

The Influence of Customer Relationship Marketing on Corporate Social Responsibility, Bank Image, Service Quality, and Its Impact on Employees of SME Employees Saving BNI Syariah Regional Operation of Kediri

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ABSTRACT: This research is about Influence of Customer Relationship Marketing to Corporate Social Responsibility, Bank Image, Service Quality, and Its Impact On Saving Customer Decision at BNI Syariah Bank in Kediri. The study population was 161,821 savings customers, BNI Syariah Bank in Kediri. Number of sampel for 240 respondents, who came from 10 times 24 indicators of variables in the study. Test model with Generalized Least Square Estimation (GLS), structural equation model (SEM) analysis, proportional random sampling method and Amos 22 software aid, in 240 respondents. The test results show the model (fit) seen from the value of GFI, AGFI, TLI, CFI, RMSEA and CMIN / DF, each of 0.927, 0.912, 0.951, 0.957, 0.062 and 1.463 are all within the expected range of values so that the model can be accepted. The results showed that: 1). Customer relationship marketing affects corporate social responsibility Bank BNI Syariah. 2). Customer relationship marketing affects the image of Bank BNI Syariah. 3). Customer relationship marketing affects the quality of Bank BNI Syariah service. 4). Corporate social responsibility affects the quality of Bank BNI Syariah services. 5). Corporate social responsibility has no significant effect on the image of Bank BNI Syariah. 6). Quality of service affects the image of Bank BNI Syariah. 7). Quality of service affects the decisions of customers of Bank BNI Syariah. 8). The image of the bank affects the decisions of customers of Bank BNI Syariah in Kediri.

Keywords: customer relationship marketing, corporate social responsibility, service quality, bank image, customer decisions, Islamic Bank.

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I. INTRODUCTION

In the banking industry, service issues have a vital role in maintaining customer loyalty (Beerli, et al., 2008; Ruyter and Bloemer, 1999). Well-served customers will have a positive impact on the company (Chan, et al., 2006), even that is an indicator to assess the success of a company (Rahman, 2009). Many researchers agree that service quality can be measured by customer satisfaction (Aliansyah, 2014; Anderson, et al., 2012; Atmojo, 2011). Parasuraman proposes a model of confirmation and Servqual scale. The discountfirmatori model referred to here is that customer satisfaction is defined as the gap between perception and customer expectations (Anderson, et al., 2012). The customer will have a positive perception if the service provider meets or exceeds what the customer expects. Banking which is one service company, Servqual need to be adopted to improve the quality of its service (Othman and Owen, 2008). By improving the quality of services, of course, will provide benefits to banks, especially in sharia banking.

Quality of service is a key factor that will be the competitive advantage in the banking world today. This happens because the bank as a service company, has a characteristic of easily imitated a product that has been marketed. The method of measuring service quality commonly used to measure quality in conventional banking and widely used is the Servqual method. The Servqual method is based on the "Gap Model" developed by Parasuraman et al. (1998); Tjiptono (2015). Servqual method is based on the five dimensions of tangible, reliability, responsiveness, assurance, and empathy. But the five dimensions of service quality are general (measurement of quality for conventional banks), so if applied to companies that have special characteristics such as sharia banking need to get modifications.

Othman and Owen (2008) developed a model of service quality measurement to measure the quality of services executed by sharia principles, particularly sharia banking business. This model is referred to as Model Carter. Carter model is a measurement of the quality of sharia banking services with 6 dimensions: compliance, assurance, reliability, tangible, empathy, and responsiveness, which overall consists of 34 items. So it can be seen that the difference in quality measurement on Parasuraman's SERVQUAL model and CARTER model lies

in the compliance dimension. This compliance dimension means the ability of companies to fulfill Islamic law and operate under Islamic economic and banking principles.

In accordance with its principles, sharia banking was created to provide superior products in accordance with Islamic Shari'a. However, although these products excel in sharia, there are still many people who doubt the professionalism of his ministry. Superior in the product is still not sufficient to maintain customer. In today's increasingly critical society, in addition to products, the services provided also affect the company's viability (Rahman, 2009). Superior quality of service will affect the image of the bank, which will subsequently affect the customer's decision to save (Karmen Babin, et al., 2005). The consequence of high quality of service is to give a high profit to the company (Chan, et al., 2006). One of the advantages is to increase customer savings (Ruyter and Bloemer, 1999; Chan, et al., 2006; Beerli, et al., 2008) which will affect the company's profits (Feliks, 2013).

In general, customers have a negative perception about the facilities of sharia banks than conventional banks (Adiwarman Karim and Affif, 2013). The results of research conducted in Jordan show that the level of trust and satisfaction of services offered by the highest Islamic banks is the name and image of the bank, followed by the ability to make customers believe, wide network of facilities offered, the skills of bank employees (Naser, et al, 2007 ; Jalaludin, 2008). Negative perceptions of customers regarding the services of sharia banks show the dissatisfaction felt by the customer. What distinguishes between sharia banks and conventional banks are the special attributes attached to sharia banks, such as no element of usury, profit sharing system, no gambling element, for kosher investment, and conducting activities according to sharia. These attributes of sharia banking products are the main reasons customers choose to use sharia banks and become indicators of valuation for customers.

One way that can be done to influence customer decisions in choosing Islamic banking products is to do brand image. According to Alma (2015) that brand image is a perception of the brand that is a reflection of consumer memory will associate on the brand. Therefore, the management must reinforce the commitment in reaching the goal so as to provide a positive value of corporate image and grow customer decisions to save on sharia banking.

Table 1. Number of BNI Syariah Bank Customers in Kediri operation area

No	Bank name	The place	Number of Customers
1.	Branch Office of BNI Syariah Bank Hayam Wuruk Kediri	Kediri	48.119
2.	Branch Office Assistant BNI Syariah Gudang salam Kediri	Kediri	5.267
3.	Branch Office Assistant BNI Syariah Uniska Kediri	Kediri	9.375
4.	Branch Office of BNI Syariah Madiun	Madiun	11.942
5.	Branch Offices of Bank BNI Syariah Tulungagung	Tulungagung	6.315
Total			81.018

Source: Bank BNI Syariah Kediri, 2017

Kediri in East Java, is the center of sharia economic development by Bank Indonesia. The development of sharia economy proclaimed by Bank Indonesia, also responded by Bank BNI with the rise of Bank BNI Syariah in Indonesia. BNI Syariah Bank also has spread throughout the District / City in East Java, including also in the District / City Kediri. Bank BNI Syariah in Kediri consists of one (1) branch office and four (4) auxiliary office units as shown in Table 1.

BNI Syariah Bank recognizes that micro, small and medium enterprises have contributed to the national development process. Therefore BNI Syariah bank has long been running a program of Corporate Social Responsibility (CSR) which specifically aimed to assist micro, small and medium enterprises, with the hope of this CSR program become one of promotion tools that can capture the SME employees become customers at bank BNI sharia.

The result of observation while the researchers, the development of BNI sharia in the area of Kediri operation has not been followed by the development of public intention, especially the SME employees to become customers (savings) in BNI syariah, when compared with the number of savers in conventional savings. This is the one that triggers the desire of researchers to better know the actual conditions of what causes.

II. LITERATURE REVIEW

2.1 Customer Relationship Marketing

Customer relationship marketing is a new concept that emerged in the marketing literature in the last few decades. The use of customer relationship marketing is widespread (Stanton, 2013; Gronroos, 2006). One thing that is very important for the company is to maintain good relationships with customers, employees,

suppliers, distributors, and distribution partners because good relationships will determine the future value of the company concerned.

Relationship marketing by Stanton, (2013) is a process whereby a company builds long-term alliances with customers and prospective customers, working together to achieve a defined goal. These goals are met by understanding customer needs, treating customers as partners, ensuring that employees meet customer satisfaction and deliver good quality to customers. Relationship marketing is an ongoing process that requires a company to establish regular communications with customers to ensure goals are achieved, and integrate the relationship marketing process into strategic plans to enable companies to manage resources well and meet customer needs in the future.

2.2 Corporate Social Responsibility

An enterprise is a mechanism established to enable different parties to contribute capital, skills and energy to mutual profits (Tjager et al., 2013). The above definition implicitly touches on stakeholders (stakholder) with the formation of a corporation: investors (shareholders) that contribute to the occasional form of capital obtained from creditors (banking, for example), managers (management) that contribute in the form of expertise and the employees with the contribution of energy (Tjager, et al., 2013).

Every company as a legal subject has social and environmental responsibility. Social and environmental responsibility is an obligation for the Company to conduct its business activities in the field and / or related to natural resources based on the Act. The obligations are carried out both within and outside the Company's environment. Social and environmental responsibilities are exercised by the Board of Directors based on the Company's annual work plan after obtaining approval from the Board of Commissioners or the GMS in accordance with the Company's articles of association, unless otherwise provided in the laws and regulations. The Company's annual work plans include the activities and budgets required for the implementation of responsibilities social and environmental issues.

2.3 Service quality

Quality according to ISO 9000 (Rambat, 2014), is: "the degree to which a set of inherent characteristics fulfills requirements" (the degree to which characteristics are united in meeting the requirements). The requirements in this regard are: "need or expectation that is stated, generally implied or obligatory" (ie, the stated need or expectation is usually implied or mandatory). Thus, the quality as interpreted by ISO 9000 is a combination of properties and characteristics that determine the extent to which output can meet customer requirements. The customer determines and assesses how far the characteristics and characteristics meet their needs. The concept of quality itself is essentially relative, which depends on the perspective used to determine the characteristics and specifications. Basically there are three quality orientations that should be consistent with one another: (1) consumer perception, (2) product (service) and (3) process. For tangible goods, these three orientations can almost always be clearly distinguished, but not for services. For services, products and processes may not be clearly distinguished, even the product is the process itself. Consistency of the quality of a service for these three orientations can contribute to the success of a company in terms of customer satisfaction, employee satisfaction, and organizational profitability.

2.4 Bank Image

The desire of an organization to have a good image in the target public begins with a proper understanding of the image as a stimulus to the management of efforts that need to be implemented. The accuracy of the image so that the organization can set the effort in making it happen to the object and encourage the execution perioritas. According to Kotler (2015) image is a set of beliefs, ideas, and impressions that a person has on an object. While Sutisna (2012) suggests that the image is the total perception of an object formed by processing information from various sources every time. Alma (2015) states the image is defined as the impression gained in accordance with one's knowledge and experience about something.

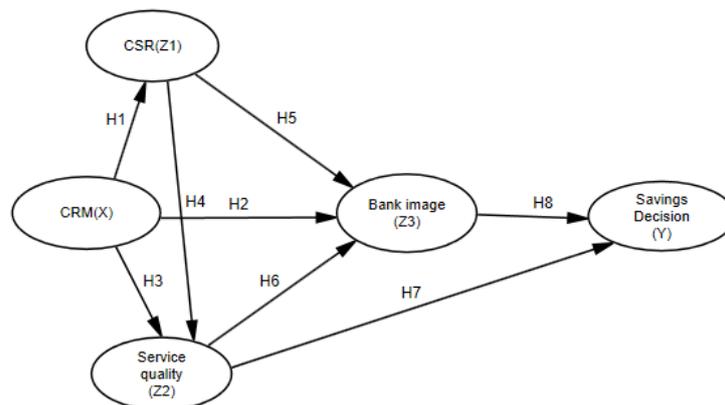
Image shows the impression of an object against other objects formed in processing information every time from various reliable sources. There are three important things in the image, namely: impression object, the process of image formation, and reliable sources. Objects include individuals and companies consisting of a group of people in it. Image can be formed by processing information that does not close the possibility of image changes on the object of the receipt of information every time. The amount of confidence the object to the source of information provides the basis of acceptance or rejection of information. Sources of information may come directly from the company and / or other parties indirectly. The image of syariah bank shows the impression of the object to the sharia bank that is formed by processing information every time from berbagai reliable source of information.

2.5 Savings Decision

Schiffman and Kanuk (2008), define decisions as selection of two or more alternative options. In other words, alternative choices must be available to a person when making decisions. Kotler and Keller (2012), developed a process-level model of purchasing decisions. The process of consumer purchase decisions through five stages: the introduction of problems, information search, alternative evaluation, purchasing decisions, and postpurchase behavior. Obviously, the buying process begins long before the actual purchase and has consequences in the long term thereafter.

Schiffman and Kanuk (2008), suggest that consumer decision-making models are not intended to provide a comprehensive picture of the complexity of consumer decision making. Instead it is designed to unite and harmonize relevant concepts into a meaningful whole.

2.6 Theoretical Framework



Figur 1. Conceptual Framework

The variables used were explained as Figure 1 and each relationship of an independent variable with dependent variable represent hypothesis.

2.7 Research Hypotheses

The hypothesis in this study are as follows:

1. Customer relationship marketing significantly influence corporate social responsibility Bank BNI Syariah.
2. Customer relationship marketing significant effect on the image of Bank BNI Syariah.
3. Customer relationship marketing significant effect on the quality of service BNI Syariah Bank.
4. Corporate social responsibility has a significant effect on the quality of Bank BNI Syariah services.
5. Corporate social responsibility has a significant effect on the image of Bank BNI Syariah.
6. Quality of service significantly influence the image of Bank BNI Syariah.
7. Quality of service has a significant effect on customer decisions of Bank BNI Syariah.
8. Bank image has a significant effect on the decision to save customers of BNI Syariah Bank.

III. RESEARCH METHODE

3.1 Population Research

The population of this research is the savings account of iB Hasanah BNI Syariah in Kediri. Where savings iB Hasanah BNI Syariah consists of Savings BNI Tapenas, BNI TabunganKu, BNI Simpel, and BNI Prima iB Hasanah. The object of research is the BNI Syariah bank operating area of Kediri.

Table 2. BNI Syariah Bank Customer Employees of SME in Kediri Operation Area

No	Bank name	The place	Number of scavengers
1.	Branch Office of BNI Syariah Bank Hayam Wuruk Kediri	Kediri	27.512
2.	Branch Office Assistant BNI Syariah Gudang salam Kediri	Kediri	2.502
3.	Branch Office Assistant BNI Syariah Uniska Kediri	Kediri	6.237
4.	Branch Office of BNI Syariah Madiun	Madiun	7.765
5.	Branch Offices of Bank BNI Syariah Tulungagung	Tulungagung	4.805
Total			48.821

Source: Bank BNI Syariah Kediri, 2017

3.2 Sample Research

This research is done only on savings bank customers BNI Syariah operating area of Kediri. The criterion of the research sample is the customer of SME employees who have received / enjoyed the corporate social responsibility program BNI Syariah during the period of 2011-2016, and respondents aged ≥ 17 years because with the consideration of the age condition is expected the respondent can better understand the purpose of the questionnaire given. In this research interesting sample by using purposive sampling method. In this study, the estimation used was Generalized Least Square Estimation (GLS), and the number of samples studied was 240 respondents, which came from 10 times 24 indicator variables in this study (Hair et al., 2008). Furthermore, the sample size of respondents proportionally for each location of Bank BNI Syariah in Kediri operation area is determined by Taro Yamane formula (Riduwan, 2015). The number of samples is proportionally distributed in each location. So for the number of samples of BNI Syariah Hayam Wuruk Kediri Branch Office: $n = (27.512 / 48.821) \times 240 = 135.24$ rounded to 135. Thus, based on the stages of the above activities, the sample number of respondents allocated by Bank Sharia in the blood of Kediri operations is shown in Table 3.

Table 3. Distribution of respondents sample of SME employee of savings account at BNI Syariah Bank of Kediri operation area

No	Nama Bank	Number of scavengers	Sample
1.	Branch Office of BNI Syariah Bank Hayam Wuruk Kediri	27.512	135
2.	Branch Office Assistant BNI Syariah Gudang salam Kediri	2.502	12
3.	Branch Office Assistant BNI Syariah Uniska Kediri	6.237	31
4.	Branch Office of BNI Syariah Madiun	7.765	38
5.	Branch Offices of Bank BNI Syariah Tulungagung	4.805	24
	Total	48.821	240

Source: Bank BNI Syariah Kediri, 2017

3.3 Research Measurement

Variable Customer relationship marketing is measured by 5 indicators (Gronroos, 2006) are: 1). Long-term customer focus, 2). Making good communication with customers, 3). Engaging the organization / members in marketing activities, 4). Develop a service culture for customers, and 5). Obtain and use customer information. Corporate social responsibility variables measured by 5 indicators (Kotler and Lee, 2010) are: 1). Transparent and ethical behavior, 2). Contribution to development, 3). In line with the government, 4). Comply with applicable law, and 5). Integrated. Service Quality variables measured by 6 indicators (Zeitham, 2008) are: 1). Tangibles, 2) Reliability of service, 3) Responsiveness, 4). Assurance, 5). Empathy, and 6). Compliance. Bank image variable is measured by 4 indicators (Alma, 2015), namely: 1). Personality, 2) Reputation, 3) Value of awareness, and 4). Corporate identity. variable Saving decision is measured by 4 indicators (Schiffman and Kanuk, 2010) namely: 1). Choice of products, 2). Choice of place / bank position, 3). Determination of saving time, and 4). Great savings.

IV. RESULT AND DISCUSSIONS

4.1 Results Testing Instrument

The results of testing the validity showed significant for all indicators or the item in question, which means that the indicators or items of questions for each of the variables included in the questionnaire have been eligible validity. From the results of Pearson product moment correlation, it is known that all of the question items on the questionnaire correlated significantly to the error rate of 5% (** < 0.05), so we can say all of the item in question is valid and can be processed further.

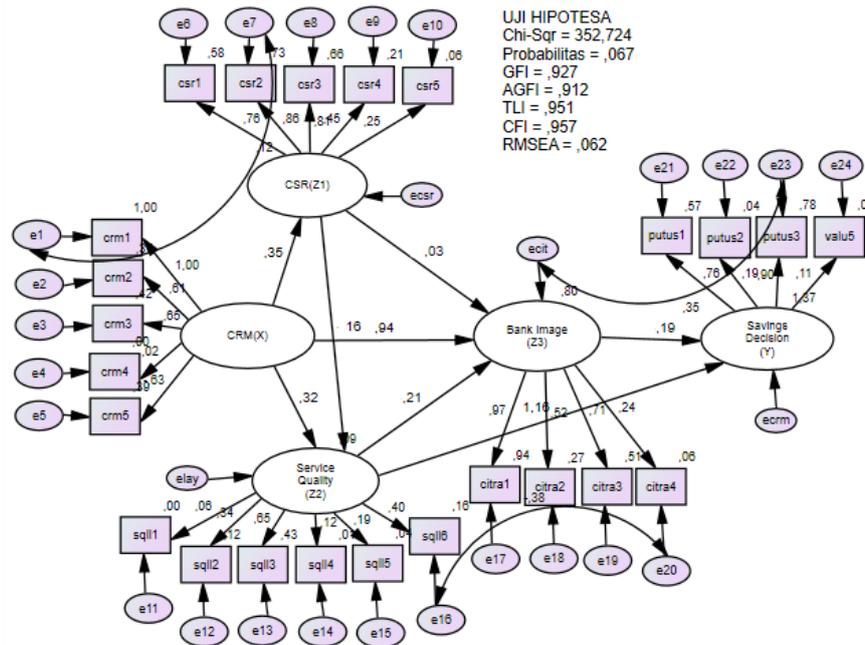
Reliability test results with test Cronbach alpha (α) in this study indicate that all variables of the study are reliable, since the entire value of the alpha coefficient of each variable larger study of standardized (0.6), so that each item question on measurement instruments can be used. The value of the corrected item total correlation of the entire item in question is greater than 0.3.

4.2 Confirmatory Factor Analysis

Results of confirmatory factor analysis of the measurement model of research based on a statistical test in the AMOS version 22, the importance of the value of CR (critical ratio) for each indicator forming research variable is greater than 2 (Ghozali, 2006), thus, all the indicator variables of the study is indicators that significantly shape each study variable.

4.3 Model Test Results

The structure of the model used to describe models of causality research with tiered relationship. Model baseline (Proposed Model) has been created, analyzed by structural equation modeling (structural equation model) with the help of software AMOS 22. Goodness of fit of the votes, the probability is equal to zero (chi-square value is large) so that the null hypothesis can not be rejected, or accept the null hypothesis that states the sample covariance and covariance population is not the same. Besides, there are some other goodness of fit criteria which do not meet such TLI, GFI, and RMSEA value AGFI only approximate the desired range. But on the evaluation of weightnya regression, all variables have a causal relationship and have a critical ratio value is not equal to zero. This indicates that the accepted research model just has not entered criteria (standard) were determined. Therefore, in this study do not modify the model, but it does is modify the index.



Figur 2. Structural Model Research (Final model)

4.4 Result Analysis

Table 4, shows that the amount of regression between customer relationship marketing variables with corporate social responsibility of sharia banking amounted to 0.352 with value CR = 3.915, and significance value 0,000. This means that customer relationship marketing variables have a strong and significant impact on corporate social responsibility bank BNI syariah in Kediri.

The amount of regression between customer relationship marketing variable to image of BNI syariah bank in Kediri is 0,938 with CR value = 10,570, and significance value 0,000. This means that customer relationship marketing variables significantly influence the image of BNI syariah bank in Kediri.

The amount of regression between customer relationship marketing variable with BNI syariah bank service quality equal to 0,322 with value of CR = 3,300, and significance value 0,000. This means that customer relationship marketing variables have a strong and significant impact on the quality of bank services BNI sharia.

The amount of regression between the variables of corporate social responsibility to the quality of Bank Syariah BNI services amounted to 0.157 and the value of CR = 2.281, and the value of significance 0.000. This means that corporate social responsibility variables have a strong and significant impact on the quality of BNI Syariah banking services.

Table 4. Path coefficient and Hypothesis Testing

Hypothesis	Regression Weights	Estimate	S.E.	C.R.	P	Information
H1	CRM → CSR	0,352	0,047	3,915	0,000	Accepted
H2	CRM → Image	0,938	0,081	10,570	0,000	Accepted
H3	CRM → Service	0,322	0,043	3,300	0,000	Accepted
H4	CSR → Service	0,157	0,043	2,281	0,000	Accepted
H5	CSR → Image	0,034	0,090	0,666	0,505	Rejected

Hypothesis	Regression Weights	Estimate	S.E.	C.R.	P	Information
H6	Service → Image	0,207	0,156	2,295	0,000	Accepted
H7	Service → Savings	0,165	0,476	3,281	0,000	Accepted
H8	Image → Savings	0,189	0,070	2,945	0,000	Accepted

CRM: Customer relationship marketing; CSR: Corporate Social Responsibility; Service: Service quality; Image: Bank Image; Savings: Savings Decision

The amount of regression between the variables of corporate social responsibility to image of BNI Syariah bank in Kediri is 0,034 with CR value = 0,666, and significance value 0.505. This means that corporate social responsibility variable has no significant effect on the image of BNI Syariah bank in Kediri.

The amount of regression between variable quality of service to Bank image of BNI Syariah bank equal to 0,207 with value CR = 2,295, and significance value 0,000. This means that service quality variables have a strong and significant impact on the quality of Islamic banking services in Kediri.

The amount of regression between service quality variable of BNI syariah bank to the decision to save bank BNI syariah in Kediri equal to 0,165 with value of CR = 3,281, and significance value 0,000. This means that the quality of service of BNI syariah bank has a positive and significant effect on the decision to save the bank BNI syariah in Kediri.

The amount of regression between image variable of BNI syariah bank to the decision to save bank BNI syariah in Kediri equal to 0,185 with value CR = 2,945, and significance value 0,000. This means that the image variable of BNI syariah bank has a positive and significant effect on the decision to save the bank BNI syariah in Kediri.

V. CONCLUSION

From the results of testing on the model in this study, able to explain the relationship between customer relationship marketing, corporate social responsibility service quality, banking image, and the decision to save at bank BNI sharia in Kediri. The results of this study is very important because there are stages of the influence of each variable that runs in a tiered way, that is customer relationship marketing variables positively influence corporate social responsibility, service quality, and bank image. While corporate social responsibility affects the quality of service, bank image and customer saving decision. The result of this research is a significant contribution especially in marketing management, and marketing strategy and decision of saving BNI syariah bank customer in Kediri.

Based on the results of analysis and test of hypothesis research that has been done before then from this study can be drawn conclusion as follows:

1. Customer relationship marketing affects corporate social responsibility Bank BNI Syariah in Kediri, this shows that with customer relationship marketing strategy, will increase corporate social responsibility of Bank BNI Syariah in Kediri.
2. Customer relationship marketing affects the image of Bank BNI Syariah, this shows that with customer relationship marketing strategy, will raise the image of Bank BNI Syariah in Kediri.
3. Customer relationship marketing affects the quality of Bank BNI Syariah service, it shows that with customer relationship marketing strategy, will increase the quality of Bank BNI Syariah service in Kediri.
4. Corporate social responsibility affects the Quality of Bank services BNI Syariah, this shows that with the program Corporate Social responsibility, will raise the quality of Bank BNI Syariah services in Kediri.
5. Corporate social responsibility has no significant effect on Bank BNI Syariah's image, it shows that Corporate Social Responsibility Program, has not been able to raise the image of Bank BNI Syariah in Kediri.
6. Quality of service affects the image of Bank BNI Syariah, it shows that with good service quality will increase the image of Bank BNI Syariah in Kediri.
7. Quality of service affects the decisions of customers of Bank BNI Syariah, this shows that with good service quality will enhance the decision of customers to save at Bank BNI Syariah in Kediri.
8. The image of the bank affects the decisions of customers of Bank BNI Syariah, this shows that with a good image will enhance the decision of customers to save at Bank BNI Syariah in Kediri.

VI. FURTHER RESEARCH DIRECTIONS

The findings obtained in this study can be an input and consideration to develop the following research so that the development of science, especially knowledge management of Islamic banking marketing grows in accordance with the development of time and age.

To other researchers it is advisable to further examine the factors that affect the image of sharia banking and customer saving decisions, especially in sharia banking. Given the many factors that influence the decision to save in sharia banking, which is not only related to the variables in this study.

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