

# **Measuring Service Quality on Loan Application Decisions: The Mediating Role of Customer Relationship Management**

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## **Abstract:**

*The Purpose Of This Study Is To Analyze The Effect Of Service Quality On Loan Application Decisions Through Customer Relationship Management (CRM) At Bank Mandiri Malang Suprpto Branch, Malang City, East Java, Indonesia. This Type Of Research Is Quantity F Research With The Technique Of Structural Equation Model - Partial Least Square (SEM-PLS). The Population Of Customers Who Apply For Loans At Bank Mandiri Malang Suprpto Branch. The Sampling Technique Is Based On The Probability Sampling Method With A Simple Random Sampling Approach. The Number Of Samples Determined Amounted To 82 Customers Using The Slovin Formula. The Results Of The Study Prove That The Quality Of Service Has A Positive And Significant Effect On Loan Application Decisions. Customer Relationship Management (CRM) Has A Positive And Significant Influence On Loan Application Decisions. Furthermore, This Study Found That Customer Relationship Management (CRM) Can Mediate The Quality Of Service On Loan Application Decisions. The Results Of This Study Are Expected To Be Used As Consideration And Input For Bank Mandiri Malang Suprpto Branch To Determine Policies To Attract Customer Decisions In Applying For Loans While Maintaining Service Quality And Customer Relationship Management (CRM).*

**Keywords:** *Quality Of Service, Customer Relationship Management, And Loan Application Decision*

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## **I. INTRODUCTION**

Lending activities or disbursement of funds carried out by banks is one form of bank participation in overcoming the country's economic difficulties. (Fahmi, 2014) stated that the lending activities carried out are expected to be able to support the creation of jobs, help meet basic needs, control the inflation rate, and can support the business world and export-import activities. Based on the Bank Indonesia Banking Survey, indicates that new loan disbursements in the fourth quarter of 2022 grew positively. This is indicated by the Weighted Net Balance (WNB) value of new loans of 86.3%, which remains strong although lower than the previous quarter of 88.1%. Growth of new loans is indicated in all types of loans, reflected in the SBT value which is entirely positive. In the first quarter of 2023, new loan disbursement is predicted to grow higher, as indicated by the SBT forecast for new loan disbursement of 88.3. The survey results show respondents remain optimistic about future credit growth. Respondents forecast credit growth in 2023 at 8.9% (yoy) (bi.go.id, 2023) From the survey results, it can be seen that customer interest in credit needs has increased and shows positive signals.

The decision to apply for a loan has the same meaning as a purchase decision which can be interpreted as an action that chooses one alternative from a series of existing alternatives (Kotler & Keller, 2012). The selection of two or more alternative loan-making decisions is a process of deciding to take one of the available alternatives (Chrisanti & Saryadi, 2017). With the rapid development and competition in the banking business, customers have ample opportunities to choose loan services that suit their wants and needs. For this reason, banks and other financial institutions compete to maintain business and win the competition.

Marketing strategies are needed to retain existing customers and also attract new customers. One form of marketing strategy is to implement Customer Relationship Management (CRM) which is one of the business approaches based on managing relationships or relationships with customers. CRM focuses more on what customers value not on the products that companies want to sell (Asraini, 2019) For banks, this is important to note because it can influence customer decisions in applying for loans, CRM implementation is expected to build good communication, and relationships with customers and provide services that meet customer expectations. In several studies, it is known that CRM can have a positive influence on purchasing decisions, this is evidenced in research (Asraini, 2019; Khyzer et al., 2017; Susila & Haryanti, 2019).

Service quality factors are related to Customer Relationship Management (CRM). The quality of services provided by customer needs can help companies in this case banks to maintain better relationships with customers. As stated (Susila & Haryanti, 2019) that in CRM there is a process of creating, maintaining, and improving strong relationships with customers and other stakeholders. This concept is stated in research by (Dehghanpouri et al., 2020; Lebdaoui & Chetioui, 2020) which state that service quality affects Customer Relationship Management.

In general, judging from the quality of service, it is known that people tend to choose banks that have procedures that are not complicated and that have practical, fast, precise, and consistent services. Good service will attract potential customers and retain existing customers (Darmawan et al., 2017). The good quality of service provided by the bank will be taken into consideration by customers or prospective customers in determining their decision to take a loan. The relationship between service quality and loan taking is stated in research (Huda et al., 2019; Katote et al., 2020) which states that service quality can influence customer decisions in applying for loans. Referring to the results of previous research and existing phenomena, researchers want to examine the direct influence between service quality and loan application decisions by considering Customer Relationship Management factors in state-owned banking companies in Indonesia.

## II. LITERATURE REVIEW

In consumer behavior, a decision is the choice of an action from two or even more choices (Schiffman & Kanuk, 2015). Based on its relation to the theory of purchasing decisions (Kotler & Keller, 2012) Loan decision-making is a decision process in taking a loan at a financial institution starting from problem recognition, information search, alternative assessment, making decisions, and finally obtaining behavior after taking a loan, namely satisfied or dissatisfied with a product. Indicators used to measure purchasing decisions in research ((Sfenrianto et al., 2018) include Perceived ease of use and usefulness, Perceived Low Cost, Purchase experience, Compatibility (with value, norm, and belief), Interpersonal influence, External influence, Facilitating conditions (e.g. Financial supports, etc.) and Self-Efficacy.

Customer Relationship Management is one of the marketing strategies that focus on managing relationships with customers to increase company value in the eyes of customers/consumers so that they can influence purchasing decisions. Customer relationship management is a management system that specifically handles the relationship between the company and its consumers to increase company value in the eyes of its consumers (Ahmadi, 2021). Customer Relationship Management indicators contained (Kumar & Reinartz, 2018) are Technology, People, and Process.

Service Quality according to (Hussen et al., 2019) is the fulfillment and also the wishes of new customers and customers who are already customers, for determination and delivery to keep pace with customer expectations. Good or bad service quality depends on the service provider's ability to consistently meet customer expectations (Suginto et al., 2022). Service quality can be measured by comparing the perception of services received and expected services (Wahyuningastuti et al., 2021) (Lupiyoadi, 2016) states that the indicators of service quality consist of five factors, namely Reliability, Physical Evidence, Responsiveness, Assurance, and Empathy. This service quality indicator is also used in research (Aurelia et al., 2019; Firmansyah et al., 2020).

The following is the formulation of research hypotheses based on literature reviews and previous research results:

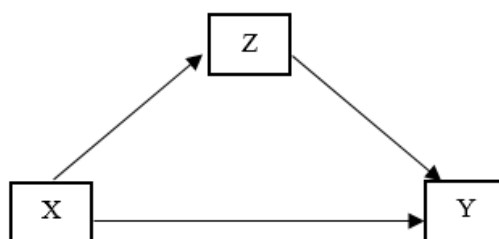
H1: Quality of service has a significant effect on loan application decisions.

H2: Service quality has a significant effect on Customer Relationship Management.

H3: Customer Relationship Management has a significant influence on loan application decisions.

H4: Service quality has a significant effect on loan application decisions through Customer Relationship Management

Figure 1. Research Conceptual Framework



Note: Y= Loan Application Decision; Z = Customer Relationship Management; X = Quality of Service

### III. RESEARCH METHODS

The research design uses explanatory research with a quantitative approach. The primary data source uses primary data. The instrument used was a questionnaire using the Likert scale. The Likert scale for option 1 strongly disagrees, 2 disagrees, 3 is neutral, 4 agrees and choice 5 strongly agrees. The population of this study is customers who apply for loans at state banks, especially at Bank Mandiri Malang Suprpto Branch. The sampling technique is a probability sampling method using the Simple Random Sampling approach and obtained a sample of 82 customers through the Slovin formula. The research variables used are loan application decisions as endogenous variables with five indicators including Perceived ease of use and usefulness; Perceived Low Cost; Purchase experience; Facilitating condition and Self-Efficacy. Service quality is an exogenous variable with five indicators, namely Reliability; Physical evidence; responsiveness; Assurance, and Empathy. This study presents Customer Relationship Management as a mediation variable with three indicators, namely Technology; People, and Process. The structure of variables, indicators, and the number of research instruments are presented in Table 1. Data analysis techniques in the form of Structural Equation Model - Partial Least Square (SEM-PLS) with SmartPLS v.3.2.9 software.

**Table 1. Variables, Indicators, and Research Instruments**

Variables	Indicators	References
Loan Application Decision (Y)	Perceived ease of use and usefulness (Y1) Perceived Low Cost (Y2) Purchase experience (Y3) Facilitating condition (Y4) Self-Efficacy (Y5)	(Sfenrianto et al., 2018)
Customer Relationship Management (Z)	Technology (Z1) People (Z2) Process (Z3)	(Kumar & Reinartz, 2018)
Service Quality (X)	Reliability (X1) Tangible (X2) Responsibility (X3) Assurance (X4) Empathy (X5)	(Aurelia et al., 2019; Lupiyoadi, 2016; Wahyuningastuti et al., 2021)

### IV. RESEARCH RESULTS

Bank Mandiri is one of the Indonesian government-owned enterprises that provides a wide range of financial services. Bank Mandiri synergizes to reach all levels of society in Indonesia by establishing branch offices in various regions of Indonesia. Similarly, Bank Mandiri Malang Suprpto Branch located at JA Suprpto Street No. 65, Malang City, East Java, Indonesia, since its establishment in 2012 has carried out many business activities and provided products and service services to the community with various aspects and always strives to continue the tradition of Bank Mandiri for more than 140 years contributing to the world of banking and the Indonesian economy. Based on research on 82 respondents who were sampled, a picture of the characteristics of respondents was obtained. Respondent profiles are presented in Table 2.

**Table 2. Respondent Profile**

Characteristic	Category	Frequency	Percentage
Gender	Man	48	58,54%
	Woman	34	41,46%
Age	21 - 30 Years	19	23%
	31 - 40 Years	36	44%
	41 - 50 Years	14	17%
	>50 Years	13	16%
Education Level	Elementary school	6	7%
	Junior High School	15	18%
	High School	39	48%
	Bachelor	22	27%

Characteristic	Category	Frequency	Percentage
Frequency of Taking Loan	1 time	54	66%
	2-3 times	28	34%

The majority of respondents are male, dominated by the age range of 31 to 40 years with the most education in High School. On the characteristics of the frequency of taking loans, it is known that most take a loan 1 time.

Data analysis techniques in the Structural Equation Model - Partial Least Square (SEM-PLS) consist of two stages. The first stage is the outer model which is used to ensure that the measurement used is suitable for measurement (valid and reliable) ((Umar, 2015). For the measurement of the outer model, three criteria are used, namely Convergent validity where the expected loading factor value  $>0.7$ ; Average Variance Extracted (AVE) or average variance of at least  $> 0.5$  and *Composite reliability* is a reliability measurement with reliability cut off of  $>0.7$ . The description of the outer loading value produced as the output of SmartPLS v.3.2.9 software is presented in Figure 2 and the results of the outer model analysis are presented in Table 3 below:

Figure 2. Output outer loading

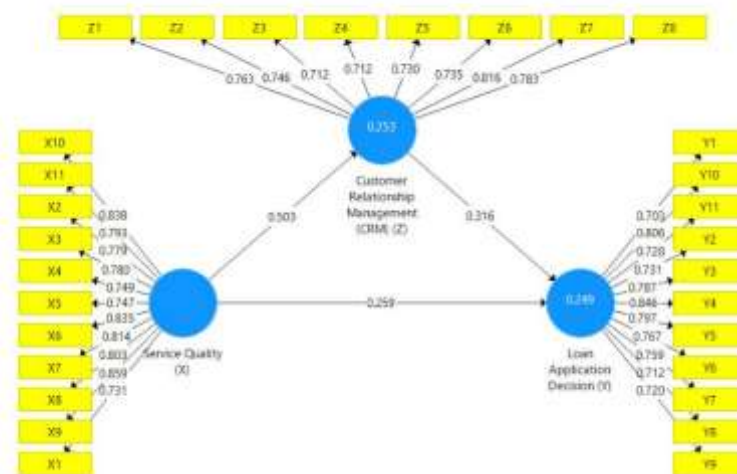


Table 3. Outer Model Analysis

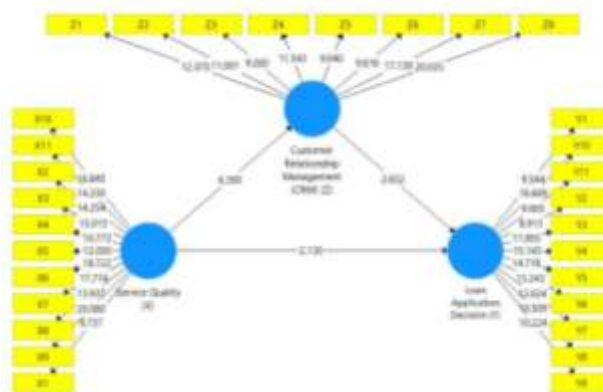
Latent Construct	Items	Loading factor	AVE	Composite Reliability
Loan Application Decision (Y)	Y1	0,703	0,579	0,949
	Y2	0,731		
	Y3	0,787		
	Y4	0,846		
	Y5	0,797		
	Y6	0,767		
	Y7	0,759		
	Y8	0,712		
	Y9	0,720		
	Y10	0,806		
	Y11	0,728		
Customer Relationship Management (Z)	Z1	0,763	0,563	0,911
	Z2	0,746		
	Z3	0,712		
	Z4	0,712		
	Z5	0,73		
	Z6	0,735		
	Z7	0,816		

Latent Construct	Items	Loading factor	AVE	Composite Reliability
Service Quality (X)	Z8	0,783	0,631	0,938
	X1	0,731		
	X2	0,779		
	X3	0,78		
	X4	0,749		
	X5	0,747		
	X6	0,835		
	X7	0,814		
	X8	0,803		
	X9	0,859		
	X10	0,838		
X11	0,793			

Table 3 shows the loading factor value of each item the latent variable has a value greater than 0.7. While the value of Average Variance Extracted (AVE) in the overall construction is greater than 0.5 (>0.5). At the Composite reliability value, it is known that all constructs are more than 0.70 which indicates that the construct has high reliability. So that the conclusion is based on the evaluation of the outer model, the instrument used is suitable for measurement (*valid and reliable*).

The second stage of the Structural Equation Model- Partial Least Square (SEM-PLS) analysis is the Inner Model analysis. This stage is the structural model evaluation stage consisting of the model goodness test (model fit) and hypothesis test. The inner model is used to determine the relationship between latent constructions, the results of the SmartPLS v.3.2.9 software bootstrapping process on the structural model are presented in Figure 3.

Figure 3. Output outer loading



Test the goodness of the model by paying attention to the values R-square and F-square. The rule of thumb by (Chin, 1998; Ghazali & Latan, 2015) stated the R-square classification is 0.67; 0.33 and 0.19 indicate strong, moderate, and weak models.

Table 4. R-square

Endogenous Latent Variables	R Square	Results classification
Customer Relationship Management (CRM)	0,253	Moderat
Keputusan Pengajuan Pinjaman	0,249	Moderat

As shown in Table 3, the overall R-square result value is close to 0.33, so that the overall conclusion is the magnitude of the variability of endogenous variables that can be explained by exogenous variables is included in the moderate or moderate category.

Table 5. F-square

	Customer Relationship Management (Z)	Loan Application Decision (Y)
Service Quality (X)	0,338	0,066
Customer Relationship Management (CRM) (Z)		0,099

Effect size (F-square) to find out the goodness of the model. According to (Chin, 1998) (Chin, 1998)(Ghozali & Latan, 2015) the(Ghozali & Latan, 2015) Table 4 shows the F-square value of the service quality variable (X) against the Customer Relationship Management (CRM) variable is 0.338 belonging to the moderate or moderate category. Next, the F-square value of the service quality variable (X) and Customer Relationship Management on the loan application decision variable (Y) is 0.066, and 0.099 is included in the very weak category.

The next stage of structural model evaluation is hypothesis testing. Hypothesis testing is carried out by paying attention to the significant value of the relationship between variables (direct and indirect effects). The results of bootstrapping testing from SEM-PLS analysis are as follows:

**Table 6. SEM-PLS Evaluation Results**

	Original Sample (O)	T Statistics ((O/STDEV))	P Values	Interpretation
Service Quality (X) ->Loan Application Decision (Y)	0,259	2,130	0,034	H1-accepted
Service Quality (X) -> Customer Relationship Management (CRM) (Z)	0,503	6,390	0,000	H2-accepted
Customer Relationship Management (CRM) (Z) ->Loan Application Decision (Y)	0,316	2,652	0,008	H3-accepted
Service Quality (X) -> Customer Relationship Management (CRM) (Z) ->Loan Application Decision (Y)	0,159	2,092	0,030	H4-accepted

Note: indicates the level of p value generated does not exceed  $\alpha$  (0.05)

Table 6 explains that the quality of the service mopdirectly affects the decision to apply for a loan. Likewise, for Customer Relationship Management, service quality has a direct influence. Customer Relationship Management is known to have a significant influence on loan application decisions. And the quality of service has an indirect effect on the decision to apply for a loan by 0.159 through Customer Relationship Management.

## V. DISCUSSION

The quality of service has a positive and significant influence on loan application decisions. Service quality is a consumer assessment of the level of assessment that can be received with the expected level of service(Katote et al., 2020)The better the quality of service provided, the more it will increase customer decisions in applying for loans. Service quality is made a top priority to properly form customer equity and retain profitable customers. Good service will attract potential customers and retain existing customers(Darmawan et al., 2017) The good quality of service provided by Bank Mandiri will be taken into consideration by customers or prospective customers in determining their decision to take a loan. The results of this study support research conducted by (Chrisanti & Saryadi, 2017; Huda et al., 2019; Juwita, 2017; Katote et al., 2020) whose studies explain that there is an influence of service quality on purchasing decisions.

Service quality has a positive and significant effect on Customer Relationship Management. Quality of service is an important part that connects companies and customers. The better the quality of service provided, the impact on the company's profits because customers feel satisfied with using the company's services. So that customers remain loyal to the company and do not move to other competing companies. The application of Customer Relationship Management at Bank Mandiri through technology in the form of electronic services shows that customers ofBank Mandiri Malang Suprpto Branch can easily access Bank Mandiri's electronic services. They can also easily get the information they need through electronic services without having to come directly to Bank Mandiri Malang Suprpto Branch. Therefore, the implementation of Customer Relationship Management is one of Bank Mandiri's strategies for maintaining and establishing good relationships with its customers. The results of this study support the research conducted by Dehghanpouri (Al-Gasawneh et al., 2021; Dehghanpouri et al., 2020; Lebdaoui & Chetioui, 2020; Palazzo et al., 2021; Rasouli et al., 2021; Utomo & Berlianto, 2022)which in their research stated that there is an influence between service quality and Customer Relationship Management.

Customer Relationship Management has a positive and significant influence on loan application decisions. With the good relationship between the bank and customers, it will be able to be taken into consideration by customers in the decision to apply for a loan at the bank. The commitment of Bank Mandiri

Malang Suprpto Branch to maintain good relations with customers both directly and through implemented programs such as providing information regularly on merchant promos or discounts; Caring about customer constraints during payment by providing convenience that can be reached by customers and other efforts. The results of this study support previous research conducted by (Asraini, 2019; Khyzer et al., 2017; Lentari, 2022; Susila & Haryanti, 2019) whose research results show that Customer Relationship Management has a positive and significant effect on purchasing decisions.

From the presentation of the research results, it is also known that Customer Relationship Management can mediate between the quality of service and customer decisions in applying for loans. It can be interpreted that the quality of service provided through the application of Customer Relationship Management can improve customer decisions in applying for loans. Bank Mandiri Malang Suprpto Branch's caring attitude as a form of service quality by taking a Customer Relationship Management approach, is considered to be able to provide customer convenience in the loan application process, by the loan application decision indicator, namely Perceived ease of use and usefulness. The ease and comfort felt by customers during the loan application process can solidify their decision to apply for a loan at Bank Mandiri Malang Suprpto Branch. The Customer Relationship Management approach can create a good relationship between Bank Mandiri and its customers so that the good relationship can be taken into consideration by customers in deciding to apply for a loan at Bank Mandiri.

## VI. CONCLUSION

Service quality is made a top priority to properly form customer equity and retain profitable customers. Bank Mandiri Malang Suprpto Branch is considered to have provided excellent service. So that through the quality of service provided, it will be able to improve customer decisions in applying for loans. The implementation of Customer Relationship Management is one of Bank Mandiri's marketing strategies for maintaining and establishing good relationships with its customers. The application of Customer Relationship Management which is shown through the service process, responsive and professional officers, and the use of technology in the form of electronic services that can be easily accessed by customers is considered able to improve good relations with customers. Thus, the customer's decision in applying for a loan is strongly influenced by the quality of service and the application of Customer Relationship Management.

It is expected that the results of this study can provide views and inputs as well as policies for Bank Mandiri to attract customer decisions in applying for loans while maintaining the quality of service and Customer Relationship Management. For future research, it is expected to further expand the research by considering and using other variables that can influence the decision of Customers in applying for a loan such as credit procedures, interest rates, promotions, and so on.

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