Customer relationship marketing as the antecedents to increasing customer loyalty

Sudirman Zaid^(a), Juharsah^(b), Hayat Yusuf^(c), Nursaban Rommy Suleman^(d)

^(a,b,c,d) Departement of Management, Faculty of Economic and Business, Halu Oleo University, Kendari, Postal Code; 93232 Indonesia.

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ABSTRACT

This study aims to determine the implementation of the Customer Relationship Marketing (CRM) strategy in increasing Bank Bahteramas Customer Loyalty (CL) in Southeast Sulawesi. This research was conducted at 10 Bahteramas Bank Branch Offices in Southeast Sulawesi, namely; Kendari, Unaaha, Kolaka, Lasusua, Baubau, Raha, Wanci, Kasipute, Andoolo, Wanggudu. The sample in this study was 200 respondents who were distributed in all existing branch offices, where each branch office was taken, 20 respondents. The technique of determining the sample refers to the technique of accident sampling. This study uses multivariate regression. The results found that simultaneously CRM variables consisting of Bonding, Empathy, Reciprocity, Trust, and Commitment simultaneously had a significant effect on CL at Bahteramas Bank in Southeast Sulawesi. Then the partial test results (t-test) showed that: (1) Bonding as CRM strategy significantly influences on CL; (2) Empathy as CRM strategy has an insignificant effect on CL; (3) Reciprocal as CRM strategy has no significant effect on CL; (4) Trust as CRM strategy has a significant effect on CL; (5) Commitment as CRM strategy has a significant effect on CL.

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Introduction

Business competition of banking world occurs through competition in attracting customers with a variety of banking variations with ease and profit by providing the best service for customers, facilitating transactions in ease, convenient facilities, satisfying services, prizes and competitive interest rates and all of these make customers have many alternatives in choosing banking products (Gummesson, 2002; Sheth and Parvatiyar, 2002; Rosli and Nayan, 2020). Most banks today continue to prioritize customer satisfaction that will generate customer loyalty (CL) by providing the best service to their customers through a network that is widely spread and supported by professional human resources (Palmer, 2002; Tjiptono & Chandra, 2005).

One strategy that can be used by banks, especially conventional banks, in building CL is to foster and establish good relationships with customers, so that companies can understand and recognize the needs and desires of their customers. One strategy that is considered quite effective in this regard is the Customer Relationship Marketing (CRM) strategy. CRM strategy is prepared based on input obtained from values contained in customers obtained through customer satisfaction surveys (Usmara, 2008; Mitussis, O'Malley, and Patterson, 2006; Yau et al., 2000).

Based on the results of this survey, banks can find out what variables are causing customers to be satisfied or dissatisfied and know the needs, desires and expectations of customers. Another important objective of the customer satisfaction survey is to create banking products or services that can provide maximum benefits to customers so that banks can produce products or services that are able to create superior value to customers (Suchahyo, Fauzi, and Arifin, 2013).

Meanwhile, with increasingly intense competition in the banking world, banks have begun to try other ways to overcome these conditions by maintaining and increasing CL. In marketing terminology it can be said that the company's objectives related to marketing have now shifted from customer acquisition to CL (Singh and Khan, 2012). Thus, establishing relationships to retain

* Corresponding author. ORCID ID: 0000-0002-5977-5623

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existing customers is the key answer to the current marketing problem called RM which is more specialized in CRM strategy (Zineldin, 2006).

The adoption of a CRM strategy to be directed at building good relationships between producers and their customers is focused on how to establish effective communication between the two (Minami and Dawson, 2008). CRM is seen as a strategy to build good relationships with customers in the long run by combining the ability to respond directly and to serve customers with high interaction. CL and CRM have a close relationship (Khoa, 2020). One of the main objectives of the CRM strategy is to increase CL. CL is a behavioral impulse to make repeated purchases and to build CL to a product/service produced by the business entity takes a long time through a process of repeated purchases (Minami and Dawson, 2008).

CRM strategy has an important role in increasing loyalty, especially banking customers. For this reason, this research was conducted at the Bahteramas Bank of Southeast Sulawesi which implemented a CRM strategy to determine the level of loyalty of their customers. In building CL, Bahteramas Bank of Southeast Sulawesi always provides good service to customers through the implementation of a CRM strategy. CRM strategy is a long-term relationship and bond between producers and consumers. This relationship is a lasting relationship and is demanded to trust and dependence, so marketers place great emphasis on the importance of a long-term good relationship with consumers and marketing infrastructure, which can create awareness in the form of comprehensive relationships and commitments.

This research is focused to find out the role of CRM strategy implications in building CL at Bahteramas Bank in Southeast Sulawesi, where in this study the CRM concept is broken down into five general components, namely bonding, empathy, reciprocity, trust, and commitment (Yau et al., 2000). To find out which CRM strategy has a significant effect on CL, both partially and simultaneously, and to find out which variable has the most dominant influence on CL.

Literature Review

Conceptual Background and Hypothesis Development

Customer Relationship Marketing (CRM)

Increasingly intensive global competition in strengthening the "share of wallet" has an impact on reducing the effectiveness of differentiation based on technology alone. The use of sophisticated technology must be coupled with the expertise of "soft factor". One that can facilitate this is Relationship Marketing (RM), which in recent years has also been followed by the development of Customer Relationship Marketing (CRM). These two strategies are closely related, although there are a number of differences regarding the basic elements (Tjiptono, 2007). The CRM assumption is the same as RM, which is building effective relationships with customers in order to create CL. In addition, loyal customers tend to be more profitable than non-loyal customers (Tjiptono and Chandra, 2005).

CRM strategy is classified as a new concept in marketing science (Ryals and Payne, 2001; Gummesson, 2002), but has been widely applied by various types of business ventures (Ryals and Knox, 2001). The definition of CRM is written in the form of the desired output, and does not indicate the need for inputs or characteristics which allow the observer to determine when a CRM policy is implemented (Ndubisi and Wah, 2005). CRM strategy is a form of marketing where the company has a target in the customer and makes relevant marketing communications.

The concept of CRM is directed at the process of creating relationships between companies and customers. Accuracy in understanding empirical conditions is needed. CRM tends to be the cause, outcome, and RM activity itself (Morgan and Hunt, 1994). CRM as a marketing activity starting from the establishment, development, and maintenance. This definition departs from the main objectives of CRM. CRM as a strategy to build good relationships with customers in the long run by combining the ability to respond directly and to serve customers with high interactions (Minami and Dawson, 2008). In this context, many CRM definitions are written in the form of the desired output, and do not indicate input requirements or characteristics which allow the observer to determine when a CRM policy is implemented. CRM indicates customer information processing to reach a touch point to increase loyalty to the maximum that signifies the entire process of establishing and maintaining relationships with customers where the relationship can be a way to maximize CL (Ndubisi, 2007).

Basically there are similarities between several CRM measures with principles in marketing concepts. CRM can be said as a management philosophy (Gummesson, 2002) which includes the concept of marketing and long-term relationships with customers in profitable transactions (Palmer, 2002). CRM orientation aims to develop and maintain RM with customers in a market orientation (Zineldin, 2006).

CRM has three stages (Gautama, 2005), namely:

- a. Acquiring new customers, by promoting product or service excellence in terms of innovation and convenience because the value of a product or service for customers is a better product and is supported by satisfying services.
- b. Increase profits derived from existing customers by encouraging the creation of complementary products or services and selling products or services that are better than the products or services owned by customers.

- c. Maintaining customers who provide benefits, by offering what is needed by specific customers not what is needed by market customers, because the value of the product or service for customers is the proactive value that best suits their needs. The company's focus now is how to retain existing customers that will definitely benefit the company rather than how to get new customers that are not necessarily profitable.

The study of CRM is full of antecedents, results, and activities in CRM itself that offers all marketing activities ranging from establishment, development, and maintenance. This definition departs from the main purpose of CRM, which discovers how to implement the concept of CRM (Morgan and Hunt, 1994). This relates to studies of CL and suggests that companies must sacrifice and invest in what is beneficial to build loyal relationships with customers. This means that there are five identifiable components related to CRM that are directly connected and able to predict CL. The five general components according to Yau et al. (2000), as follows:

1. Bonding as CRM strategy; is a CRM dimension which is a business relationship arising from consumers and producers through an integrated and complex mechanism. Bonding sometimes appears in different strata of relationships. Bonding can function as a tool to control social and business behavior in forming good relationships. Bonding can reflect a long-term relationship. The bonding indicator in business relationships is to ensure customer security, create trust, and form close relationships (Yau et al., 2000).
2. Empathy as CRM strategy; is a CRM dimension that leads to opportunities between consumers and producers to know and understand each other's perceptions. Empathy also leads to a process of involving consumers and producers in a social and economic interaction in order to reach mutual agreement. Empathy can be measured through several measures namely; friendliness and courtesy, complaint handling, and service without discrimination (Yau et al., 2000).
3. Reciprocity as CRM strategy; is a CRM dimension that requires a reciprocal relationship between consumers and producers both in making transactions, and at the time after the transaction. The reciprocity dimension also leads to opportunities for interdependence to obtain a balanced profit between consumers and producers at the time of a transaction or other economic action. The dimensions of reciprocity can be measured through a variety of sizes including; creating marketing programs, establishing and maintaining long-term relationships, and building partnership relationships between customers and companies (Yau et al., 2000).
4. Trust as CRM strategy; is a CRM dimension that leads to a belief or certainty about the intentions of other parties in a relationship. CRM requires building trust that is not only from the perspective of the consumer but also in the perspective of the producer. Trust will have an impact on the long-term relationship between consumers and producers. Trust can be built through honesty between the two parties which leads to increased mutual trust between consumers and producers (Mahmoud, Hinson, and Adika, 2018; Hapsari, 2018). Indicators of trust in business relationships are trust in the product / service, comfort and guaranteed use of the product / service, and trust in service. The concept of trust can be considered as the main key of personal trust which is the foundation for person-to-person relationships and consumer-suppliers (Yau et al., 2000; Tjiptono, 2007).
5. Commitment as CRM strategy; is a CRM dimension that leads to a sense or desire to maintain meaningful relationships (Yau et al., 2000). Commitment to the relationship between consumers and producers is the basis for implementing CRM (Morgan and Hunt, 1994). Indicators of commitment in business relationships that are interested in continuing to use products / services, disinterest in other companies or other products / services, and have a relationship to be maintained (Tjiptono, 2007). The role of commitment in implementing CRM will lead to building CL (Morgan and Hunt, 1994).

Customer Loyalty (CL)

CRM strategy is basically to building CL. CL is a behavioral impulse to make repeated purchases and to build CL to a product / service produced by the business entity takes a long time through a process of repeated purchases (Iriani, 2011; Griffin, 2005). CL is reflection of the customers repurchasing and their high commitment to become partners for the company. Being a partner means being willing to buy more products or services, giving positive recommendations and being willing to inform the company if something goes wrong in service operations (Kotler, 2005; Kotler and Keller, 2007).

CL can be seen as a commitment that leads to behavior to repurchase a product or service in the future without being affected by other products or services and emphasizes that CL has implications for high fanatic attitudes toward a product or service that is classified as long-run (Gaffar, 2007).

Based on the above understanding, it can be explained that loyalty refers more to the manifestation of the behavior of decision-making units to make continuous purchases of goods / services of a selected company. The benefits to be obtained by the company if it has loyal customers (Tjiptono, 2007), among others:

1. Can reduce marketing costs (because the cost to attract new customers is more expensive).
2. Can reduce transaction costs.
3. Can reduce the cost of consumer turnover (due to fewer consumer replacement).

4. Can increase cross sales, which will enlarge the company's market share.
5. Encourage more positive word of mouth, assuming that loyal customers also means those who are satisfied.
6. Can reduce the cost of failure (such as replacement costs, etc.).

Loyalty is a deep commitment to repurchase or re-subscribe to a product or service chosen in the future, by buying the same brand repeatedly, even though situational influences and marketing efforts have the potential to cause behavior to move. CL is a matter that is closely related to the brand of a product both now and in the future, as well as how consumers respond when changes occur in the brand structure, whether this will have implications for changes in demand or not. Changes to the brand structure can cause consumer dissatisfaction which can have implications for consumers moving to other products or services, and the voice or customer expresses dissatisfaction directly with the company (Waarden, 2008; Hasan, 2008).

The customer is a very valuable asset for the survival of the company. Loyal customers have characteristics (Griffin, 2005), are:

1. Repeat purchasing on a regular basis.
2. Purchasing of the product or service line.
3. Doing word of mouth (referrals).
4. Showing immunity from the pull of competition (not easily influenced by the pull of other similar products / retention).

Research Model and Hypotheses

The results of the literature review described above, the hypotheses and research models that can be built in this study are as follows:

1. Bonding as CRM strategy can be increasing CL at Bank Bahteramas in Southeast Sulawesi.
2. Emphaty as CRM strategy can be increasing CL at Bank Bahteramas in Southeast Sulawesi.
3. Reciprocity as CRM strategy can be increasing CL at Bank Bahteramas in Southeast Sulawesi.
4. Trust as CRM strategy can be increasing CL at Bank Bahteramas in Southeast Sulawesi.
5. Commitment as CRM strategy can be increasing CL at Bank Bahteramas in Southeast Sulawesi.

The research model can be seen in Figure 1.

Customer Relationship Marketing (CRM) Strategy

Figure 1: Research Model

Resaerch and Methodology

This research was conducted at all Bahteramas Banks in the Province of Southeast Sulawesi, where there were Ten's branch offices; that is;

- Kendari Branch Offices;
- Unaaha Branch Offices;
- Kolaka Branch Offices;
- Lasusua Branch Offices;
- Baubau Branch Offices;
- Raha Branch Offices;
- Wanci Branch Offices;
- Kasipute Branch Offices;
- Andoolo Branch Offices; dan
- Wanggudu Branch Offices

The population in this study were all savings customers in all Bank Bahteramas branch offices in Southeast Sulawesi, where each branch office was taken by 20 respondents, and then the all respondents are 200 people. The technique for determining respondents is done through accidental sampling. The research variables are measured using a 1-5 Likert scale, where indicators of each variable are as follows:

- a) CRM in this study is broken down into 5 variables adopted from the results of Yau et al. (1999):
 - *Bonding as CRM strategy (X1), is a long-life relationship (bound relationship) with the seller to maintain and building CL in a mutual agreement as a sign of cooperation. The indicators measured include: customer security, creating trust and forming close relationships.*
 - *Empathy as CRM strategy (X2), is an individual attitude are intended to satisfy of the desired needs of customers. The indicators measured include: employee friendliness, service without discrimination, handling complaints, and understanding customer wants and needs.*
 - *Reciprocity as CRM strategy (X3), is a partnership relationship between customers and marketers to serve the needs of end consumers. The indicators measured include: cooperation with customers, long-term relationships, partnership with stores or finance companies.*
 - *Trust as CRM strategy (X4), is the belief that customers will obtain what they expect to the company or individual. As for indicators measured include: customer trust in the company, customers feel guaranteed using the company's products, customers trust the company in providing good service.*
 - *Commitment as CRM strategy (X5), is a strong feeling to maintain and continue relationships that are considered good and beneficial for a long period of time. The indicators measured include: customers interested in continuing to use the company's products, customers are not interested in switching to another company, customers feel they have an important relationship to maintain with the company.*
- b) Customer Loyalty (Y) is the attitude taken by the customer to use the company's products repeatedly over a long period of time. Loyalty indicators in this study were adopted from Griffin (2005), namely: (1) Customers make regular repurchases of Bahteramas Bank products; (2) Customers buy outside the Bahteramas Bank product/service line; (3) Customers give recommendations to other people about Bahteramas Bank; and (4) The customer shows immunity from the pull of competition that is not easily influenced by the pull of other bank products.

Multivariate regression is used in this study to test the hypotheses built in this study.

Result and Discussion

The results of multivariate regression analyzes that test the role of the variable Bonding as CRM strategy (X1), Empathy as CRM strategy (X2), Reciprocity as CRM strategy (X3), Trust as CRM strategy (X4) and Commitment as CRM strategy (X5) on the CL (Y) variable of Bahteramas Bank in Southeast Sulawesi can be seen in Table 1

Table 1: Recapitulation of Multiple Linear Regression Analysis Results

Independen Variable	Coefficien regression (β)	t significant	Decision Against Hypothesis
Bonding (X1)	0,199	0,031	Significant
Emphaty (X2)	0,112	0,289	Non Significant
Reciprocity (X3)	0,042	0,706	Non Significant
Trust (X4)	0,372	0,001	Significant
Commitment (X5)	0,375	0,002	Significant
R	= 0,806		
R Square (R²)	= 0,650		
F Sign.	= 0,000		

Based on the results of testing the regression model, the regression model which states the influence of Bonds (X1), Empathy (X2), Reciprocity (X3), Trust (X4) and Commitment (X5) on the variable CL (Y) can be stated as follows:

$$Y = 2,555 + 0,119X_1 + 0,112X_2 + 0,042X_3 + 0,372X_4 + 0,375X_5$$

Dimana:

Y = CL

A = Constanta **2,555**

X₁ = Bonding **0,119**

X₂ = Emphaty **0,112**

X₃ = Reciprocity **0,042**

X₄ = Trust **0,372**

X₅ = Commitment **0,375**

The equation gives an indication that; (a) the regression coefficient (β) of Bonding (X1) of 0.112 is positive, meaning that the better the bond held by Bahteramas Bank in Southeast Sulawesi for its customers, the better the CL will be; (b) regression coefficient (β) of Empathy (X2) of 0.112, positive, meaning that the better the empathy owned by Bahteramas Bank in Southeast Sulawesi towards customers, the higher the loyalty of their customers (c) regression coefficient (β) of Reciprocity (X3) equal to 0.042, positive sign means that the better reciprocity between Bahteramas Bank in Southeast Sulawesi and their customers, the higher the loyalty of their customers; regression coefficient (β) of Trust (X4) is 0.372, which means that the better the trust the customer has for the Bahteramas Bank in Southeast Sulawesi, Kendari City, the higher of the CL; regression coefficient (β) of Commitment is 0.375, is positive which means that the better the commitment between the Bahteramas Bank in Southeast Sulawesi, Kendari City and their customers, the better the CL.

Calculation result of multivariate regression, the coefficient of determination obtained is 0.650. This coefficient shows that CL (Y) is explained by the five CRM variables consisting of Bonding as CRM strategy (X1), Empathy as CRM strategy (X2), Reciprocity as CRM strategy (X3), Trust as CRM strategy (X4) and Commitment as CRM strategy (X5) is 65%, while the rest is equal to 35% from the others variables which was not examined in this study.

In addition, the analysis also shows that Bonding as CRM strategy (X1), Empathy as CRM strategy (X2), Reciprocity as CRM strategy (X3), Trust as CRM strategy (X4) and Commitment as CRM strategy (X5) simultaneously have a significant influence on CL (Y) at Bahteramas Bank in Southeast Sulawesi. This is evidenced by the significance value of F (Fsig) of = 0,000, which means it is smaller than 0.05 (Fsig 0,000 < 0.05). Partial testing (t test) show that:

1. Bonding as CRM strategy (X1) has a significant role on CL (Y) as indicated by a significance value of 0.031 < 0.05, so that the first hypothesis proposed can be accepted. This implies that the Bonding variable can be increasing CL at Bahteramas Bank in Southeast Sulawesi.
2. Empathy as CRM strategy (X2) has insignificant effect on CL (Y) as indicated by a significance value of 0.289 > 0.05, so the hypothesis proposed is unacceptable. This implies that the Empathy variable cannot increasing CL at Bahteramas Bank in Southeast Sulawesi. .
3. Reciprocal as CRM strategy (X3) does not have a significant effect on CL (Y) as indicated by the significance value of 0.706 > 0.05, and than the hypothesis cannot be accepted. This implies that the reciprocal variable cannot be increasing CL at Bahteramas Bank in Southeast Sulawesi.

4. Trust as CRM strategy (X4) has a significant effect on customer satisfaction (Y) as indicated by a significance value of $0.001 < 0.05$, and than the hypothesis can be accepted. This implies that the Trust variable can be increasing CL at Bahteramas Bank in Southeast Sulawesi.
5. Commitment as CRM strategy (X5) has a significant effect on CL (Y) as indicated by the significance value of $0.002 < 0.05$, and than the hypothesis can be accepted. This implies that the Trust variable can be increasing CL at Bahteramas Bank in Southeast Sulawesi.

The Role of Bonding as CRM Strategy in Increasing CL

The results give inform that the bonding as CRM strategy held between employees and customers of Bahteramas Bank in Southeast Sulawesi was able to increase CL. This can be seen from employees always guaranteeing customer security in conducting every transaction, creating trust in their customers and forming close relationships and concerns for customers as a form of cooperation that causes customers to be loyal to Bahteramas Bank in Southeast Sulawesi. Based on customer perceptions the bond has a very good response in forming CL, then the customer feels that the company is very good at creating trust in customers in conducting transactions. One example of the bond given by Bahteramas Bank in Southeast Sulawesi to its customers is that the company creates a sense of security when making transactions, customers will be given products that are in accordance with their wishes and in accordance with the amount of money spent by customers. This results is supported the research by Chai, Malhotra, and Dash (2017); Dash, Bruning, and Ku Guin (2009), which states that bonding is an attempt by a company or organization to create consumer trust and increase consumer loyalty. The stronger the ties held by a company and a company's customers, the higher the CL in using the company's products. The results of this study are also in line with research conducted by Saputri and Suprihadi (2015) which suspends that bonding has a significant effect on CL.

The Role of Empathy as CRM Strategy in Increasing CL

The results give inform that the empathy as CRM strategy that exists between the employees of Bank Bahteramas in Southeast Sulawesi and its customers is not significantly able to building CL. This happens because there are still some employees who do not greet customers well, lack understanding of the desires and needs of their customers so empathy is not a major component in increasing CL. Based on customer perceptions found that the empathy owned by the company and employees is considered to be good enough by the customers but is not a major component in increasing CL, because there is still a lack of responses to complaints submitted to customers and customers assume that their wants and needs are lacking understood by the employees namely the need for a price that is suitable for customers. One of the things that is best perceived by customers is that employees always give greetings to every customer who comes. One example of why empathy is deemed not to have a significant effect on CL is that there is a lack of leadership involvement to directly ask the needs that are desired by its customers. These results indicate that there is still a lack of understanding of leaders and employees of each customer's wants and needs so that consumers still feel a lack of empathy that is owned by the leadership and employees of Bank Bahteramas in Southeast Sulawesi. It also shows that empathy is not a major component in increasing CL at Bank Bahteramas in Southeast Sulawesi. This results is supported the research by Junaidi, Rini, and Silalahi (2019); Harimurti and Suryani (2019); who found that empathy has a positive and not significant effect on CL.

The Role of Reciprocity as CRM Strategy in Increasing CL

The results give inform that the reciprocity as CRM strategy relationship between Bahteramas Bank employees in Southeast Sulawesi and its customers is still lacking so it does not significantly increase the loyalty of its customers. This is due to the lack of communication and cooperation between employees in conducting marketing programs. This also causes the reciprocity relationship is not a major component in increasing CL. One of the best perceived by customers is that employees and companies grow and maintain long-term customer relationships that create loyal customers. The results of this study indicate that the reciprocity relationship between Bahteramas Bank in Southeast Sulawesi and its customers is not a major component in increasing consumer loyalty. Customers feel that Bahteramas Bank employees in Southeast Sulawesi only maintain a reciprocal relationship to consumers who have high purchasing power for banking products offered by Bahteramas Bank in Southeast Sulawesi while the results of data collection show that Bahteramas Bank customers in Southeast Sulawesi are more many customers have lower middle purchasing power. An example is that Bahteramas Bank in Southeast Sulawesi only gives gifts or souvenirs to customers who have a high account balance. This result is supported the research by Pasaribu (2015) which found that reciprocity as CRM strategy cannot implies to increase CL.

The Role of Trust as CRM Strategy in Increasing CL

The results give inform that trust as CRM strategy is the most dominant thing in increasing CL. This is because most customers trust Bank Bahteramas products in Southeast Sulawesi and feel secure when using Bank Bahteramas products in Southeast Sulawesi. In addition, customers assume that when they make a transaction at Bank Bahteramas in Southeast Sulawesi they feel they have been given good service so that this triggers the customer's desire to make a repeat transaction. This concludes that trust is an important capital in building relationships between banks and customers. The results of data collection provide information that one of the best perceived by customers is that customers feel secure using Bank Bahteramas products in Southeast Sulawesi. This result is in line with the theory put forward by Ndubisi (2007) which states that trust is an important part in fostering relationships with customers and is needed in building loyalty. An organization must be able to recognize the factors that can shape that trust in order to create,

manage, maintain, support and enhance the level of customer relationships, so that based on these arguments the trust built by Bank Bahteramas in Southeast Sulawesi towards its customers are well-created because customers trust Bank Bahteramas products in Southeast Sulawesi that make consumers loyal to Bank Bahteramas in Southeast Sulawesi. This results is supported the research by Sucahyo, Fauzi, and Arifin (2013); Saputri & Suprihadi, (2015); who found that trust as CRM strategy can be implies to increase CL.

The Role of Commitment as CRM Strategy in Increasing CL

The results give inform that the commitment as CRM strategy is one of the factors that increases CL. These results indicate that consumers feel they have an important relationship with Bank Bahteramas in Southeast Sulawesi, they think that they will continue to use Bank Bahteramas products in Southeast Sulawesi. Commitment held by customers in buying products at Bank Bahteramas in Southeast Sulawesi is very dependent on the attitude of the employees and leaders of Bank Bahteramas in Southeast Sulawesi in providing services, improving product quality and providing affordable offers to their customers. One of the best perceived by customers is that customers feel they have an important relationship to maintain with Bank Bahteramas in Southeast Sulawesi. Examples of commitments held between customers and Bank Bahteramas in Southeast Sulawesi are even though there are many conventional banks in Southeast Sulawesi, but the average respondent still transacts at Bank Bahteramas in Southeast Sulawesi because they feel there is a match between product quality and prices offered by the Bank Bahteramas in Southeast Sulawesi. This results is supported the research by Tabrani, Amin, and Nizam (2018); Parawansa (2018) who revealed that commitment is a promise expressed explicitly or implicitly from the continuity of a relationship between partners and research by Mbama and Ezepue (2018) who found that the commitment as CRM strategy can be implies to increase CL.

Conclusions

Conclusion of this research are: (1) CRM strategy is consisting of Bonding, Empathy, Reciprocity, Trust and Commitment simultaneously has a significant effect on the CL of Bahteramas Bank in Southeast Sulawesi; (2) Bonding has a significant effect on CL. The stronger the bond held by Bahteramas Bank in Southeast Sulawesi with its customers, the higher the CL will be; (3) Empathy has no significant effect on Bahteramas Bank CL in Southeast Sulawesi. These results indicate that there is still a lack of understanding of leaders and employees of each of the desires and needs of their customers so that consumers still feel the lack of empathy owned by the leadership and employees. It also shows that empathy is not one of the main components in increasing CL at Bahteramas Bank in Southeast Sulawesi; (4) Reciprocity has insignificant effect on Bahteramas Bank CL in Southeast Sulawesi. This shows that customers do not really expect reciprocal relationships provided by the company, then Bahteramas Bank employees in Southeast Sulawesi also only maintain their reciprocal relationships only to consumers who have high purchasing power while Bahteramas Bank customers in Southeast Sulawesi are more pelanggan with lower middle purchasing power; (5) Trust has a significant effect on Bahteramas Bank CL in Southeast Sulawesi. This shows that the trust built by Bahteramas Bank in Southeast Sulawesi and its customers has been well created because customers trust the banking products offered by Bahteramas Bank in Southeast Sulawesi that make their customers loyal; (6) Commitment has a significant effect on the CL of Bahteramas Bank in Southeast Sulawesi. These results indicate that consumers feel they have an important relationship with Bahteramas Bank, they think that they will continue to use the products offered by Bahteramas Bank.

Based on the conclusions obtained, the following research implication and contribution to the future research are: (1) the need for the Bahteramas Bank in Southeast Sulawesi to increase empathy towards its customers to be able to significantly increase loyalty; (2) The need for the Bahteramas Bank in Southeast Sulawesi to improve the quality of reciprocal relationships with its customers so as to significantly increase loyalty. Reciprocity can be in the form of things that can make customers feel happy and decide to remain loyal in making transactions at Bahteramas Bank in Southeast Sulawesi; (3) The need to maintain bonding, trust and commitment between Bahteramas Bank in Southeast Sulawesi and its customers in order to maintain and increase loyalty; (4) Further research is expected to be carried out relating to CRM variables and CL by including intervening variables such as; customer value, customer satisfaction, and competitive advantage.

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