THE INFLUENCE OF CUSTOMER RELATIONSHIP MANAGEMENT AND MARKETING DIGITAL ON CUSTOMER LOYALTY AT BPRS GEBU PRIMA MEDAN

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Abstract

The purpose of this study was to determine the effect of Customer Relationship Management and Digital Marketing on Customer Loyalty at BPRS Gebu Prima Medan. The data used is primary data which is data that is processed based on responses from customers. The type of research used is quantitative research. The results of this study that partially Customer Relationship Management variables affect Customer Loyalty at BPRS Gebu Prima Medan, this can be proven by the results of the t test where tcount is 6.332. Digital Marketing Variables have an effect on Customer Loyalty at BPRS Gebu Prima Medan, this can be proven by the t test that the significant value is 0.001 and the tcount is 3.332. Meanwhile, simultaneously, the variables of Customer Relationship Management and Digital Marketing affect customer loyalty by 45.9, and by 54.1 it is influenced by other variables not examined in this study.
Keywords: CRM, Digital Marketing, Customer Loyalty

The rapid development of the economy in Indonesia, especially in the banking sector, creates intense competition, including sharia banking, as evidenced by the increasing level of public literacy regarding banking. Intense competition makes Islamic banks compete to make their companies the best so that they become the main choice for people in choosing their products. Islamic banks have great potential to become the first and foremost choice for customers in their transaction choices. This is because Islamic banks in Indonesia continue to experience fairly rapid growth every year.

The gait of Islamic banks in Indonesia has entered its third decade which was initially marked by the pioneering of the first Islamic bank in 1992, namely Bank Muamalat Indonesia (BMI). This is inseparable from the bright prospects in the Islamic finance sector, especially Islamic banking in Indonesia. Islamic banks are proven to have strong resilience in the face of the financial crises of 1998 and 2008. Islamic banks remain stable and provide benefits, comfort and security for their customers. Inspired by the resilience of Bank Muamalat in facing the 1998 crisis, Bank Syariah Mandiri (BSM), the second Islamic bank in Indonesia was established. Since then, the establishment of other Islamic banks has started to appear where according to OJK data until 2021 the number of Islamic banks in Indonesia totals 197 Islamic banks consisting of 14 Sharia Commercial Banks (BUS), 20 Sharia Business Units (UUS), and 163 Sharia People's Financing Banks (UUS). BPRS) (Pradesyah & Triandhini, 2021). More details can be seen from the following table:

Table 1. Banking Division Based on OJK

No	Year	Sharia Commercial Bank	Sharia Business Unit	Sharia People's Financing Bank
1	2018	14	20	167
2	2019	14	20	164
3	2020	14	20	163
4	2021	14	20	163

Source: www.ojk.go.id

In the midst of today's technological disruption, Islamic banking must also compete not only with conventional banks but also with financial technology (fintech) companies. The era of banking 4.0 has revolutionized and transformed the Islamic financial sector so that Islamic bank innovation in terms of technology services to consumers is an absolute must. Changes in consumer behavior require banks to be more adaptive to digital technology (Pradesyah & Putri, Trend Of Sharia Banking Financial Performance In The Pandemic Time Covid 19, 2021). Because if not, then Islamic banking will be abandoned by customers and switch to other Islamic financial institutions such as sharia fintech.

One of the steps to face intense market competition is to retain customers through establishing relationships with them and one of them is with CRM (Customer Relationship Management) (Nasution, 2018). This is in line with Bob Foster's opinion that the focus of CRM itself is to improve the level of customer satisfaction, increase customer loyalty, and increase revenue from existing customers, in the face of high levels of competition, globalization and customer turnover and the development of customer acquisition costs. In practice, Islamic banks carry out marketing activities by emphasizing customer satisfaction in enjoying products through their experience with conventional marketing approaches, namely the marketing strategy is only emphasized on the formulation of attractive advertising narratives and often uses exploitative and exaggerated words rather than reality, which in the end lead to *rigid* marketing standards (rigid), and dry to innovation.

Digital marketing is closely related to customer or customer loyalty. Loyalty is loyalty that arises without coercion but awareness (Wahyuni, Radiman, & Pranata, 2020). In building a customer loyalty it is very difficult, if you have got a loyal customer, it must be maintained at all costs because maintaining is much more difficult than finding new customers. The development of technology towards digital is currently growing rapidly. In today's digital era, people have a new lifestyle where they cannot be separated from all-electronic devices. Technology is a tool that can help most of human needs (Julita & Arianty, 2019). Technology can be used by humans to make it easier to do in terms of tasks and work. This important role of technology has brought human civilization into the digital era. This encourages the banking industry to improve its services to customers in several ways, one of which is by increasing banking facilities (Sihotang, 2018). One of the factors that are considered to affect the increase in customers, such as digital marketing. Through this digital marketing channel, it is hoped that marketing will offer an opportunity to streamline spending to be able to build relationships with customers and increase customers. Marketing approaches in the digital marketing era do not only market products, but reach customers with the relationships that are built between the bank and its customers before becoming a customer or after becoming a customer.

Several articles that discuss *customer relationship management and digital marketing* show different results. As in the research conducted by Ulfatuh Azizah on "The Influence of Digital Marketing and Customer Relationship Marketing on Customer Decisions for Faedah BRI syariah Ib Savings Products (Survey on Customers of Bri Syariah Bank Kcp Purbalingga)" concluded that there is no significant relationship between digital marketing variables and the variable increase in number BRI Syariah iB benefit savings customers, and there is a strong significant relationship between the customer relationship marketing variable and the variable increasing the number of BRI Syariah iB benefit savings customers.

Method

The independent variables discussed in this study are *customer relationship management* and *digital marketing* . While the dependent variable is customer loyalty. *Customer relationship management* is the treatment of customers, modification and learning of existing behavior in consumers at intervals of time and interaction, and strengthen the relationship between consumers and companies. CRM is more focused on the relationship between the company and its customers, this is what distinguishes CRM from the marketing concept in general. CRM is a form of plan on how to maximize profitability through increasing customer satisfaction. CRM is also a strategy that focuses on all things that have to do with customer goals. CRM is the process of acquiring, retaining and developing *profitable customers* . In this study, CRM is measured by 3 dimensions, namely: process, technology and people.

If CRM is a strategy to increase customer satisfaction, then *digital marketing* is the process of delivering information to customers. *Digital Marketing* is a marketing practice that uses digital distribution channels to reach consumers in a relevant, personalized and cost-effective manner. *Digital marketing is* obtained from customers' views on social networks (*social networks)*, marketing e-mails (*e-mail marketing)*, and *customer relationship management* (CRM) at the Gebu Prima Syariah People's Financing Bank, Medan. In this study, *digital marketing is* measured by 3 dimensions, namely: social networking, *email*, and CRM. The scale used in this study is the Likert scale. The Likert scale asks respondents as individuals to answer a statement with answers strongly agree (SS), agree (S), cannot decide (N) disagree (TS), and strongly disagree (STS). Each is associated with a number or value, for example SS=5, S=4, N=3, TS=2, STS=1 for a statement that supports a positive attitude.

However, to make it easier for researchers to measure the validity and reliability of respondent data, the authors will use only four in answering statements, namely SS, S, TS, STS. In this study the authors omitted the number 3 (N) because to avoid the central tendency of respondents who have a sense of doubt so that data that is truly valid will be obtained. Then the data was analyzed using SPSS Multiple Linear Regression in order to determine the magnitude of the influence of customer relationship management and digital marketing either simultaneously or partially on customer loyalty of BPRS Gebu Prima Medan.

Findings and Discussion

Before the data is further regressed, the data has passed validity and reliability tests and classical assumption tests. And the result is valid, reliable data and free from multicollinearity symptoms, data is normally distributed, meets heteroscedasticity standards. To find out whether or not multicollinearity occurs, it can be seen from the statement that the *Variance Inflating factor* (VIF) < 10 means that there is no multicollinearity. Then to see if the data is normally distributed or not, we can use the histogram distribution graph and the normal PP *Plot of Regression Standardized Residual.* Meanwhile, to know the heteroscedasticity test is to look at the spread of residual variance by looking at the *scatterplot.* The results of the calculation of the multiple linear regression can be seen from the following table.

Table 1. Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	30,381	1,977		15,366	,000		
	Customer Relationship Management	,891	,141	1,214	6,332	,000	,173	5,768
	Digital Marketing	,506	,152	,639	3,332	.001	,173	5,768

a. Dependent Variable: Customer Loyalty

From the calculation results shown in table 2 above, the following regression equation is obtained:

a. The constant value (a) is 30.381, which means that if the *Customer Relationship Management* and Knowledge value is 0, then the student's interest in saving at Islamic Banks will increase by 30.381.
b. The coefficient value of the *Customer Relationship Management* variable (X_{1}) is positive at 0.891. A positive coefficient means that there is a positive relationship between the *Customer Relationship Management* variable and the *customer's* interest in saving at Islamic banks. So the value of the *Customer Relationship Management* variable has no effect on the Customer Loyalty variable at the Gebu Prima Syariah People's Financing Bank, Medan.
c. The value of the variable coefficient *Marketing Digital* (X_{2}) positive berniilai amounted to 0.506, which means that any increase *Marketing Digital* , there will be also an increase of 0.506 in the Customer Loyalty Financing Bank Rakyat Syariah passionate Prima Medan.

The results of the discussion of the t test:

Table 2 T Test Results (Partial)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	30,381	1,977		15,366	,000
	Customer Relationship Management	,891	,141	1,214	6,332	,000
	Digital Marketing	-,506	,152	-,639	-3.332	.001

a. Dependent Variable: Customer Loyalty

Source: Processed Primary Data, 2021

a. The Customer Relationship Management variable has a significant value of 0.000 and a t-$_{count}$ of 6.332. Then it can be seen that the significant value is < 0.05 (0.000 < 0.05) and the $t_{count} > t_{table}$ (6.332 > 1.989). So it can be concluded that Ha is accepted and Ho is rejected, which means that the variable Customer Relationship Management (X_{1}) partially affects the Customer Loyalty of the Gebu Prima Syariah People's Financing Bank Medan.
b. Digital Marketing variable obtained a significant value of 0.001 and t_{count} of 3.332. Then it can be seen that the significant value is <0.05 (0.001 <0.005) and the t-$_{count}$ value > t-$_{table}$ (3.332> 1.987). So it can be concluded that Ho is rejected and Ha is accepted, which means that the student's Digital Marketing variable about Islamic Banks (X_{2}) partially affects Customer Loyalty at the Gebu Prima Syariah People's Financing Bank, Medan.

While the simultaneous influence between the following two variables can be seen through the F test as follows:

Table 4 F . Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	489,126	2	244.563	37,011	,000 [b]
	Residual	548,455	83	6,608		
	Total	1037.581	85			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Digital Marketing, Customer Relationship Management

Source: Processed Primary Data, 2021

To analyze the results of the F test in table 4, we will first calculate the value of the F table, namely df1 = 3-1 = 2 and df2 = nk-1 = 83. Then the F table value is 3.11. From the results of the F test in table 4, the significance value is 0.000 and the calculated F value is 37.011. Then the data seen the significance value < 0.000 (0.000 < 0.05) and the $_{\text{calculated}}$ F value > F $_{\text{table}}$ (37.011 > 3.11). So it can be concluded that Ha is accepted and Ho is rejected, which means that the two independent variables (*Customer Relationship Management* and *Digital Marketing)* simultaneously affect the dependent variable (Customer Loyalty at the Gebu Prima Syariah People's Financing Bank, Medan.).

Conclusions and Suggestions

Based on the results of data analysis and data discussion that has been described in the previous chapter on the Effect of Customer Relationship Management and Digital Marketing on Customer Loyalty at BPRS Gebu Prima Medan, the authors can draw the following conclusions: Customer Relationship Management Variables affect Customer Loyalty at BPRS Gebu Prima Medan, this can be proven by the results of the t test where $t_{\text{count is}}$ 6.332. Then it can be seen that the significant value is < 0.05 (0.000 < 0.05) and the t_{count} > t_{table} (6.332 > 1.989). Digital Marketing Variables have an effect on Customer Loyalty at BPRS Gebu Prima Medan, this can be proven by the t test that the significant value is 0.001 and the $t_{\text{count is}}$ 3.332. Then it can be seen that the significant value is <0.05 (0.001 <0.005) and the t- $_{\text{count}}$ value > t- $_{\text{table}}$ (3.332> 1.987). Meanwhile, simultaneously, the variables of Customer Relationship Management and Digital Marketing affect customer loyalty by 45.9, and by 54.1 it is influenced by other variables not examined in this study.

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