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ANALYSIS OF CUSTOMER RELATIONSHIP MANAGEMENT (CRM) INFLUENCE ON SATISFACTION AND ITS IMPACT ON CONSUMER LOYALTY OF PT. RAHARJA DUTA SOLUSINDO

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Abstract: : The purpose of this study was to study the Analysis of the Influence of Customer Relationship Management (CRM) on Satisfaction and Its Impact on Customer Loyalty of PT. Raharja Duta Solusindo by measuring indicators that influence the Customer Relationship Management (CRM) variable, Customer Satisfaction and Loyalty. This research uses descriptive research design using survey methods. Sampling uses certain criteria where respondents have attended at least 1 training at PT. Raharja Duta Solusindo as a sampling technique. This study discusses using structural equation modeling (SEM) - Lisrel to discuss the significance of the relationship of the overall model and predetermined pathway. The findings show that the variable Customer Relationship Management (CRM) shows a positive and significant impact on Satisfaction, Customer Relationship Management (CRM) has a positive and significant effect on Customer Loyalty and customer satisfaction shows positive and significant impact on customer loyalty.

Keywords: Customer Relationship Management (CRM), Satisfaction, Loyalty.

INTRODUCTION

Since the issuance of Bank Indonesia Regulation No. 7/25 / pbi / 2005 concerning risk management competency certification for management and officer of commercial banks, namely:

1. Bank management and officers consisting of commissioners and directors as well as bank officer are required to pass the risk management competency certification examination.

2. After the management and bank officers have a risk management competency certificate they require to join the competency maintenance program through a risk management seminar.

The banker's competency certification including several competencies such as technical and managerial skills. This certificate is needed in recognition of the standard skills of bankers in carrying out their duties in the banking sector. The need for competency certificates is still large in the banking sector so that it becomes a business opportunity, so there are many training institutions were established in the field of risk management with the main goal is to provide guidance in how to pass a competency certification examinations in the field of risk management. With an appropriate marketing strategy, the product will be easily accepted by potential customers so that potential consumers will buy the products. In addition to marketing strategies, the company needs to know the position of the product being sold. The position here shows a comparison of market share and market growth from the same Industries.

Many similar companies finding difficulties in obtaining customer. And if they have obtained it, some of them are apparently unable to maintain it. In this case, corporations are suffering losses and even some of them fail to reach the growth stage because they were died in the introduction stage. In accordance with the company's life cycle, the company's stages begin with the introduction or infant, the period of growth, then the steady-state and ultimately into a period of decline if they cannot implement the right strategy. PT. Raharja Duta Solusindo as one of the business actors in the field of training provider and refresher certification services for bank risk management also experienced the same conditions like other training providers in its business activities. Conditions of rising and declining sales often occur in very complex competition. Over the past 36 months, the sales value in month is fluctuated this is due to intense competition in the training business and refreshment business for banking risk management certification.

LITERATURE REVIEW

A. Customer Relationship Management (CRM)

In the scope of management knowledge known as Customer Relationship Management (CRM), Customer Relationship Management is a cooperative relationship between producers and consumers so that both parties getting benefit from each other. The definition of Customer Relationship Management (CRM) according to Kristin Anderson quoted by Widjaja (2008) is a comprehensive approach to creating, maintaining, and developing relationships with customers.

CRM component according to Luke (2001), divides Customer Relationship Management (CRM) into 3 (three) main components, namely:

1. Humans, in this case are employees as implementing Customer Relationship Management (CRM). In the human dimension, key factors that must be considered are organizational structure, roles and responsibilities, corporate culture, procedures and overall change management program.
2. Processes, namely systems and procedures that help humans to better recognize and establish close relationships with customers.

3. Technology is introduced to further help accelerate and optimize human factors and processes in daily Customer Relationship Management (CRM) activities.

B. Customer satisfaction

Satisfaction or dissatisfaction is the customer's response to the evaluation of perceived discrepancies between previous expectations and the actual performance of the product. The indicators refer to Dominici and Guzzo (2010) and Presbury et al. (2005) include:

- a. Benefit compatibility with cost
- b. Service satisfaction
- c. Satisfaction with the products offered
- d. Overall satisfaction

C. Customer loyalty

According Widjaja (2008) states that Customer Loyalty is the attachment of customers to a brand, store, manufacturer, purchase of services, or other entities based on favorable attitudes and good responses such as repurchasing.

C. Thinking Framework

The Concept of Research Framework for Customer Relationship Management, Satisfaction and Loyalty:

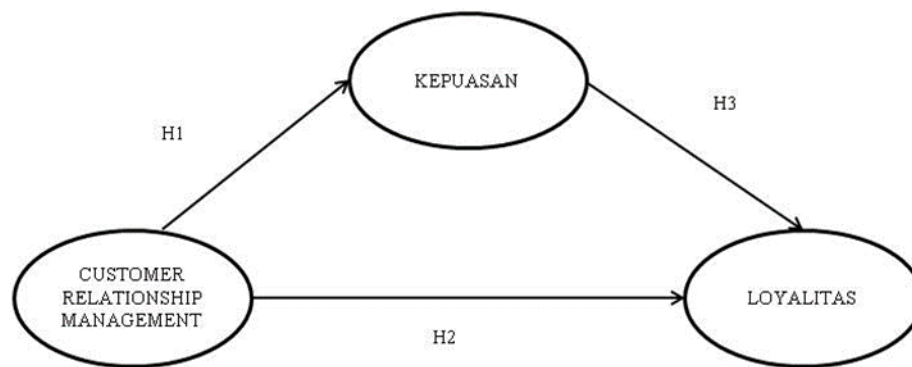


Figure 1. Framework of thinking

D. Hypothesis.

Based on the Concept of Research Framework and Research Objectives, the following Hypotheses are built:

H1: Customer Relationship Management has a positive and significant effect on Customer Satisfaction.

H2: Customer Relationship Management has a positive and significant effect on Customer Loyalty

H3: Customer Satisfaction has a positive and significant effect on Customer Loyalty.

RESEARCH METHODS

The research design used by the author in this study is conclusive research, with the type of descriptive research and causal research. The data collection method used in this study

is a quantitative research method using a survey method, namely conducting structured interviews with respondents using a questionnaire designed to obtain specific information. Based on the hypothesis put forward in a concise study the design of this study is illustrated as Figure 2

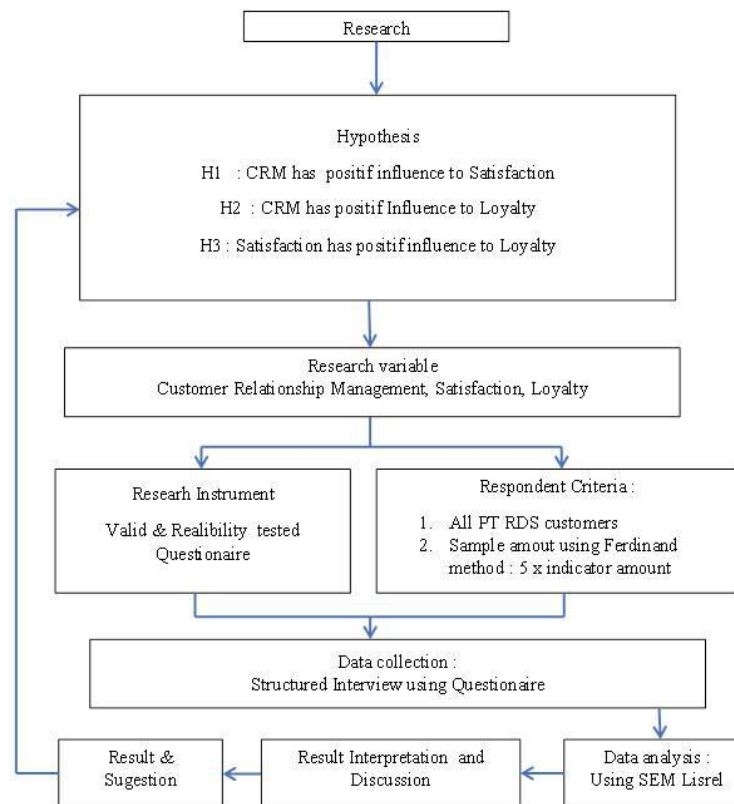


Figure 2. Research Design Analysis of Customer Relationship Management on satisfaction and loyalty.

Based on the theoretical study or theoretical foundation that has been studied, the operational variables and dimensions of the variables and indicators used in this study are described in Tables 3.1, 3.2, and 3.3. Operational Variable Table. The scale used in this study there are two types of scales, namely numerical scale and ordinal scale with measurements using a Likert scale 1-5. (1 = strongly disagree, 5 = strongly agree)

Table 3.1. Table of Variable Operational CRM

Variable	Dimension	Indicator	Data	Scale
	Data and Information	1. Customer communication Based on available data		
		2. Continuity information		

Customer Relationship Management (CRM) (X)	Process	3. Services Step	original	Likert
		1. Services Procedure		
		2. Training Method		
	Technology	1. Buying Services		
		2. Complain services		
	People	1. Promotion Division		
		2. Training Division		

Table 3.2. Table of Operational Satisfaction

Variables	Dimension	Indicator	Data	Scale
Customer Satisfaction (Z)	Suitability	1. Suitability of benefits and costs	Ordinal	Likert
		2. Suitability of training material with work		
	Customer satisfaction	1. Satisfaction with service		
		2. Satisfaction with teachers		
	Product satisfaction	1. Satisfaction with the training offered		
		2. Satisfaction with training content		
	Overall satisfaction	1. Overall satisfaction 2. The overall satisfaction of the material		

Source: Results of Data Processing from Theory Study

Table 3.3. Operational Loyalty Variable Table

Variable	Dimension	Indicator	Data	Scale
Repurchase		1. Conduct periodic training		
		2. Conducting training on other material		

Customer

Loyalty (Y)	Recommendations	1. Recommend to other units			
		2. Recommend to other companies			
				Ordinal	Likert
	Commitments	1. Do not move to another company			
		2. Priority of use of services			

Source: Results of Data Processing from Theory Study

Population and Sample

In this study what is meant by population is all users of PT RDS services throughout Indonesia, specially customers who conduct training in risk management certification and refreshments program

The design of this study had 23 indicators, so the number of samples taken in this study were 115 samples with the following calculations:

Number of indicators = 23

Number of samples = number of indicators x 5

$$= 23 \times 5$$

$$= 115$$

Analysis Method

This study uses an analysis method with Structural Equation Modeling (SEM) with instrument testing using the Lisrel method.

a. Over all Model Match Test

The overall model suitability test is made to find out how well the model is produced to describe the actual conditions. Research data processing is done using the maximum likelihood method which is done by using the Lisrel 8.80 application.

Table 4.1. Research Model Suitability Test Results

Goodnes Of Fit Measure	Suitability Measure		Measurement result	
	<i>Good Fit</i>	<i>Marginal Fit</i>		
Normed Chi-Square (χ^2/df)	< 2.0		1.081	Good Fit
P Value	$0.05 \leq p \leq 1.00$	$0.01 \leq p \leq 0.05$	0.15	Good Fit
Root Mean Square Error (RMSEA)	< 0.08		0.023	Good Fit
Goodness of Fit Index (GFI)	≥ 0.90	$0.80 - < 0.90$	0.85	Marginal Fit
Adjusted Goodness of Fit Index (AGFI)	≥ 0.90	$0.70 - < 0.90$	0.82	Marginal Fit
Normal Fit Index (NFI)	≥ 0.90	$0.80 - < 0.90$	0.97	Good Fit
Non-Normed Fit Index (NNFI)	≥ 0.90	$0.80 - < 0.90$	1.00	Good Fit
Comparative Fit Index (CFI)	≥ 0.90	$0.80 - < 0.90$	1.00	Good Fit
Incremental Fit Index (IFI)	≥ 0.90	$0.80 - < 0.90$	1.00	Good Fit
Relative Fit Index (RFI)	≥ 0.90	$0.80 - < 0.90$	0.97	Good Fit

Source : Primer data , processed using - LISREL

From Table 4.1. it can be seen that the suitability of the model shows good value, that is good fit and marginal fit means that overall the value of the fit shows good fit.

Measurement Model Test

Test the validity of using the Factor Analysis model. In this test it should be noted about the value of Standardize Loading Factor (SLF). Questions will be considered valid if they have SLF and Extraction values greater than 0.5. Reliability test shows the extent to which a measuring instrument that can provide relatively the same results if the test carried out again on the same object. Reliability is calculated with the Variance Extract formula and Construct Reliability with the formula:

Rumus *Construct Reliability*:

$$\text{Construct Reliability} = \frac{(\sum \text{Standardized Loading})^2}{(\sum \text{Standardized Loading})^2 + \sum e_j}$$

Rumus *Variance Extract*:

$$\text{Variance Extract} = \frac{\sum \text{Standardized Loading}^2}{\sum \text{Standardized Loading}^2 + \sum e_j}$$

The greater the value of the calculation results, showing that the constituent indicators for a latent variable are reliable indicators of measuring the latent variable. The recommended construct reliability value is greater than 0.7. While the recommended size of variance extract feasibility is greater than 0.5.

1. Analysis of Customer Relationship Management (CRM) Constructions

In this test, 9 indicators observed from Customer Relationship Management (CRM) were tested, as follows:

Table 4.2. Reliability dan Contrucs Validity CRM

Kode Indikator	SLF	Standard Errors	Reliability		Result
			CR $\geq 0,70$	VE $\geq 0,5$	
X1.1	0.62	0.25	0.94	0.64	Valid
X1.2	0.63	0.29			Valid
X1.3	0.79	0.24			Valid
X1.4	0.65	0.20			Valid
X1.5	0.73	0.24			Valid
X1.6	0.79	0.34			Valid
X1.7	0.68	0.27			Valid
X1.8	0.66	0.23			Valid
X1.9	0.35	0.21			Valid

⁽¹⁾ Standardized Loading Factor, ⁽²⁾ Construct Reliability, ⁽³⁾ Variance Extracted

Source : Primery Data processed (2020)

Results of data processing analysis Table 4.2 shows that the indicators forming latent variables (constructs) show good validity, namely the value of standardized loading factor (SLF) ≥ 0.50 . The value of construct reliability (CR) of Customer Relationship Management (CRM) of 0.94 is greater than 0.70 and the value of variance extracted (VE) of 0.64 is greater than 0.50, which indicates that each indicator forming latent variables has good reliability.

2. Analysis of Construction Satisfaction

In this test, 8 indicators were observed of satisfaction that have been tested, as follows:

Table 4.3. Reliability and Satisfaction Validity Construction

Kode Indikator	SLF	Standard Errors	Reliability		Result
			CR $\geq 0,70$	VE $\geq 0,5$	
Y.1	0.58	0.19	0.93	0.63	Valid
Y.2	0.52	0.27			Valid
Y.3	0.66	0.23			Valid
Y.4	0.60	0.23			Valid
Y.5	0.52	0.27			Valid
Y.6	0.59	0.24			Valid
Y.7	0.71	0.24			Valid
Y.8	0.71	0.11			Valid

⁽¹⁾ Standardized Loading Factor, ⁽²⁾ Construct Reliability, ⁽³⁾ Variance Extracted

Source : Primary Data Processing (2020)

Results of data processing analysis Table 4.3. shows that the indicators forming latent variables (constructs) show good validity, namely the value of standardized loading factor (SLF) ≥ 0.50 . The construct reliability (CR) value of 0.93 is greater than 0.70 and the extracted variance (VE) value of 0.63 is greater than 0.50, which indicates that each indicator forming latent variables has good reliability.

3. Analysis of the construct of loyalty

In this test, 6 indicators were observed of loyalty that have been tested, as follows:

Table 4.4. Reliability and construction validity Loyalty

Kode Indikator	SLF	Standard Errors	Reliabilitas		Result
			CR $\geq 0,70$	VE $\geq 0,5$	
Z.1	0.56	0.21	0.91	0.64	Valid
Z.2	0.59	0.21			Valid
Z.3	0.63	0.25			Valid
Z.4	0.78	0.32			Valid
Z.5	0.72	0.29			Valid
Z.6	0.70	0.23			Valid

(1) *Standardized Loading Factor*, (2) *Construct Reliability*, (3) *Variance Extracted*

Source : Primary Data Processing (2020)

The results of data processing analysis Table 4.4. shows that the indicators forming latent variables (constructs) show good validity, namely the value of standardized loading factor (SLF) ≥ 0.50 . The value of construct reliability (CR) loyalty is 0.91 greater than 0.70 and the extracted variance value (VE) is 0.64 greater than 0.50, which indicates that each indicator forming latent variables has good reliability.

FINDINGS AND DISCUSSION

Hypothesis Test Calculation Table Results:

Relationship Between T-Values Constructions Remarks

- Customer Relationship Management-> Consumer Satisfaction 8.75 Has a Significantly Positive Effect.
- Customer Relationship Management-> Consumer Loyalty 2.30 Significantly Positive Influence.
- Consumer Satisfaction -> Consumer Loyalty 6.29 Has Significantly Positive Influence

Source: Primary Data Processing (2019)

a. The Influence of Customer Relationship Management on Satisfaction

The research hypothesis (H1) states that Customer Relationship Management (CRM) has a positive and significant effect directly on satisfaction. Test results with SEM show that Customer Relationship Management (CRM) has a positive and significant influence on customer satisfaction, this can be seen from the t-value 8.75 greater than 1.96. In other words, if the Customer Relationship Management (CRM) of PT. Raharja Duta Solusindo has increased, it will affect consumer satisfaction. CRM conducted by PT. Raharja Duta Solusindo is proven to be able to increase customer satisfaction which is one of the important factors to

create customer loyalty later. CRM indicator research used by PT. Raharja Duta Solusindo covering information, process, technology and human data is good but must continue to be improved in order to make consumers feel more satisfied with the performance of PT. Raharja Duta Solusindo.

b. The Influence of Customer Relationship Management (CRM) on Consumer Loyalty

The research hypothesis (H2) states that Customer Relationship Management (CRM) has a positive and significant effect directly on Loyalty. Test results with SEM show that Customer Relationship Management (CRM) affects positively and significantly on the word Loyalty, this can be seen from the t value 2.30 greater than 1.96. In other words, if the Customer Relationship Management (CRM) of PT. Raharja Duta Solusindo has increased, it will affect consumer loyalty. PT. Raharja Duta Solusindo must continue to be able to realize and increase consumer loyalty, where consumer expectations are able to be realized or confirmed by PT. Raharja Duta Solusindo which proved to be very capable of making consumer loyalty increase.

c. Effect of Satisfaction on Loyalty

The research hypothesis (H3) states that Satisfaction has a positive and significant effect directly on Loyalty. Test results with SEM show that satisfaction affects positively and significantly on consumer loyalty, this can be seen from the t-value 6.29 greater than 1.96. In other words, if the customer satisfaction of PT. Raharja Duta Solusindo has increased, there will be Consumer Loyalty.

CONCLUSION AND SUGGESTION

Conclusion

This study aims to analyze the "Analysis of the Influence of Customer Relationship Management (CRM) on Satisfaction and Its Impact on Consumer Loyalty of PT. Raharja Duta Solusindo ". Based on the data analysis and discussion described in the previous chapter, several research conclusions can be drawn as follows:

1. Customer Relationship Management (CRM) Variable PT. Raharja Duta Solusindo has positive and significant effect on PT. Raharja Duta Solusindo.
2. Customer Relationship Management (CRM) Variable PT. Raharja Duta Solusindo has a positive and significant effect on PT. Raharja Duta Solusindo.
3. Consumer satisfaction variable PT. Raharja Duta Solusindo has a positive and significant effect on PT. Raharja Duta Solusindo

Suggestions

By analyzing the results of research, then some suggestions that can be considered and input for PT. Raharja Duta Solusindo and subsequent researchers are as follows:

1. Suggestions for companies

Customer Relationship Management (CRM) of PT. Raharja Duta Solusindo is already good, because it gives a high enough mean value. But it would be even better if it could improve Customer Relationship Management (CRM) where in this study it was found that the technological dimension with the purchasing service indicator of PT. Raharja Duta Solusindo has a good service to consumers, has the lowest agreed value and strongly agreed answers. This indicates that to increase customer satisfaction, companies should improve the quality of service, responsiveness to consumers by helping consumers who have difficulties in

determining what training programs should be followed quickly responded, besides that PT. Raharja Duta Solusindo can encourage customer service to be more intensive in communicating with consumers through telephone and email to identify things that consumers dislike and improve service quality in accordance with what consumers want. This is one step to building consumer loyalty.

2. Suggestions for future researchers

- a. The next researcher is expected to be able to conduct research by adding other variables that affect satisfaction and loyalty, such as price, service, trust, and security variables. Thus it can enrich the factors under study regarding consumer satisfaction where research requires a lot of development in various sectors, so that research results can make a positive and applicative contribution to the world of education in general and also the company's business development specifically.
- b. Further researchers are also expected to conduct research with the same variables by changing the categories of objects, so that it can be seen whether the results of this study are consistent in the various types of objects and places analyzed.

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