



Influence of Service Quality, Brand Image and Customer Relationship Management (CRM) on Customer Loyalty

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Abstract

This research aims to determine the influence of service quality, brand image, and customer relationship management on customer loyalty. The sampling technique used by the researcher was purposive sampling. The population in this study was all 105 cooperative customers, respondents with data analysis using multiple regression. Findings in this research. Service quality and CRM have a positive and significant effect on customer loyalty where the dominant influence is service quality. Brand Image has a negative and insignificant effect on Customer Loyalty.

Keywords: Brand Image, Customer Loyalty, Customer Relationship Management, Service Quality.

1. INTRODUCTION

Sharia financial institutions are institutions that in their activities of collecting funds and in the context of distributing funds charge fees or basic sharia principles, namely buying and selling and profit sharing (Maryani & Abidin, 2021). Sharia financial institutions have similarities with conventional financial institutions in their business activities, such as savings, financing and investment. Nurfitriani & Achsa, (2021) argue that for its management, this sharia financial institution uses systemized profit sharing in accordance with the sharia in Islam.

Sharia financial institutions provide facilities for members to collect funds such as zakat, infaq and alms and distribute them directly to parties who are entitled to receive them. The difference between Islamic financial institutions and other financial institutions lies in the system used by Islamic financial institutions to obtain their profits.

PT Amaan Indonesia Sejahtera is a fintech type non-bank financial institution based on sharia, this institution has been established since 2020. Non-bank financial institutions themselves are institutions or business entities that carry out activities in the financial sector that collect funds through investors and then distribute them to interested parties. needed for productive activities (Sulaeman et al., 2020). Sharia fintech companies can be categorized as non-bank financial institutions (Nurzianti, 2021). Sharia fintech does not charge interest on borrowers so transactions between investors, sharia fintech companies and borrowers are collaborative. There is a profit sharing system for each party in the collaboration with the tenor agreed at PT Amaan Indonesia Sejahtera, namely the murabahah agreement. As

explained in Article 19 letter (c) of Law Number 21 of 2008 concerning Sharia Banking, it is stated that a murabahah contract is a cooperation contract between a capital owner (shahibul maal) and a business actor (mudharib) who has the ability to manage a business in a productive and halal manner.

Nyadzayo & Khajehzadeh, (2016) argue that service quality is one of the predictor variables in determining customer loyalty. Quality service has an impact on repeat purchases which will later increase sales (Nurdiyanto & Yulianto, 2023). The quality of a company's services determines the company's brand image (Alam & Noor, 2020). The services provided have a big impact on customer loyalty (Agarwal & Dhingra, 2023; Zahro & Prabawani, 2018).

Building a solid brand image with a strong company reputation is very important for companies, because it is believed that this will really help develop customer loyalty (Özkan et al., 2020). Brands are considered to be an important element in business components (Nurdiyanto et al., 2024). Brand image is one of the predictor variables in measuring the extent to which customer loyalty can be achieved (Nyadzayo & Khajehzadeh, 2016). Brand image also has the benefit of special attention given by customers

Customer relationship management (CRM) is the basis for companies to measure customer loyalty. Data obtained from customer relationship management (CRM) practices really helps companies to analyze and organize strategies to maintain customer loyalty (Al-Suraihi et al., 2020). Customer relationship management (CRM) drives company profitability based on the overall value of the company's customer information base (S. B. Putri & Trenggana, 2020). Customer relationship management (CRM) can be built through good communication between companies and customers (Fadilah & Ratnasari, 2021). Customer relationship management (CRM) prioritizes understanding customer emotions and sentiment (Ledro et al., 2023).

Customer loyalty can be reflected from various points of view, such as how many customers make repeated loans, the smoothness of payments, and the customer's responsibility to pay off loans (Magatef et al., 2023). Before customers become loyal to the company, the company must have a good bond with customers, because they can provide ideas and suggestions, they are responsible, they collaborate, co-create, they buy, they recommend the brand or product to family, friends or colleagues and they provide feedback (Greve, 2014).

2. LITERATURE REVIEW

Service Quality

Service quality is often used as evaluation material for companies as well as comparison material for customers (Vimla & Taneja, 2021). Parasuraman (1988) in Kristanto, (2022) states that service quality is a tangible form that can be felt and assessed after consumers receive services directly from the company. According to Parasuraman (1988) in Kristanto, (2022) states that there are five dimensions of service quality, namely as follows: a. Tangible, regarding the environment and atmosphere that the company provides to customers. b. Reliability, regarding the company's responsibility for the promises it has made to customers. c. Responsiveness, regarding the response or alertness of employees in carrying out service activities to customers. d. Guarantees and assurance (assurance), regarding the company's ability to build customer trust. e. Empathy (empathy), about the attention applied by the company in serving customers.

Brand Image

A good brand image can strengthen the company's relationship with customers, whereas a bad brand image can weaken the company's relationship with customers (Sari & Telagawati, 2022). According to Aaker (1991) in Firanazulah et al., (2021) states that the definition of brand image is a perception and belief that is held by consumers, such as a reflection of associations embedded in the minds of customers, which are always remembered when they first hear a slogan that is always remembered by certain brands.

Aaker (1991) in Firanazulah et al., (2021) states that brand image dimensions include:

a) Brand identity, the physical identity of a product present in the form of a logo, colors, packaging, surrounding corporate identity, slogans, and other elements that allow customers to quickly identify and differentiate the products are from competing brands and merchandise. b) Brand personality, this personality takes the form of a certain personality that is similar to an individual, such as a strong personality, stiffness, authority, smile, warmth, affection, socialism, creativity. c) Brand association, certain characteristics that are suitable or often associated with a brand. Often due to prominent product offerings, repeated and consistent activities, including sponsorship initiatives, highly pressing issues related to the brand or individual, and specific symbols and meanings associated with the brand. d) Brand attitude and behavior (Brand attitude and behavior), brand attitudes and behavior are based on how to interact and communicate with its audience in order to promote its values and advantages. e) Brand benefits and competencies, the quality and uniqueness of a brand

provided to customers are known as brand benefits and competencies. Consumers experience these benefits because what is provided meets their needs, desires, ambitions and obsessions.

Customer Relationship Management (CRM)

Customer Relationship Management (CRM) is a strategy for achieving company profitability through good relationships with customers (Čierna & Sujová, 2022). The Peppers & Rogers Group (2004) in Čierna & Sujová, (2022) defines CRM as a strategy in the marketing field to increase opportunities to build close relationships with customers, give customers pleasant surprises and maintain customer loyalty. The Peppers & Rogers Group (2004) in Čierna & Sujová, (2022) states that the dimensions of CRM consist of: a. Identify, identifying customers in the form of data containing as much customer information as possible. b. Sorting (differentiate), separating customers according to the goals the company wants to achieve. c. Interaction, building communication with customers to measure how far the company has an impact on customers. d. Adjustment (customization), adjusting the company's products or services to what customers need.

Customer Loyalty

Customers who are loyal to the company are an important asset for the company now and in the future (Özkan et al., 2020). Oliver (1999) in Andalusi, (2021) defines loyalty as a commitment or promise that must be agreed by buyers to producers or sellers in future opportunities. So customer loyalty is a person who makes purchases regularly and repeatedly to satisfy their desire to have a product or service and is willing to pay for the product (Andalusi, 2021). Oliver (1999) in Andalusi, (2021) states that the dimensions of customer loyalty consist of: a) Priority through the order of selecting goods or services (choice sequence), customers buy products or services based on priority. b) Quantity of purchases (proportion of purchases), customers repeatedly buy products or services from the company. c) Reference power (preference), customers buy products or services that suit their needs. d) Attachment to emotional elements or feelings (emotional) customers buy products or services because they have a positive experience after using the product or service.

3. METHODS

The type of research in this research is quantitative research. According to Sugiyono, (2018) quantitative research is characterized by a deductive approach to process research which is aimed at proving, refuting, or giving credence to existing theories. The population in this study were 142 PT Amaan Indonesia Sejahtera customer respondents aged at least 18 years in the Susukan District area, covering eleven villages in the Susukan District area, these villages

include Ketapang, Bakalrejo, Gentan, Kemetul, Kenteng, Koripan, Sidoharjo, Susukan, Tawang, Timpik, Badran. The number of samples required in this research is 105 and to facilitate analysis of this data, researchers

4. RESULTS

Table 1: Validity Test

Variable	Indicator	r Value	r Tab	Discrp	Variable	Indicator	r value	r Tab	Discrp
Service Quality	X1.1	0,628	0,195	Valid	Brand Image	X2.1	0,542	0,195	Valid
	X1.2	0,657	0,195	Valid		X2.2	0,581	0,195	Valid
	X1.3	0,856	0,195	Valid		X2.3	0,763	0,195	Valid
	X1.4	0,653	0,195	Valid		X2.4	0,569	0,195	Valid
	X1.5	0,628	0,195	Valid		X2.5	0,751	0,195	Valid
	X1.6	0,657	0,195	Valid		X2.6	0,762	0,195	Valid
	X1.7	0,856	0,195	Valid		X2.7	0,698	0,195	Valid
	X1.8	0,653	0,195	Valid		X2.8	0,522	0,195	Valid
	X1.9	0,681	0,195	Valid		X2.9	0,655	0,195	Valid
	X1.10	0,628	0,195	Valid		X2.10	0,542	0,195	Valid
	X1.11	0,631	0,195	Valid					
	X1.12	0,577	0,195	Valid					
Customer Relationship Management	X3.1	0,655	0,195	Valid	Customer Loyalty	Y1.1	0,862	0,195	Valid
	X3.2	0,762	0,195	Valid		Y1.2	0,525	0,195	Valid
	X3.3	0,898	0,195	Valid		Y1.3	0,491	0,195	Valid
	X3.4	0,655	0,195	Valid		Y1.4	0,862	0,195	Valid
	X3.5	0,762	0,195	Valid		Y1.5	0,353	0,195	Valid
	X3.6	0,898	0,195	Valid		Y1.6	0,411	0,195	Valid
	X3.7	0,849	0,195	Valid		Y1.7	0,490	0,195	Valid
	X3.8	0,738	0,195	Valid		Y1.8	0,390	0,195	Valid

Source: Processed Data 2024

The results of the validity test for the variables Service Quality (X1), Brand Image (X2), Customer Relationship Management (X3) and Customer Loyalty (Y) in the table above show the correlation value obtained for each item with the total item score. The correlation value is compared with the r table value. The r table value with the formula $df = n - 2$, then in the research $df = 105 - 2 = 103$, the r table value obtained is 0.195. The conclusion from the Validity Test above is that all items in the statement of the variables Service Quality (X1), Brand Image (X2), CRM (X3) and Customer Loyalty (Y) have a calculated r value greater than the table r value so that the Service Quality variable (X1), Brand Image (X2), CRM (X3) and Customer Loyalty (Y) are declared valid.

Table 2: Realibility

Variable	α value	α cronbach alpha	Discp
Service Quality	0,921	0,60	Reliabel
Brand Image	0,895	0,60	Reliabel
Customer Relationship Managemet	0,937	0,60	Reliabel
Customer Loyalty	0,808	0,60	Reliabel

Source: Processed Data 2024

The Cronbach alpha value for the variables Service Quality (X1), Brand Image (X2), CRM (X3) and Customer Loyalty (Y) is greater than 0.60 (standard α) so it can be concluded that all variables in this study are declared reliable.

Table 3: Regression Analysis

Model	Unstandardized Coefficients	Standardized Coefficients		t	Sig.
	B	Std. Error	Beta		
(Constant)	0.253	0.149		1.699	0.092
Service Quality (X ₁)	2.090	0.228	2.003	9.167	0.000
Brand Image (X ₂)	-1.730	0.357	-1.690	-4.841	0.000
Customer Relationship Management (X ₃)	0.547	0.139	0.657	3.923	0.000

Source: Processed Data 2024

Model Regression Analysis: $Y=2.003 X_1-1.690 X_2+0.657 X_3$

The regression coefficient value (β_1) on the Service Quality variable (X1) is 2.003 and has a positive sign, which means that if Service Quality (X1) increases, Customer Loyalty (Y) also increases. The regression coefficient value (β_2) on the Brand Image variable (X2) is 1,690 and has a negative sign, which means that if Brand Image (X2) increases, Customer Loyalty (Y) also decreases. The regression coefficient value (β_3) on the CRM variable (X3) is 0.657 and has a positive sign, which means that if CRM (X3) increases, Customer Loyalty (Y) also increases.

p-value of service quality is $0.000 < 0.05$ This result can be described as H1 being accepted, which means that Service Quality (X1) partially has a positive and significant effect on Customer Loyalty. The significance value of the brand image variable is $0.000 < 0.05$. These results can be described as H2, which means Brand Image (X2) partially has a negative effect on Customer Loyalty. The significance value of the CRM variable is $0.000 < 0.05$. These results can be described as H3 being accepted, which means that CRM (X3) partially has a positive and significant effect on Customer Loyalty.

5. DISCUSSION

Service quality partially has a positive and significant effect on customer loyalty. Most customers of PT Amaan Indonesia Sejahtera stated that the service at PT Amaan Indonesia Sejahtera was stated to be very good, which means that the quality of service is something that is taken into consideration so that respondents will be loyal if the service

provided meets their needs, although there are still customers who are still not happy with the service provided. like not being friendly in serving.

The quality of service provided by PT Amaan Indonesia Sejahtera is highly considered by customers, especially loyal customers, so the customer's decision to make a recurring loan is triggered by the Service Quality variable. The results of this research are in line with previous research proposed by Suryantini & Sujana, (2023), Kristanto, (2022) and Rafi & Nugroho, (2022) which stated that service quality has a significant influence as a predictor of customer loyalty variables. In contrast to previous research conducted by Sari & Marlien, (2019) which stated that service quality has no influence on customer loyalty.

Brand image has no effect on loyalty and even has a negative value. Even though PT Amaan Indonesia Sejahtera is well known as a sharia-based lending institution that is supervised by the Financial Services Authority (OJK), it turns out that there are still several respondents who say that customers do not believe that PT Amaan Indonesia Sejahtera is a sharia-based company and doubt that PT Amaan Indonesia Sejahtera is supervised. by the Financial Services Authority (OJK).

The brand image of PT Amaan Indonesia Sejahtera does not have a significant impact on customer loyalty, so this is a new task for PT Amaan Indonesia Sejahtera to carry out branding more actively. This is in line with previous research proposed by Firanzulah et al., (2021) that brand image has no effect on customer loyalty variables. In contrast to several previous studies proposed by Widiana & Simangunsong, (2021) and Putri & Mugiono, (2019) which stated that the brand image variable has a positive and significant effect on the customer loyalty variable.

Customer Relationship Management partially has a positive and significant effect on customer loyalty. Customers of PT Amaan Indonesia Sejahtera said that the behavior and relationship between the company or CRM and customers was very good, which shows that CRM is something that is taken into consideration so that respondents will be loyal if there is good relationship behavior between customers and PT Amaan Indonesia Sejahtera, however there are several respondents who stated that customers did not experience bad behavior from the company, such as receiving disbursement funds that did not meet their needs and did not match what was promised by PT Amaan Indonesia Sejahtera.

The results of this research are in line with previous research proposed by Magatef et al., (2023), Ayang & Sugiati, (2022) and Roisah et al., (2019) which stated that CRM has a significant influence as a predictor of customer loyalty variables.

6. CONCLUSION

Service Quality makes a positive and real contribution in increasing customer loyalty at PT Amaan Indonesia Sejahtera in Susukan District. Brand image has no effect in increasing customer loyalty to PT Amaan Indonesia Sejahtera in Susukan District. CRM makes a positive and real contribution in increasing customer loyalty at PT Amaan Indonesia Sejahtera in Susukan District. This research has various limitations faced, namely: This research only uses the variables Service Quality (X1), Brand Image (X2), and CRM (X3) so it is still unable to reveal the causes that influence Customer Loyalty (Y).

7. LIMITATION

Limitations in collecting research data, this research was conducted using paper based so extra time was needed to fill it in and distribute it to respondents. The research location is only in Susukan District, Semarang Regency.

Identifying and acknowledging the shortcomings of your work is preferable to having them pointed out by your final work assessor. While discussing your research limitations, do not merely list and describe them. It is also crucial to explain how these limitations have impacted your research findings.

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