The Role Of Customer Satisfaction In Mediating Customer Relationship Management (Crm) And Trust Against Bni Kc Banyuwangi Customer Loyalty

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Abstract :
The development of the banking world in Indonesia has experienced very rapid growth and development. It can be seen from the real sector, the increasing number of banking companies growing in Indonesia. These conditions led to intense competition in the banking world. Customer loyalty is the most important component for the sustainability of the company, so the strategy to maintain customer loyalty must be implemented properly through the Customer Relationship Management (CRM) and Trust components which are mediated with customer satisfaction at BNI KC Banyuwangi. However, several things do not show the success and strength of Customer Relationship Management (CRM) and Trust trying to measure loyalty with customer satisfaction as an intervention. Determining this strategy can increase BNI KC Banyuwangi customer loyalty which will be higher than other banking products. It is hoped that the current strength of customer satisfaction can be used by BNI KC Banyuwangi as a tool to win the banking market competition in Indonesia.
Keywords: *CRM, Trust, Satisfaction, Loyalty*

I.   Introduction

The development of banking world in Indonesia has developed and growt very rapidly. It can be seen from the real sector, the increasing of banking companies that grow in Indonesia. This incident was not only caused by external factors in the banking world such as the increasing number of people's credit needs, but also internal banking factors, such as technological advances and human resources as well as service aspects provided by the bank itself. This paradigm makes banking companies more cooperative in facing the fierce competition. With various efforts such as improving service quality and credit that can attract customers (Sudaryanto et al, 2022).

PT. Bank Negara Indonesia (BNI) as a state bank also has challenges and competition with other state banks. In order to survive, it must have the courage to face change and win the competition. In running a healthy business, and to get optimal results, PT. Bank Negara Indonesia (BNI) tries to carry out its activities while adhering to the applicable laws and regulations and the principles of good corporate governance.

The empirical phenomenon in this study is that BNI KC Banyuwangi Third Party Funds (DPK) during the 2022 period experienced fluctuations. It indicates that there are problems related to lending to third parties. DPK is an important component in lending because in carrying out the financial intermediary function, DPK is the main source of funding. DPK is important for banks because the greater the funds raised, the greater the bank's profitability through the difference between credit interest and deposit interest to support the bank's activities as a seller or provide loans, the bank must buy money or raise funds firstly, so the bank makes profit from an interest difference.

Research by Yaghoubi et al (2017) showed that customer relationship management and trust have an effect on consumer satisfaction in India. Research by Sofi et al (2020) showed that customer relationship management (CRM) has an effect on consumer satisfaction in Iran. Research by Sethi (2021) showed that customer relationship management (CRM) has an effect on consumer loyalty in India. However, there is a research gap in the results of research conducted by Nurdyastuti et al (2018) indicated that satisfaction does not affect Bank Jateng customer loyalty.

II.   Literature Review

Customer Relationship Management (CRM) is a program that is designed to build long-term loyalty and bonds with customers through a personal touch facilitated by technology (Ganesan, 2020:362). Customer Relationship Management (CRM) is a core strategy in business that integrates internal processes and functions with all external networks to create and realize value for target customers profitably (Jayanti, 2022:63). In

addition, CRM is also defined as a means in an effort to provide the best service for customers by optimizing the use of flexible, fast and responsive technological information (Ozkan, 2019: 44).

Phuong (2018: 31) defined trust as a person's willingness to be sensitive to the actions of other people based on the hope that other people will take certain actions on people who believe in them, without depending on their ability to supervise and control them. Meanwhile, according to Rinaldi (2018: 31) stated that trust is the belief that someone's words or promises can be trusted and someone will fulfill their obligations in an exchange relationship. Trust relates to the firm's intention to rely on their exchange partners.

The word satisfaction (satisfaction) comes from the Latin satis (meaning good enough, adequate) and facio (to do or make). Satisfaction can be interpreted as an effort to fulfill something or make something adequate, Fandy and Subagiyo (2016: 292). Meanwhile, according to Sumiyati (2022: 74) stated that satisfaction is an attitude that is decided based on the experience gained. Customer satisfaction is someone's feeling of pleasure or disappointment that arises from comparing the perceived performance of a product or result to their expectations (Kotler & Keller, 2019: 139).

Customer loyalty is a customer's commitment to a brand, store, or supplier based on a positive attitude and it is reflected in consistent repeat purchases (Tjiptono, 2016: 387). According to Kotler & Keller (2019: 139) customer loyalty is defined as the probability that customers will buy back and their willingness to become partners for the company. Becoming a partner means being willing to buy products or services in greater quantities, providing positive recommendations and being willing to inform the company if an error occurs in service operations. Lupioyadi (2016: 30) stated that there are two important factors that allow customer loyalty to be built and developed. The first factor is repeated purchases made by customers. The second factor is the customers' emotional attachment to the company's products or services must bigger than their emotional attachment to the company's competitors' products or services.

III.   Conceptual Model

The following presents a research framework for the Role of Customer Satisfaction in Mediating Customer Relationship Management (CRM) and Trust in BNI KC Banyuwangi Customer Loyalty, the conceptual framework of this study can be described as in the following figure:
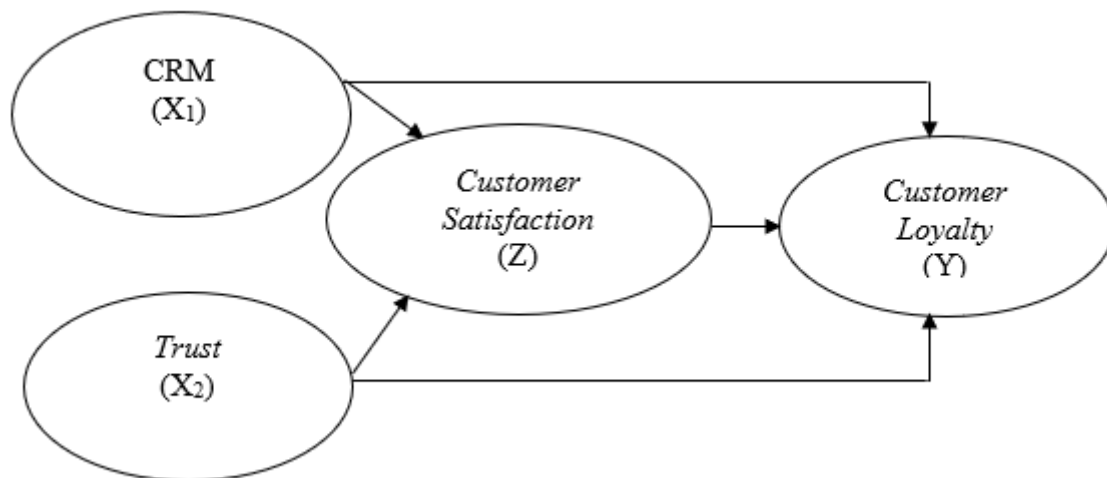
Figure 1. Conseptual Framework

HYPOTHESIS

According to Kotler & Keller (2019: 15) stated that Customer Relationship Management (CRM) is the most important concept in modern marketing which in a broad sense, CRM is the whole process of building and maintaining profitable customer relationships by delivering customer value and satisfaction. Research by Yaghoubi et al (2017) showed that customer relationship management and trust have an effect on consumer satisfaction in India. Research by Sofi et al (2020) showed that customer relationship management (CRM) has an effect on consumer satisfaction in Iran. Research by Sethi (2021) showed that customer relationship management (CRM) has an effect on consumer loyalty in India. Research by Mokha & Kumar (2022) showed that customer relationship management (CRM) has an effect on consumer satisfaction and loyalty in Pakistan. Based on the theory and results of previous research, the following hypotheses can be put forward:

H1: Customer Relationship Management (CRM) has a significant effect on customer satisfaction at BNI KC Banyuwangi.

Trust is the most important thing in the occurrence of a buying and selling transaction, especially in buying and selling online. Building a relationship in business requires trust between business people and their consumers, there needs to be trust to maintain long-term relationships between producers and consumers in order to create loyalty for consumers. Trust cannot simply arise from within the consumer, but trust arises because it was built from the beginning of the transaction and is proven by the results given by the producer regarding the desires expected by the consumer. Research by Yaghoubi et al (2017) showed that customer relationship management and trust have an effect on consumer satisfaction in India. Research by Sofi et al (2020) showed that customer relationship management (CRM) has an effect on consumer satisfaction in Iran. Research by Sethi (2021) showed that customer relationship management (CRM) has an effect on consumer loyalty in India. Research by Mokha & Kumar (2022) showed that customer relationship management (CRM) has an effect on consumer satisfaction and loyalty in Pakistan. Based on the theory and results of previous research, the following hypotheses can be put forward:
H2: Trust has a significant effect on customer satisfaction at BNI KC Banyuwangi.

According to Lupioyadi (2016: 87) revealed that Cutomer Relationship Management is a process of getting, maintaining and developing profitable customers and requires a clear focus on the attributes of a service that can generate value to customers so as to generate loyalty. Research by Yaghoubi et al (2017) showed that customer relationship management and trust have an effect on consumer satisfaction in India. Research by Sofi et al (2020) showed that customer relationship management (CRM) has an effect on consumer satisfaction in Iran. Research by Sethi (2021) showed that customer relationship management (CRM) has an effect on consumer loyalty in India. Research by Mokha & Kumar (2022) showed that customer relationship management (CRM) has an effect on consumer satisfaction and loyalty in Pakistan. Based on the theory and results of previous research, the following hypotheses can be put forward:
H3: Customer Relationship Management (CRM) has a significant effect on customer loyalty at BNI KC Banyuwangi.

Ozkan (2019: 31) defined trust as a person's willingness to be sensitive to the actions of other people based on the hope that other people will take certain actions on people who believe in them, without depending on their ability to supervise and control them. Research by Yaghoubi et al (2017) showed that customer relationship management and trust have an effect on consumer satisfaction in India. Research by Sofi et al (2020) showed that customer relationship management (CRM) has an effect on consumer satisfaction in Iran. Research by Sethi (2021) showed that customer relationship management (CRM) has an effect on consumer loyalty in India. Research by Mokha & Kumar (2022) showed that customer relationship management (CRM) has an effect on consumer satisfaction and loyalty in Pakistan. Based on the theory and results of previous research, the following hypotheses can be put forward:
H4: Trust has a significant effect on customer loyalty at BNI KC Banyuwangi.

According to Indarto et al (2018) stated that customers feel satisfied if their expectations are met, and feel very happy if their expectations are exceeded (Kotler, 2008). Satisfied customers tend to remain loyal for longer, buy more, are less sensitive to price changes and the conversation benefits the company. Research by Yaghoubi et al (2017) showed that customer relationship management and trust have an effect on consumer satisfaction in India. Research by Sofi et al (2020) showed that customer relationship management (CRM) has an effect on consumer satisfaction in Iran. Research by Sethi (2021) showed that customer relationship management (CRM) has an effect on consumer loyalty in India. Research by Mokha & Kumar (2022) showed that customer relationship management (CRM) has an effect on consumer satisfaction and loyalty in Pakistan. Based on the theory and results of previous research, the following hypotheses can be put forward:
H5: Customer satisfaction has a significant effect on customer loyalty at BNI KC Banyuwangi

IV.   Conclusion

Intense banking competition in Indonesia has forced companies to be more competitive in providing financial services that meet customer expectations. One of the changes that occurred in the fierce competition era was the decline in customer loyalty. The advantages of CRM and Trust have had such a big impact on change. The development of customer satisfaction also influences customer loyalty at BNI KC Banyuwangi, it shows that the concept of customer satisfaction has become a necessity to demonstrate the work of the corporate or organizational entity. Strategic planning and complex utilization are needed within the company as a solution to face uncertain changes that occur in the fierce competition era.

In the fierce competition era, BNI KC Banyuwangi needs an effective and efficient product sales

strategy concept. By increasing the fierce competition, the concept of product sales strategy is a main subject in overcoming threats and opportunities. For this reason, further research is needed to determine the role of CRM and Trust in increasing customer loyalty through customer satisfaction.

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