quality mediation. Meanwhile, Customer Value has no influence on Customer Loyalty through CRM Quality mediation. Brand Image has no influence on Customer Loyalty, and Service Quality does not have a positive influence on Customer Loyalty through CRM Quality mediation.

Keywords: CRM Quality; Customer Loyalty; Customer Satisfaction.

1. Introduction

The development of technology is rapidly expanding into all fields of work to facilitate human work. As the year's increase, there are more and more technologies are created as a tool to help humans work. Banks are one of the institutions that continue to create advances in technology, in the form of new applications to make it easier for their customers and add security to their company. One part of improving the quality of banks today is the existence of Digital Banking or Digital Banking. Digital banking is the activity of transacting and accessing information from bank accounts electronically through a personal computer or with a mobile phone (Fonseca, 2014).

Technological developments are supported by Bank Indonesia in creating cashless transactions, thereby reducing the use of cash by creating mobile wallet applications. Mobile wallet is one of the products of electronic payment technology (Fauzia & Sujono, 2020). Bank Indonesia in its regulation written in Bank Indonesia No. 20/6/PBI/2018 concerning Electronic Money regulates related to payment gateway providers, namely electronic payments. On May 24, 2019, 38 payment system service providers received permission from Bank Indonesia. Of the 38 who obtained the permit, there are 11 products owned by banks, one of which is JakOne Mobile which is a mobile banking applica-

tion from Bank DKI in which there is a JakOne Pay menu as one of the products of its mobile wallet (BankDKI, 2017).

This research conducted an initial survey of customer intentions in choosing e-wallets/ e-money. The results explained that 26% of 100 respondents chose e-wallets/e-money as transactions that are often used when shopping online, because it is easier and more practical, making transactions easier and faster at e-commerce or any merchant.

The JakOne application helps its users in making several payments such as JakCard or JakLingko top-ups, Telkom PSTN billers and water bills, PLN electricity, ticket payments, TV subscriptions, regional levies, e-Samsat, and prepaid and postpaid credit bill payments via smartphones. With the convenience provided only through smartphones, it can make it easier for customers to make payments in the current situation as the Covid-19 pandemic is happening, making it easier for customers to make payment transactions. Another advantage is that there is no need to use cash if shopping so as to minimize getting the virus from the money given.

Achieving a brand image that is following company expectations, requires training and supervision needed consistently progress well. Because a positive brand image helps to build brand position, strengthen brand market performance and protect the brand from the competition (Aaker, 1996). A

positive perception that there is harmony between organizational goals and individual goals will encourage employees to be able to project a positive image of their organization. The accuracy of organizational promises according to the expectations perceived by employees will help employees be more responsible in realizing their work to customers. Furthermore, comfort and a professional attitude to customers can be maintained.

Technology competition is getting tougher, especially in the use of mobile wallets, so Bank DKI wants to improve some changes to JakOne services and applications. This research seeks to examine how much loyalty JakOne users have to use the application. This research also complements the limitations of previous research, namely by adding a brand image as one of the determining factors for loyalty to customers. The results of previous studies, namely (Nyadzayo & Khajezadeh, 2016) were modified and suggested in future research to further investigate the mutual relationships determined in his research in other countries. This research decided to research the banking industry in Indonesia. This research is expected to investigate CRM and its impact on loyalty, so the Brand Image variable was added as a development from the previous research. The addition of variables was taken from different journals, namely (Mehta & Tariq, 2020) as a complete in this study.

2. Literature Review

Customer Relationship

Customer Relationship is defined as the process of managing the entire relationship between a company and its customers, with all diverse contacts, interactive processes, and elements of communication (Sharma et al., 2021). Meanwhile, Customer Relationship Management or CRM is a form of service quality that is measured through commitment, communication, and complaint handling (Semuel, 2012). Commitment, communication, and good complaint handling can make consumers trust and then will be loyal to the bank (Ndubisi, 2007).

Customer Loyalty

Customer Loyalty is a purchasing behavior that periodically and systematically benefits a company compared to its competitors in the same field (Watson et al., 2015). Customer loyalty can also be defined as the process of purchasing a product that is sustainable and is the result of the buyer's commitment to the product (Thakur, 2016). Commitment to products purchased by customers who repurchase a product or service even though there is influence or marketing from competitors can cause switching behavior that is included in customer loyalty (Keni & Sandra, 2021). In another sense, customer loyalty can be defined as the intention or tendency of a customer to buy from the same seller or the same brand again and is the result of the be-

lief that the value received from the seller or brand is higher than the value available from other alternatives (Hallowell, 1996).

On the other hand, there are service companies that must be able to maintain the flexibility of their consumers such as banks. Bank image and trust have a positive and significant effect on company loyalty (Sumadi & Soliha, 2015). In banking, the slow growth of the market and the pressure of intensive competition require the company to be able to retain existing customers (Sirohi et al., 1998).

Brand Image

The brand is the sum of beliefs, images, and impressions that a person has on an object, therefore the image of a brand presents consumers or other groups of people who have a relationship with the brand of a product (Rosilawati et al., 2008). The brand can also be interpreted as the way individuals and groups perceive a phenomenon (Rosilawati et al., 2008).

From the explanation above, the brand can be interpreted as an image or image projected by employees through behavior, attitudes, and actions (Rosilawati et al., 2008). Brand image is more than just a product because it has a dimension that is differentiated from other similar products. However, brands with iconic names and logos may not necessarily be immediately remembered in the memory of consumers, because brands must be able to be credible and indicate categories connected to the products they label. There are several things that a brand must have to be easily remembered so that it is easier to be recognized by its consumers in the market, the aesthetics of a brand is also one of the elements that are important factors in making a brand.

Service Quality

Service quality is the definition of assessment from customers regarding the service obtained from the company when buying company products (Oscar & Keni, 2019). Service quality has a degree of difference between customer expectations of service and their perception of the performance of the service (Keni & Sandra, 2021). In the banking sector, perceived service quality remains a very important part of the customer experience.

Most banks assess the quality of their services regularly to increase customer satisfaction. As is the case when customers are satisfied when the company can provide services that meet customer expectations (Bamfo et al., 2018).

Customer Satisfaction

Customer Satisfaction is a feeling of pleasure or disappointment of a person who arises from comparing the perceived performance of the product or result with his expectations (Wantara & Tambrin, 2019). Customer satisfaction can be understood as

the difference between customer expectations before consumption and realization after consumption of products or services (Sharma et al., 2021).

Customer Value

Customer value shows a positive and significant influence on customer loyalty (Customer et al., 2015). Value or value is a complex concept, in which case it is similar to the quality of service perceived by customers. Therefore, it is the customer who determines the value of the product or service, not the supplier (Vargo & Lusch, 2004).

Customer value depends on personal characteristics such as prior knowledge of the product and financial resources as well as on circumstances such as the time frame and location of purchase or using a product or service (Leroi-Werelds et al., 2014).

The Effect of CRM Quality on Customer Loyalty

Loyalty has been conceptualized in terms of service loyalty and brand loyalty. Service loyalty describes the extent to which customers demonstrate repeated purchasing behavior from the service provider, show a disposition of a positive attitude towards the provider, and thus consider using the provider's services when the need arises (Sharma et al., 2021). Based on (Chaudhuri and Holbrook, 2001) brand loyalty includes behavioral results from customer preferences for a particular brand or the selection of a similar brand, over a certain period.

Previous research has shown that when customers consistently receive competent service, their level of trust increases resulting in a long-term relationship with the company (Balaji, 2015). Based on (Hur et al., 2013) commitment is considered a key component in building customer loyalty. Based on this, it is clear that the quality of CRM affects customer loyalty.

H1: CRM Quality has a positive effect on Customer Loyalty.

The Effect of Service Quality on Customer Loyalty through the role of CRM Quality mediation

Service quality is described as an overall assessment of the level of performance of a service provider. Based on (Brink and Brendt, 2004) it is said that the quality of service highlights the company's ability to correctly determine customer expectations and to provide service at a level that will at least meet those expectations.

Customers are unlikely to return or recommend service companies that do not meet their expectations of service quality (Cronin et al., 2000). In the analysis of the automotive industry, it is explained that the perception of quality is the number one driver of customer repurchase, indicating the quality of service as an important driver of customer

loyalty. However, previous studies have shown that the perception of customer service quality has an indirect positive influence on behavioral intentions (Cronin et al., 2000).

H2: Service Quality positively affects Customer Loyalty through the role of CRM Quality mediation.

The Effect of Customer Satisfaction on Customer Loyalty through the role of CRM Quality mediation

In a service setting, customer satisfaction describes the desired outcome of a service meeting that involves evaluating whether the service has met the customer's needs and expectations (Demirci Orel & Kara, 2014). Satisfaction is considered a consequence of post-purchase customer evaluation of both tangible and intangible brand attributes and a key determinant of customer loyalty (Krystallis & Chrysochou, 2014). Previous studies reported a positive influence of satisfaction on behavioral loyalty outcomes and attitudes such as customer referrals, purchase intent, service usage, and length of relationships. Research also shows that while product and service satisfaction positively drives customers' intention to repurchase the brand, the impact of service satisfaction is lower than product satisfaction (Performance et al., 2014).

What's more, customer loyalty depends on certain factors such as competitors' strategies, so showing satisfaction is unlikely to be the only predictor of loyalty (Nyadzayo & Khajehzadeh, 2016). Also, since customer satisfaction is based on past experiences with the company, it is expected that the satisfaction-loyalty relationship can be mediated by other variables, such as the quality of CRM.

H3: Customer Satisfaction positively affects Customer Loyalty through the role of mediation in CRM Quality.

The influence of Customer Value on Customer Loyalty through the role of CRM Quality mediation.

Customer value is defined as the trade-off between the benefits of consuming products and services and the costs felt by customers (Slater & Narver, 1994). Value is a complex concept and is similar to the quality of service perceived by customers. Therefore, it is the customer who defines the value of the product or service, not the supplier (Vargo & Lusch, 2004b). Also, the value of the customer depends on personal characteristics such as prior knowledge of the product and financial resources as well as on circumstances such as the time frame and location of purchase or use of the product or service (Leroi-Werelds et al., 2014).

Thus, providing value to customers is considered a strategic tool for attracting and retaining customers, and building customer loyalty, thereby

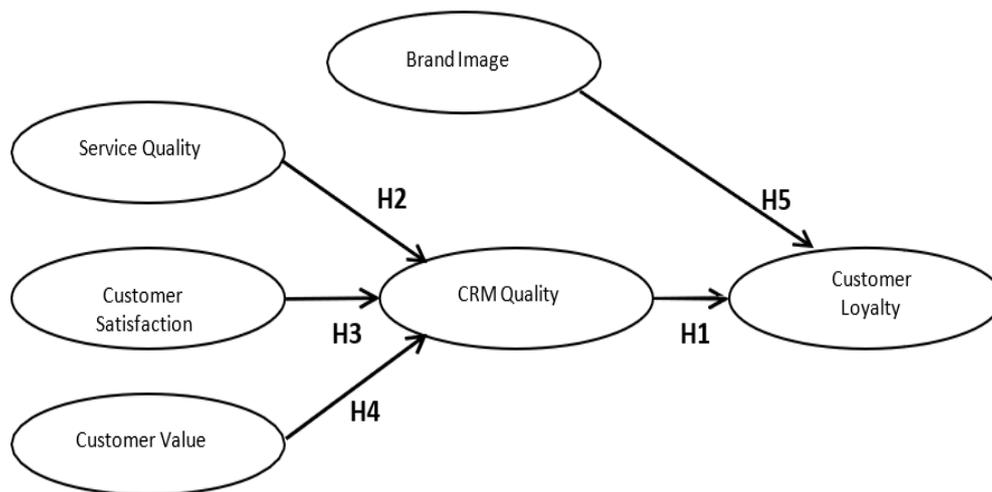


Figure 1. Research Framework

making a significant contribution to the success of the service provider (Wang et al., 2004).

H4: Customer Value positively affects Customer loyalty through the role of CRM Quality quality mediation.

The Effect of Brand Image on Customer Loyalty

The brand image tends to characterize a set of special relationships in the minds of customers that are targeted for the company (Mehta & Tariq, 2020). The brand image provides enthusiastic value and also describes the image of the organization. This is the accumulation of contacts and perceptions by people outside the organization. It should highlight the main objectives and vision of the organization for all (Mehta & Tariq, 2020). Therefore, an organization must have ideas and innovations to conduct studies to attract the attention of consumers, remind their thinking, create a brand image, and increase positive brand loyalty by using all the communication channels they have in brand communication to create brand value or to protect brand value (Rimadias et al., 2021).

H5: Brand Image has a positive influence on Customer Loyalty.

3. Research Methods

This research examines a brand image, customer relationship, customer loyalty, customer satisfaction, service quality, and customer value. The selection of an object of this study is a customer of Bank DKI Mayor of West Jakarta who uses JakOne. The reason the research is only aimed at customers of Bank DKI Mayor of West Jakarta as respondents is that customers are the main factor in the development of the bank.

Researchers use the quantitative research method, with data collection carried out once in one period (cross-sectional design). Quantitative research methods themselves aim to measure data and usual-

ly exist in the form of statistical analysis (Malhotra, 2010). The sampling method used in this study was non-probability sampling using purposive sampling techniques, where samples were selected based on their characteristics. The sample size in this study where the population is unknown multiplied by 5, according to the sample size guidelines states that the sample size guidelines depend on the number of indicators multiplied by 5 to 10 (Hair, Black, Babin, & Anderson, 2010). Using the sample size rule proposed by Hair, Black, Babin, & Anderson (2010), in this study the number of samples is an indicator multiplied by 6 so that the number of samples is 144 people.

Outer Model and Inner Model

The partial least squared path model consists of the inner model and the outer model. Inner models highlight the relationships among latent constructions. The outer model displays the relationship between the construct and the manifest variable (Ayadurai & Eskandari, 2018).

Convergent Validity

Convergent Validity is the magnitude of the loading factor for each construct indicator. According to Ghozali (2008), the required loading factor value must be above 0.70 (research in undeveloped fields can use 0.5–0.6). In this study, the factor loading value used ≥ 0.5 (Leguina, 2015).

Discriminant Validity

Discriminant Validity in this study was carried out by comparing the Average Variance Extracted (AVE) value with the AVE root value. (Leguina, 2015)

Reliability Construct

The reliability of a construct is measured by paying attention to *the value of composite reliabil-*

Table 1. Operationalization of Variabel

Variables	Items	Source
Customer Relationship Management Quality (CRMQ)	<p>CRMQ1: JakOne involves me in any information retrieval regarding my personal data</p> <p>CRMQ2: JakOne is committed to me to solve the obstacles I encountered</p> <p>CRMQ3: JakOne is willing to provide promos to maintain relationships with its users</p> <p>CRMQ4: I'll be using JakOne for a longer time</p>	Mocuta (2018), (Nyadzayo & Khajehzadeh, 2016), & (Wang et al., 2004)
Customer Loyalty (CL)	<p>CL1: I am loyal and will always use JakOne</p> <p>CL2: I would recommend JakOne to my friend</p> <p>CL3: JakOne is my first choice of mobile banking</p> <p>CL4: I have managed to get others to switch to JakOne</p>	(Nyadzayo & Khajehzadeh, 2016)
Customer Service (CS)	<p>CS1 : Using JakOne is a positive experience</p> <p>CS2: I am satisfied with the quality provided by JakOne</p> <p>CS3: Using JakOne is the right decision</p> <p>CS4: The offers and results provided in the JakOne application can always meet my expectations</p>	(Wang et al., 2004)
Service Quality (SQ)	<p>SQ1: I feel safe transacting using JakOne</p> <p>SQ2: JakOne has helpful information if there are problems with the application</p> <p>SQ3: Information related to JakOne services can be accessed at any time</p> <p>SQ4: The JakOne application can operate for a maximum of 24 hours.</p>	(Nyadzayo & Khajehzadeh, 2016)
Customer Value (CV)	<p>CV1: Using the JakOne application is the right decision when the service is considered by the customer</p> <p>CV2: I get comparable benefits when using the JakOne app</p> <p>CV3: The quality of JakOne is better than other mobile banking I know.</p> <p>CV4: JakOne gave me a suitable discount on several occasions</p>	(Wang et al., 2004).
Brand Image (BI)	<p>BI1: The name and lambang JakOne are visually appealing</p> <p>BI2: The products and features of JakOne are interesting and distinctive to remember and use</p> <p>BI3: I see the imagery built by JakOne so far is quite good</p> <p>BI4: JakOne is well known by the people of Jakarta</p>	(Nyadzayo & Khajehzadeh, 2016)

Table 2. Respondent Profile

Characteristic	Item	Percentage
Gender	Women	59 %
	Men	41 %
Age (in years)	20 – 25	27.1 %
	26 – 30	25.7 %
	31 – 35	26.4 %
	36 – 40	13.9 %
	> 40 years	6.9 %
Occupation	Students	22.2 %
	Entrepreneurial	11.8 %
	Public Government	29.9%
	Private Employees	32.6%
	Others	3.5%

ity, which is seen from the internal consistency value as the Smart PLS output. The required reliability value is 0.6 or more which can be concluded that the variables are reliable (Leguina, 2015).

The study period was conducted from January to February 2022. Data collection in this study was carried out by a survey method of distributing questionnaires to respondents in the form of statements for 2 (two) weeks. Each indicator was measured using a Likert scale of 1-6, where scale 1 indicates Strongly Disagree perception (STS) and scale 6 indicates Strongly Agree perception (SS). The results of the questionnaire data were then processed using SmartPLS version 3. PLS-SEM is a method that has a higher level of flexibility in research that connects theory and data and can carry out path analysis with latent variables so that it is widely used in social science research. Data processing using SmartPLS because it is a fairly powerful analysis method and is not based on many assumptions, nor does the data have to be normally distributed multivariate so that the sample does

not have to be large (Gozali, 2012).

4. Results and Discussion

The majority of respondents in this study were women, aged 20-25 years, and with employment status as private employees.

Structural models are evaluated by the value of the relationship path coefficient of each variable which aims to explain the relationship between variables in a study. Testing of structural or inner models is carried out with a t-test.

Evaluation of Research Models or Outer Models

Evaluation of the research model or outer model is presented in Figure 2. As a result of processing using SmartPLS 3.0.

Convergent Validity

In outer loading above, all indicators of each variable in the model have a Loading Factor above 0.50 and have met the Convergent Validity. All AVE values in this study showed construct values greater than 0.50.

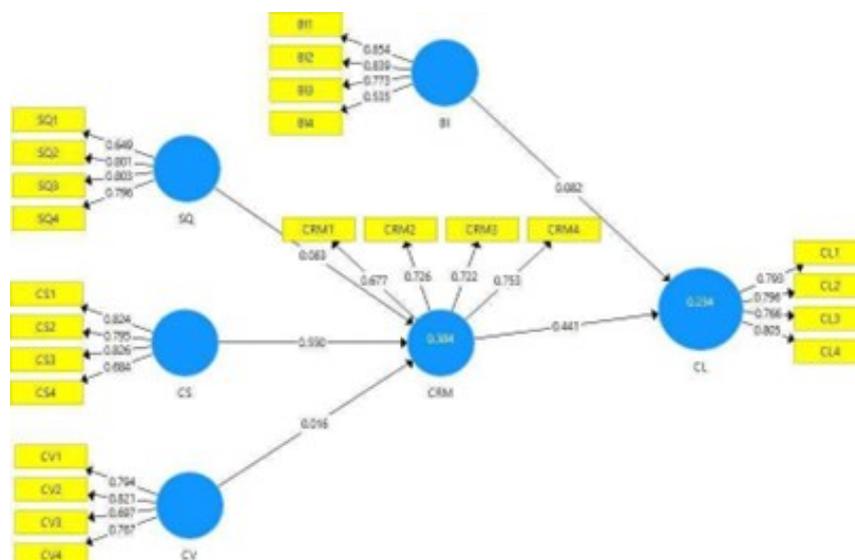


Figure 2. Outer Model
Source: SmartPLS Processing Results 3.0 (2022)

Table 3. Hypothesis Testing Results (Direct Influence)

Hypothesis	Original Sample (O)	P-Values	Information
CRMQ → CL	0.441	0.000	H1 is supported by data
BI → CL	0.082	0.334	H5 is not supported by data

Source: Primary data processed (2022)

Discriminant Validity

In the results of cross loadings, it can be concluded that all indicators have a coefficient greater than each construct than the value of the indicator correlation coefficient in other column construct blocks. So, it can be concluded that the Discriminant Validity in this study is in accordance with the predetermined criteria.

Reliability Construct

The construct reliability test was measured by the values of Cronbach's Alpha and Composite Reliability. Furthermore, for the value of Cronbach's Alpha, all constructs must be > 0.7 . In this study, the entire value of Cronbach's Alpha > 0.7 . So it can be concluded that all indicators in this study have been consistent in measuring constructs.

The structural model is evaluated by the value of the coefficient of the relationship path of each variable aimed at explaining the relationship between the variables in a study. Testing of structural or inner models is carried out with a t-test.

The hypothesis for direct influence is taken from the path coefficient test output in SEM PLS applications. Below will be described the results of the analysis of testing the hypothesis of direct influence in Table 3.

In table 3, CRM Quality has a P-Value has $0.00 < 0.05$ so H01 is rejected. So that CRM Quality has a positive influence on Customer loyalty. The results of this study are in line with research from (Hur et al., 2013) which states that commitment is considered a key component in building customer loyalty and also subsequent research, namely from (Balaji, 2015), where the study explained that when custom-

ers consistently receive competent services, their level of trust increases to result in a long-term relationship with the company.

In the hypothesis that explains the effect of BI on CL, a P-Value of $0.334 > 0.05$ so that H05 cannot be rejected. It can be concluded that *Brand Image* does not influence *Customer loyalty*. The Brand Image variable does not affect customer loyalty because respondents feel that the *brand image* of the application or service from Bank DKI is still not strong or not attached to the minds of the public so the majority of people still choose to use applications or services from other banks. The results of the study are not in line with previous studies that say that a positive brand increase customer desire (Mehta & Tariq, 2020).

Mediation Test

The second hypothesis in the study is that there is a positive influence of Service Quality on Customer Loyalty through CRM Quality mediation. The results of the analysis from table 4 show that the value of the *p-values* of the results of this hypothesis shows a number of 0.421 which is a value greater than 0.05. The results obtained show that *CRM Quality* has not been able to mediate the relationship between *Service Quality* and *Customer loyalty*. These results suggest that the second hypothesis is not supported by the data.

This is not in line with previous studies showing that perceptions of customer service quality have an indirect positive influence on behavioral intentions and also that it is not possible to return or recommend service companies that do not meet their expectations of service quality (Cronin et al.,

Table 4. Hypothesis Testing Results (Indirect Influence)

Hypothesis	Original Sample (O)	P-Values	Information
SQ → CRMQ → CL	0.037	0.421	H2 is not supported by data
CS → CRMQ → CL	0.242	0.000	H3 is supported by data
CV → CRMQ → CL	0.007	0.872	H4 is not supported by data

Source: Primary data processed (2022)

2000). Bank DKI must develop the right strategy in allocating effective and efficient resources to support CRM implementation and provide optimal service to customers. All these conditions are expected to be able to make customers satisfied and slowly encourage customers to become loyal to the bank.

The third hypothesis in this study is that there is a positive influence of Customer Satisfaction on Customer Loyalty through CRM Quality mediation. The results of the analysis from table 4 show that the value of the positive path coefficient is 0.242. A positive value on the path coefficient value indicates that the resulting relationship between Customer Satisfaction and Customer Loyalty through CRM Quality mediation is unidirectional or positive. The value of the p-values of the results of this hypothesis shows a number of 0.00 which is a value smaller than 0.05. The results obtained show that CRM Quality is able to mediate the relationship between Customer Satisfaction and Customer loyalty. These results suggest that the third hypothesis is supported by the data.

These results are in line with statements from previous studies that said that satisfaction is considered a consequence of post-purchase customer evaluation of both tangible and intangible brand attributes and the main determinants of customer loyalty (Krystallis & Chrysochou, 2014). Previous studies have said a positive influence of satisfaction on behavioral loyalty outcomes and attitudes such as customer referrals, purchase intent, service usage, and length of relationships. Research also shows that although product and service satisfaction positively drives customers' intention to repurchase the brand, the impact of service satisfaction is lower than product satisfaction (Performance et al., 2014).

Moreover, customer loyalty depends on certain factors such as competitor strategy, so showing satisfaction is unlikely to be the only predictor of loyalty (Nyadzayo & Khajehzadeh, 2016). Also, customer satisfaction is based on past direct experience with the company that in this study is Bank DKI.

The fourth hypothesis in this study is that there is a positive influence of *customer value* on *Customer Loyalty* through *CRM Quality mediation*. The results of the analysis from table 4 show that the value of the p-values of the results of this hypothesis shows a number of 0.872 which is a value greater than 0.05. The results obtained show that *CRM Quality* has not been able to mediate the relationship between *Customer value* and *Customer loyalty*. These results suggest that the quarter's hypothesis is not supported by the data.

The results of the research can be utilized by Bank DKI in creating a new strategy where Bank DKI can offer greater customer value. Bank DKI, which is also a service provider, can increase trust and commitment which in turn increases more loy-

al customers. By encouraging CRM performance, Bank DKI is able to provide superior customer value that is fundamental in building and maintaining a competitive advantage.

5. Conclusion and Suggestions

The results of data analysis carried out using SmartPLS analysis show that there are hypotheses that are not proven to have a significant influence and there are also hypotheses that show significant influences. The results of the study explained that CRM Quality has a positive influence on Customer Loyalty and Customer Satisfaction has a positive influence on Customer Loyalty through CRM Quality mediation. Meanwhile, Customer Value has no influence on Customer Loyalty through CRM Quality mediation. Brand Image has no influence on Customer Loyalty, and Service Quality does not have a positive influence on Customer Loyalty through CRM Quality mediation.

From the results of the research conducted, there are several suggestions submitted. Suggestions for further research can be made to private banking customers or Islamic banking customers. Further research can be done to customers who are domiciled in other cities or provinces in Indonesia. And with the research, it is hoped that Bank DKI can always improve the quality of service to customers so that it can continue to compete with other banking companies and can also increase the loyalty of Bank DKI customers.

This research has several limitations, namely, the population in this study only focuses on JaKONE users who are customers of Bank DKI in DKI Jakarta. Furthermore, research studies are only influenced by factors such as service quality, customer satisfaction, customer value, CRM quality, and Brand Image. If you can review many factors that can affect customer loyalty such as brand trust, brand association, and perceived quality.

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