

## **THE INFLUENCE OF CUSTOMER RELATIONSHIP MANAGEMENT AND SERVICE QUALITY ON COMPANY IMAGE AND CUSTOMER LOYALTY IN PT BANK TABUNGAN PENSIONAN NASIONAL TBK BANJARMASIN BRANCH OFFICE**

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**Abstract:** This research aims to find out and analyze the influence among customer relationship management and service quality on corporate image, as well as the influence of customer relationship management, service quality and corporate image on customer loyalty at PT. National Pension Savings Bank, Tbk Branch Banjarmasin. This research method uses explanatory research. The population is current account customers, time deposit customers, and savings customers with a sample size of 102 respondents. The sampling technique used purposive sampling with data analysis using structural equation modeling (SEM) with AMOS21 application. The results showed that there is an effect of customer relationship management and service quality on corporate image. There is an effect of customer relationship management, service quality and company image on customer loyalty, customer relationship management provides a greater influence on customer loyalty without going through the corporate image, service quality carried out through a good corporate image will have a greater influence on customer loyalty at PT. National Pension Savings Bank, Tbk Branch Banjarmasin.

**Keywords:** *Customer Relationship Management, Service Quality, Corporate Image, Customer Loyalty*

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### **1. Introduction**

Bank BTPN in serving its customers has opened branches in a number of cities in Indonesia, one of which is in Banjarmasin under the name PT. National Pension Savings Bank, Tbk Banjarmasin branch. In managing customer loyalty, corporate image, customer relationship management (CRM), and service quality at Bank BTPN's Banjarmasin branch, there are several problems that can be analyzed and deepened to increase customer loyalty.

First, in 2018 to 2019 there was a significant decrease in customers who could be categorized as disloyal customers but the amount of savings increased in 2019. Second, the image of Bank BTPN Banjarmasin branch seen from the space and building side is quite adequate, but from the technological side At ATMs, some customers have complained about debiting balances without withdrawing money and ATM outlets are sometimes offline. Third,

the interaction between the explanations of the employees of Bank BTPN Banjarmasin branch is not optimal. Fourth, the solution to customer complaints is not fast enough.

Based on the problems described above, it becomes a reason to raise the topic of how to analyze and find out the relationship between CRM, service quality, company image and customer loyalty at the Banjarmasin branch of Bank BTPN. In addition to the four problems described above, in order to support this research topic, three research gaps were presented that originated from previous research.

The difference in the results of previous research conducted by Nyadzayo & Khajehzadeh (2016), Rizka & Widji (2013) and Karyose, Astuti & Ferdiansjah (2017) states that customer relationship management (CRM) has a significant effect on customer loyalty, while the research of Sutrisno, Brahmasari & Panjaitan (2016) customer relationship management (CRM) has no significant effect on customer loyalty.

Differences in research results also occur in research by Alam & Noor (2020), Rizka & Widji (2013), Karyose, Astuti & Ferdiansjah (2017) and Sutrisno, Brahmasari & Panjaitan (2016) which state that service quality has a positive and significant effect on customer loyalty. , while research Fachmi, et al. (2020) stated that service quality has a positive but insignificant effect on customer loyalty.

## **2. Literature Review**

### **Customer Relationship Management (CRM)**

Zethaml and Bitner (2003) CRM is a philosophy of doing business, a strategic implementation, that focuses on keeping and improving current customers other than on acquiring new, customers. Kotabe and Helsen (2004) CRM is the strategic process of managing interaction between in the company and its customer, whith the objective of maximazing the lifetime value of customers for the company and satisfying the customers by being customer-focused. Newell (2000) CRM is a process of modifying customer behavior over time and leaming from every interaction, customizing customer treatment, and strengthening the brand between the customer and the company. CRM is a process of modifying customer behavior from time to time and learning from each interaction, maintaining variety of customers, and strengthening the bonds between the customer and the company.

CRM aims to develop beneficial relationships and realize value for profitable target customers by integrating internal processes and functions with all external networks (Buttle, 2004), whereas according to Kalakota and Robinson (2001), the purpose of CRM is to use existing relationships to improve revenue, using integrated information for satisfactory service, and creating channels for consistent and repeatable communication processes and procedures. CRM is an integrated business strategy that integrates internal factors and external factors through the analysis of customer data using information technology, to get customer attention to achieve a lifetime of value so that companies and customers get benefits and benefits. The benefits of CRM according to Tunggal (2008) are encouraging customer loyalty, reducing costs, increasing operational efficiency, increasing time to market, and increasing revenue. The dimensions of CRM according to Kincaid (2003) are divided into three main components, namely people (humans), process (process), and technology (technology).

### **Service quality**

Robinson (1999) states that service quality is a global attitude or assessment of service excellence, even though the actual scope of this attitude does not have uniformity of opinion. Kotler and Keller (2006) argue that service quality is a unitary characteristic of goods or

services that rely on their ability to try to meet stated needs. Based on the opinion of the experts above, service quality is a form of assessment of a service offered by the company both from excellence, fulfillment of customer needs, and organizational attitudes towards customers.

Factors that affect service quality according to Tjiptono (2003) are caring and attention, spontaneity, problem solving and improvement. The dimensions of service quality according to Parasuraman, Zeithaml and Berry (2009) have identified five dimensions of service quality, tangibles (direct evidence), reliability (reliability), responsiveness (responsiveness), assurance (assurance), and empathy (empathy).

### **Corporate Image**

Company image according to Soemirat and Adianto (2007) is the impression, feeling and image of the public on the company, an impression that is deliberately created from an object, person or organization. According to Soemirrat and Adianto (2007) that one of the indicators has an attitude which means the tendency to act, perceive, think and feel in dealing with ideas, objects, situations and values. Attitudes are not behaviors but tendencies to behave in certain ways. Canton (2012) argues that company image is the impression, feeling, image of the public or the public about the company, an impression that is deliberately created from a product or service offered. Company image is the public's perception of the company or its products. Meanwhile, Kotler and Keller (2009) also argue that company image is related to business name, architecture, variations of products, traditions, ideology and impressions of quality that are communicated by every employee who interacts with organizational clients. Based on the definition of the experts above, it can be concluded that company image is an impression that is embedded in the minds of customers in the company either in the quality of services or products provided, or in a good company reputation in the community.

The role of corporate image according to Gronroos (2003) and Sutiisna (2001) is to tell expectations, the existence of expectations, filters that affect the perception of company activities, a function of experience and also expectations, have an important influence on management. Corporate image indicators according to Ene and Ozkaya (2014) are store layouts, prestige stores, service quality of stores, productin store promotion and support service and equipment.

### **Customer Loyalty**

Customer loyalty according to Kotler (2005) is a repeat purchase made by a customer because of a commitment to a brand or company. Oliver in Ratih (2005) says that customer loyalty is definitely held commitment to rebuy or repatronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior. Griffin (2002) states that loyalty is defined as non random purchase expressed over time by some decision making unit. Sunarto (2003) customer loyalty is the extent to which a customer shows a positive attitude towards a brand, has a commitment to a particular brand and intends to continue to buy it in the future.

Loyal customers are important assets for the company, this can be seen from its characteristics. According to Griffin (2002), loyal customers have the characteristic of making regular repeat purchases, purchases across a product and service lines (buying outside of a product or service line), and refers other (recommending a product). Demonstrates an immunity to the full of the competition (shows the immunity and attractiveness of similar products from competitors). The indicator of customer loyalty according to Kotler and Keller (2007) is Kotler & Keller (2007) customer loyalty can be characterized by referalls, retention, and repeat purchases .

## **Hypothesis Development**

### **CRM on Corporate Image**

Zethaml and Bitner (2003) CRM is a philosophy of doing business, a strategic implementation, that focuses on keeping and improving current customers other than on acquiring new, customers. This research is supported by Sutrisno, Brahmasari & Panjaitan (2016), Kurniati, et al. (2015), Nyadzayo & Khajehzadeh (2016) which state that customer relationship management (CRM) affects company image. Based on the theory of experts and the results of previous research, the first hypothesis in the study is as follows:

H1: There is an effect of customer relationship management (CRM) on company image

### **Service Quality on Corporate Image**

Kotler and Keller (2006) argue that service quality is a unitary characteristic of goods or services that rely on their ability to try to meet stated needs. The results of this study are also supported by the research results of Sutrisno, Brahmasari & Panjaitan (2016), Kurniati, et al (2015), Subagio and Saputra (2012) which state that service quality affects company image. Based on the theory of experts and the results of previous research, the second hypothesis in this study is as follows:

H2: There is an effect of service quality on company image

### **CRM on Customer Loyalty**

Gordon (2002) states that CRM is a process for creating relationships between companies and individual customers to increase maximum business results. This research is supported by Nyadzayo & Khajehzadeh (2016), Kurniati, et al. (2015), Rizka & Widji (2013), Karyose, Astuti & Ferdiansjah (2017) which state that customer relationship management (CRM) affects customer loyalty. Based on the theory of experts and the results of previous research, the third hypothesis in this study is as follows:

H3: There is an effect of customer relationship management (CRM) on customer loyalty

### **Service Quality on Customer Loyalty**

Robinson (1999) states that service quality is a global attitude or assessment of service excellence, even though the actual scope of this attitude does not have uniform opinion. Service quality according to Duffy and Ketchand (1998: 78) is customer assessment of the core of the service, service providers or the entire company service organization that has an impact on customer loyalty. Service quality according to Duffy and Ketchand (1998: 78) is customer assessment of the core of the service, service providers or the entire company service organization that has an impact on customer loyalty. The results of this study are relevant to the results of research conducted by Alam & Noor (2020), Rizka & Widji (2013), Karyose, Astuti & Ferdiansjah (2017), Sutrisno, Brahmasari & Panjaitan (2016) which states that service quality affects customer loyalty. Based on the theory of experts and the results of previous research, the fourth hypothesis in this study is as follows:

H4: There is an effect of service quality on customer loyalty

#### **Corporate Image on Customer Loyalty**

The company image according to Canton (2012: 89) is the impression, feeling, image of the public or the public about the company, an impression that is deliberately created from a product or service offered. The results of this study are relevant to the research results of Sutrisno, Brahmasari & Panjaitan (2016), Kurniati. , et al. (2015), Subagio and Saputra (2012), Alam & Noor (2020) which state that company image affects customer loyalty. Based on the theory of experts and the results of previous research, the fourth hypothesis in this study is as follows:

H5: There is an effect of company image on customer loyalty

### CRM on Customer Loyalty via corporate Image

The effect of customer relationship management (CRM) on customer loyalty through company image according to Kotabe and Helsen (2004) is a strategic process of managing interactions between companies and their customers, with the aim of predicting customer value for the company and satisfying customers. Research by Sutrisno, Brahmasari & Panjaitan (2016), as well as research by Kurniati, et al. (2015) stated that CRM affects loyalty through company image

Based on the theory of experts and the results of previous research, the sixth hypothesis in this study is as follows:

H6: The indirect effect (TL) of customer relationship management (CRM) on customer loyalty through company image is greater than the direct influence (PL)

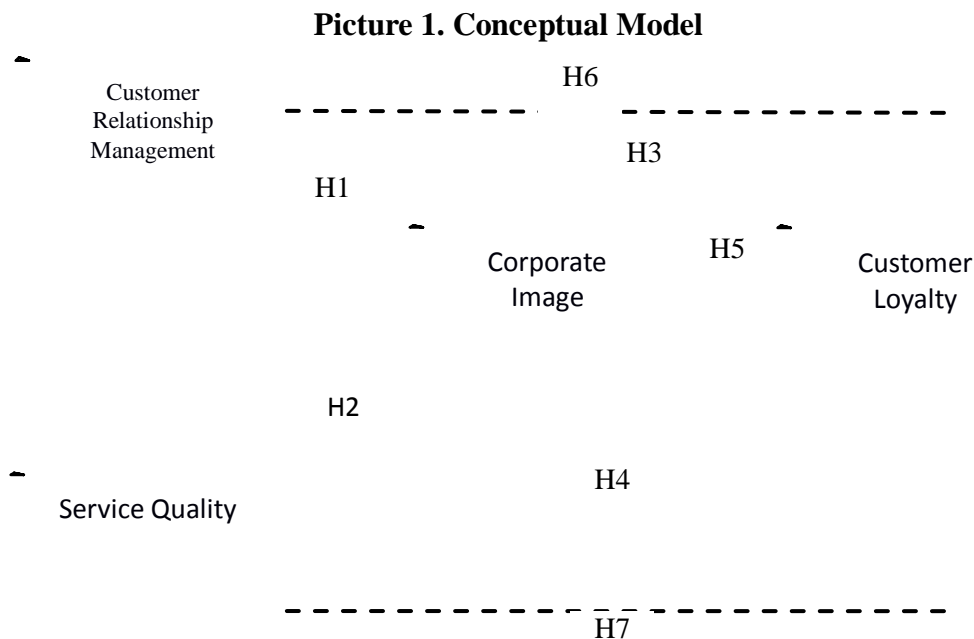
### Service quality on customer loyalty through a corporate image

The effect of service quality on customer loyalty through company image is a form of assessment of the level of service provided by a company (Pranama and Rastini, in Kasanah et al., 2016: 15). Research by Sutrisno, Brahmasari & Panjaitan (2016), research by Kurniati, et al. (2015), as well as Alam & Noor (2020) state that service quality affects loyalty through company image. Based on the theory of experts and the results of previous research, the seventh hypothesis in this study is as follows:

H7: The indirect effect (TL) of service quality on customer loyalty through company image is greater than the direct effect (PL).

### Concept Model

The conceptual model illustrates the effect of customer relationship management and service quality on customer loyalty through corporate image. The concept model in this study is as follows:



Source: Previous Theory and Research

### **3. Research Methods**

#### **Population and Sample**

The population in this study are current account, time deposit and savings customers who have been saving for at least one year at PT. National Pension Savings Bank, Tbk Banjarmasin Branch Offices in 2019 as many as 5,303. According to Ferdinand (2002) the sample size guideline depends on the number of indicators times 5 to 10. The size of the sample size in this study was 17 indicators times 6, namely 102 respondents. The sampling technique used was purposive sampling.

**Type and Place of Research** This research uses explanatory research with a survey method approach. The use of explanatory research is to determine the causal relationship between customer relationship management (CRM) variables, service quality, company image, and customer loyalty. The survey method is a method that uses a questionnaire as a means of collecting data. Questionnaires were distributed to customers of PT. National Pension Savings Bank, Tbk Banjarmasin Branch Office.

#### **Procedure**

The data collection method used in this study was a questionnaire. The questionnaire can be collected immediately after being filled in by the respondent. The results of the questionnaire are used to obtain data about the dimensions of the constructs that are being developed in this study. The statements in the questionnaire are measured using a Likert scale. The questionnaire in this study was given to 102 respondents with a purposive sampling technique containing 34 statements and characteristics of the respondents

#### **Measurement**

##### **Customer Relationship Management**

Customer Relationship Management is a strategic process of managing interactions between Bank BTPN and its customers, with the aim of predicting customer value for the company and satisfying customers as measured by three items developed by Kincaid (2003). Indicators of customer relationship management are people, process and technology which are developed into 6 item statements on a five-point Likert scale ranging from 1 to 5.

##### **Quality of Service**

Service Quality is a form of customer assessment of the services offered by Bank BTPN both from the excellence of Bank BTPN, meeting customer needs, and Bank BTPN's attitude towards customers as measured through 5 items developed by Zeithaml and Berry (2009). The indicators of service quality used are tangible, reliability, responsiveness, assurance, empathy which are developed into 10 statement items on a five-point Likert scale ranging from 1 to 5.

##### **Company image**

The company image is the impression, feeling and image of the customer towards Bank BTPN which is intentionally created from a product object of Bank BTPN, Bank BTPN employees or Bank BTPN organization which is measured through 6 items developed by Ene and Ozkaya (2014). The indicators used are store layouts, store prestige, service quality of stores, product on stores, promotion support, service and equipment which are developed into 12 statement items on a five-point Likert scale ranging from 1 to 5.

##### **Customer loyalty**

Customer loyalty is a form of Bank BTPN customer behavior towards making decisions to save savings or make loans continuously for products selected by the customer as measured by 3 items developed by Kotler and Keller (2007). The indicators used are referalls repeat, purchase, retention which are developed into 6 statement items on a five-point Likert scale ranging from 1 to 5. Respondents respond to each item on a Likert scale from 1 to 5. After taking the appropriate action the data is processed using AMOS21.

#### 4. Discussion Result

##### Characteristics of Respondents

Based on the characteristics of the respondent's gender, marital status, age, length of time as a customer, and the facilities used, it can be concluded that the majority of customers at Bank BTPN Banjarmasin Branch are men who are married with customers more than 60 years of age. The majority of customers have been saving at Bank BTPN for more than 10 years using savings and loans.

##### Descriptive Analysis of Respondents' Answers

The customer relationship management index is 333.17 (good index), service quality is 326.20 (good index), and company image is 324.17 (good index). Customer loyalty to the Banjarmasin branch of Bank BTPN can be seen from the indicators of referring Bank BTPN to families, referring Bank BTPN to the surrounding community, customer loyalty to types of savings products, customer loyalty to types of loan products, customer resilience against negative influences, and always defending Bank BTPN if any negative issue, it is optimal with the respondent's response index 327.3

##### Validity and Reliability Test

###### Validity test

In standardized regression weights: (group number 1 - Default model) above, it can be seen that the SEM indicators full model 2 are all valid because they have a standard loading factor value  $\geq 0.5$  (Ghozali, 2008).

###### Reliability Test

Table 1. Reliability Test

Variable	Construct Reliability	N of Items
Customer Relationship Management	0.922	6
Service_Quality	0.922	10
Corporate_Image	0.937	12
Customer_Loyalty	0.862	6

Source: AMOS21 processed output, 2020

The reliability test of customer relationship management has a construct reliability value of  $0.922 \geq 0.7$  so that the CRM construct reliability is very reliable. Service quality has a construct reliability value of  $0.922 \geq 0.7$  so that the construct reliability of service quality is very reliable or reliable. The company image has a construct reliability value of  $0.937 \geq 0.7$  so that the construct reliability of the company image is very reliable. Customer loyalty has a construct reliability value of  $0.862 \geq 0.7$  so that the construct reliability of customer loyalty is very reliable or reliable. Furthermore, testing the feasibility of the full model in the goodness of fit table is carried out. The full model test results are as follows:

##### Goodness of Fit SEM Full Model

Table 2. Goodness of Fit SEM Full Model

No.	Goodness - Of - Fit Index	Cut off Value	Result	Criteria
1	$\chi^2$ - Chi Square	$< 558,386$ (df = 505)	543,366	Good fit
2	probability	$\geq 0.5$	0.115	Bad fit
3	CMIN / DF	$\leq 2.0$	1,076	Good fit
4	GFI	$\geq 0.90$	0.779	Bad fit

5	AGFI	$\geq 0.90$	0.739	<i>Bad fit</i>
6	CFI	$\geq 0.95$	0.985	<i>Good fit</i>
7	RMSEA	$\leq 0.08$	0.027	<i>Good fit</i>
8	TLI	$\geq 0.95$	0.983	<i>Good fit</i>

Source: AMOS21 output, 2020

Based on the results of the goodness of fit criteria in Table 5.29, it is known that it is an acceptable fit model. Hair et.al. (2010) stated that the use of 4-5 goodness of fit criteria is considered sufficient. Thus the fundamental hypothesis of SEM analysis in this study is accepted, which means that there is no significant difference between the covariance matrix data of the observed variables and the covariance matrix of the specified model (implied covariance matrix). This shows that the two structural equations generated by the fit model in this study can be used to explain the relationship and influence between exogenous variables and their endogenous variables.

### Hypothesis testing

Tests are carried out on the five proposed hypotheses. Hypothesis testing is carried out using the t-value value with a significance level of 0.05. The t-value in the AMOS21 program is the Critical Ratio (CR) value on the Regression Weights: (Group number 1 - Default model) of the fit model (Full Model 2). If the Critical Ratio (CR) value  $\geq 1,967$  or the probability value (P)  $\leq 0.05$ .

**Table 3. Hypothesis Test**

Direct	CR	P	Noted
<i>Customer Relationship Management -&gt; Corpoprte Image</i>	2,842	.004	The H1 hypothesis is accepted
Service quality -> Corpoprte Image	3,798	***	The H2 hypothesis is accepted
<i>Customer Relationship Management -&gt; Customer Loyalty</i>	2,357	.018	Hypothesis H3 accepted
Service quality -> Customer Loyalty	1,969	.049	Hypothesis H4 accepted
Corpoprte Image -> Customer Loyalty	3,952	***	Hypothesis H5 accepted

Source: AMOS21 output, 2020

The value of Critical Ratio (CR) of customer relationship management on company image is  $2.842 \geq 1.967$  or a P value of  $0.004 \leq 0.05$ , then the H1 hypothesis is accepted so that it can be concluded that customer relationship management has an effect on the company's image at PT. National Pension Savings Bank, Tbk Banjarmasin Branch Office. Critical Ratio (CR) value of service quality to company image is  $3,798 \geq 1,967$  or P value of  $0,000 \leq 0.05$ , then the H2 hypothesis is accepted so that it can be concluded that service quality affects the corporate image at PT. National Pension Savings Bank, Tbk Banjarmasin Branch Office. The value of Critical Ratio (CR) of customer relationship management to customer loyalty is  $2.357 \geq 1.967$  or a P value of  $0.018 \leq 0, 05$  then the hypothesis H3 is accepted, so it can be concluded that customer relationship management has an effect on customer loyalty at PT. National Pensiunan Savings Bank, Tbk Banjarmasin Branch Office. The Critical Ratio (CR)



value of service quality to customer loyalty is  $1.969 \geq 1.967$  or a P value of  $0.049 \leq 0.05$ , the hypothesis H4 is accepted so that it can be concluded that service quality affects customer loyalty at PT. National Pensiunan Savings Bank, Tbk Banjarmasin Branch Office .. The critical ratio (CR) value of company image to customer loyalty is  $3.952 \geq 1.967$  or a P value of  $0.000 \leq 0.05$ , then the hypothesis H5 is accepted, so it can be concluded that company image affects customer loyalty. at PT. National Pension Savings Bank, Tbk Banjarmasin Branch Office.

**Table 4. Hypothesis Test**

	Direct	Indirect	Noted
Customer Relationship Management -> Corpoprte Image -> Customer Loyalty	0.263	0.194	Hypothesis H6 is rejected
Service quality -> Corpoprte Image -> Customer Loyalty	0.254	0.282	Hypothesis H7 accepted

Source: AMOS21 output, 2020

Based on the direct effect of customer relationship management on customer loyalty (0.263) is greater than the indirect effect of customer relationship management on customer loyalty through corporate image (0.194), the hypothesis H6 is rejected, so it can be concluded that the implementation of customer relationship management has a significant effect. greater on customer loyalty without going through the company image. the direct effect of service quality on customer loyalty (amounting to 0.254) is smaller than the indirect effect of service quality on customer loyalty through company image (amounting to 0.282), then the hypothesis H7 is accepted,

#### **Discussion of Research Results**

CRM affects corporate image. The effect of CRM on corporate image so far is because Bank BTPN has developed a customer relationship management strategy by implementing the values that are followed by all employees of Bank BTPN including the Banjarmasin Branch. The management always enhances interactions with customers to understand customer needs, provides positive energy to customers through the best service, right solutions, and high enthusiasm, is also able to increase return on investment with superior performance, and provides opportunities for customers to realize their potential significantly through empowerment program. The results of this study are relevant to the research results of Sutrisno, Brahmasari & Panjaitan (2016), Kurniati, et al. (2015), Nyadzayo &

Service quality affects corporate image. The quality of service performed by employees includes preparing good physical facilities for Bank BTPN, the appearance of Bank BTPN employees who are always good, service that is fast and satisfying to customers, fast response to customer requests, informing solutions quickly, employee politeness is good, employees who can be trusted , fast waiting times, and always listening to customer suggestions that can affect the corporate image of Bank BTPN Banjarmasin Branch. The results of this study are also supported by the research results of Sutrisno, Brahmasari & Panjaitan (2016), Kurniati, et al (2015), Subagio and Saputra (2012) which state that service quality affects company image.

CRM affects customer loyalty. The implementation of customer relationship management at Bank BTPN Banjarmasin Branch has been able to influence customer loyalty because the employees of Bank BTPN Banjarmasin Branch are able to carry out their duties properly, are able to support the achievement of customer desires, personalize customer products well, be able to identify customers well, are able to take advantage of bank and social websites properly so that it can affect increasing customer loyalty. The results of this

study are relevant to the research results of Nyadzayo & Khajehzadeh (2016), Kurniati, et al. (2015), Rizka & Widji (2013), Karyose, Astuti & Ferdiansjah (2017) which state that customer relationship management (CRM) affects customer loyalty

Service quality affects customer loyalty. Customer loyalty to Bank BTPN can be seen from the loyalty to Bank BTPN products, where more than 75% of customers who save have made loans at Bank BTPN Banjarmasin Branch, loyalty to being a customer for more than 10 years is 32% and this proves that the increasing quality of service given, the customer loyalty also increases. The results of this study are relevant to the results of research conducted by Alam & Noor (2020), Rizka & Widji (2013), Karyose, Astuti & Ferdiansjah (2017), Sutrisno, Brahmasari & Panjaitan (2016) which state that service quality affects customer loyalty. .

Corporate image has an influence on customer loyalty. Bank BTPN's corporate image when viewed nationally has 11 awards and one certification in 2019 and also the Banjarmasin branch of Bank BTPN took part in obtaining these awards and certifications. The customer believes that the Banjarmasin branch of Bank BTPN has taken steps to increase customer loyalty. Customers assess both the service room and queue room at Bank BTPN, as well as during this time the customers assess that Bank BTPN has always provided benefits to customers that reflect the reputation of Bank BTPN, can create customer satisfaction with product suitability, type of savings, interest on deposits and a good response to customer complaints. . The corporate image carried out by the Banjarmasin branch of Bank BTPN has been able to provide customer loyalty, so that if the company image is further enhanced and its implementation, customer loyalty will also increase. The results of this study are relevant to the research results of Sutrisno, Brahmasari & Panjaitan (2016), Kurniati, et al. (2015), Subagio and Saputra (2012), Alam & Noor (2020) which state that company image affects customer loyalty.

The indirect effect (TL) of customer relationship management (CRM) on customer loyalty through company image is 0.194 smaller than the direct effect of customer relationship management on customer loyalty of 0.263, so it can be concluded that the implementation of customer relationship management has a greater influence on customer loyalty. Without going through the corporate image The indirect effect in the application of customer relationship management at Bank BTPN Banjarmasin Branch has been able to influence customer loyalty without going through the corporate image because employees of Bank BTPN Banjarmasin Branch are able to carry out their duties properly, are also able to support the achievement of customer desires, product personalization customers are well done, able to identify customers well, able to make good use of bank and social websites so that it can affect customer loyalty which is increasing from the application of CRM.

The indirect effect (TL) of service quality on customer loyalty through company image is 0.282 greater than the direct effect of service quality on customer loyalty of 0.254 so it can be concluded that the quality of service carried out through a good corporate image will have a greater influence on loyalty. Service quality through corporate image is able to increase customer loyalty at Bank BTPN Banjarmasin Branch because with the company's image, customers consider that Bank BTPN Banjarmasin Branch has taken steps to increase customer loyalty. Customers assess both the service room and queue room at Bank BTPN, as well as during this time the customers think that Bank BTPN has always provided benefits to customers that reflect the reputation of Bank BTPN,

## **5. Conclusion and Suggestion**

### **Conclusion**

Based on the research results, the conclusions put forward in this study are that customer relationship management and service quality have an effect on the company's image at PT. National Pension Savings Bank, Tbk Banjarmasin Branch Office. Customer relationship

management, service quality and company image affect customer loyalty at PT. National Pension Savings Bank, Tbk Banjarmasin Branch Office. Customer relationship management provides a greater influence on customer loyalty without going through the company image. The quality of service provided through a good corporate image will have a greater influence on customer loyalty.

### **Suggestion**

Based on the results of the research obtained, the suggestion that can be conveyed in this study is to increase the application of CRM to customers of Bank BTPN Banjarmasin Branch, it is better if you develop good relationships with customers, such as exploring information on customer needs clearly but not forcing customers to provide information, offering Bank BTPN products as needed customers according to the information obtained. Record the customer's needs and identity if the BTPN Bank product is not according to the customer's wishes and contact the customer at a later date when the product the customer wants is available.

Employees of Bank BTPN Banjarmasin Branch should always provide quality service to Bank BTPN customers who are already pentium or elderly. The service referred to is such as a clear, concise and concise product description. Direct the customer to the product he wants so that the product explanation can be directed and the customer can choose quickly.

Improving the corporate image of Bank BTPN, it is advisable for Bank BTPN Banjarmasin Branch to always provide a website address, social media (IG, FB, Twitter, Youtube), Bank BTPN phone number / wa Bank BTPN to customers who come at the Banjarmasin branch of Bank BTPN service offices so that customers always update information Bank BTPN regularly includes Bank BTPN's achievements, awards and so on.

Increasing customer loyalty at Bank BTPN Banjarmasin Branch, it is better if Bank BTPN Banjarmasin Branch should regularly evaluate service employees, increase knowledge, especially services to customers by including training, emphasizing rewards and punishments to employees.

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