# The Influence of CRM (Customer Relationship Management) and Company Image on Customer Satisfaction and Loyalty at PT. Bank Rakyat Indonesia (Persero) Tbk Tambun Branch Office - Bekasi

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| Article Info | Abstract |
|---|---|
| | Indonesian people's banks have a good reputation, such as BRI, have a high level of trust, a high level of performance, and have good business ethics. BRI also has a good personality, such as always being responsible to customers, having good achievements, having good social responsibility, and having customers with a high level of trust in Bank Rakyat Indonesia. This also makes customers loyal to do business with BRI.<br>***Discussion of the Customer Relationship Management variable (X1) and the Company Image variable (X2) on Satisfaction (Y1).***<br>*a. The Influence of Customer Relationship Management (CRM) on Satisfaction.*<br>*H0: b1= 0 CRM has no significant effect on customer satisfaction.*<br>*H1:b1≠ 0 CRM has a significant effect on customer satisfaction.*<br>*In the t test results, the Customer Relationship Management variable (X1) and the Satisfaction variable (Y1) show a significance value of 0.000 < 0.05. So it can be concluded that there is a significant influence between customer relationship management variables on satisfaction.*<br>*b. The Influence of Company Image on Satisfaction.*<br>*H0: b1= 0 Company image has no significant effect on customer satisfaction.*<br>*H1:b1≠ 0 Company image has a significant effect on customer satisfaction.*<br>*In the t test results, the Company Image variable (X2) against the Satisfaction variable (Y1) shows a significance value of 0.000 < 0.05. So it can be concluded that there is a significant influence between the company image variables on satisfaction.*<br>***Discussion of the Customer Relationship Management variable (X1) and the Company Image variable (X2) on Loyalty (Y2).***<br>*a. The Influence of Customer Relationship Management (CRM) on Loyalty.*<br>*H0: b1= 0 CRM has no significant effect on customer loyalty.*<br>*H1:b1≠ 0 CRM has a significant effect on customer loyalty.*<br>*In the t test results, the Customer Relationship Management variable (X1) and the Loyalty variable (Y2) show a significance value of 0.000 < 0.05. So it can be concluded that there is a significant influence between customer relationship management variables on loyalty.*<br>*b. The Influence of Company Image on Loyalty.*<br>*H0: b1= 0 Company image has no significant effect on customer loyalty.*<br>*H1:b1≠ 0 Company image has a significant effect on customer loyalty.*<br>*In the t test results, the Company Image variable (X2) against the Loyalty variable (Y2) shows a significance value of 0.001 < 0.05. So it can be concluded that there is a significant influence between the company image variables on loyalty.* |
| | |

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## 1. INTRODUCTION

Company image is the impression of an object on other objects that is formed by processing information at any time from various trusted sources. The company's efforts as a source of information for the formation of the company's image require complete existence. Complete information is intended as information that can answer the needs and desires of the target object. Company image results can be extrinsic information for customers. According to Azizah (2012:24) image is the customer's perception or perspective of the company which is based on the attributes inherent in the company. According to Tumpal (2011:4) the company image is all the associations attached to the

company and is a public perception that is formed by processing information at any time and from various trusted sources.

According to statistical data from the OJK as of April 2020, there are 110 commercial banks in Indonesia with a total of 31,012 offices and around 403 branch offices in West Java. In the Bekasi Regency area, there are 45 banks operating and spread throughout the area. This shows that competition between banks is getting tougher in getting customers. Some of the methods used include holding reward programs for saving, giving high interest if you save funds or giving low interest in loan or credit facilities.

Bank BRI is the bank with the largest assets in the Republic of Indonesia with assets of Rp. 1,418.9 trillion. This shows that the number of BRI Bank customers is increasing. With the increasing number of BRI Bank customers, the services provided must be increasingly optimal because competition in the banking world is getting tighter. The facilities provided by BRI Kanca Tambun bank are a consideration for customers to stay or move to a competing bank.

PT. Bank Rakyat Indonesia (Persero) Tbk Tambun Branch Office, Bekasi. This company is a State-Owned Enterprise (BUMN) which operates in the banking sector, of course the company requires employees who are professional enough so that the performance achieved can meet the Company's goals.

## 2. LITERATURE REVIEW

According to Parvatiyar and Sheth (2001) who quoted by Munandar (2016) in a book entitled "Relationship Marketing; Strategy for Creating Competitive Advantage", CRM is a comprehensive strategy and process for acquiring, retaining and partnering with certain customers to create superior value for the company and customers. These activities include the integration of the company's marketing, sales and customer service and supply chain functions in an effort to gain greater efficiency and effectiveness in delivering customer value.

According to Munandar (2015:73) there are 7 ways to retain customers in CRM activities, namely:

1. Engagement
   Listen to complaints submitted by customers regarding various matters relating to their relationship with the product or company.
2. Enrollment
   Companies can involve customers when deciding on a policy that concerns the relationship between the company and customers, for example increasing the price of a product consumed by customers. Involvement can be done by providing a questionnaire to obtain responses regarding plans to increase product prices.
3. Enlightenment
   Providing enlightenment to customers can be done by educating customers on how to become loyal and committed to the company's products.
4. Trust (entrustment)
   Providing confidence to customers that the company can be trusted by customers so that it is natural for customers to remain loyal to the company.
5. Giving (endearment)
   Show generosity to customers so that customers feel that the company is not just looking for profit.
6. Attractive (enchantment)
   Make offers in ways that attract customers, not lie to customers.
7. Empowerment
   Customers can control the company's consistency when providing them with offers.

## 3. PRIOR RESEARCH JOURNAL

Several researchers have conducted research to determine the influence of CRM (Customer Relationship Management) and Company Image on Customer Satisfaction and Loyalty at PT. Bank Rakyat Indonesia (Persero) Tbk Tambun Branch Office - Bekasi. Below the author describes previous research regarding the influence of work discipline on teachers.

1. The results of research conducted by Melisa (2014), entitled: "Company Image and Service Quality Influence the Decision to Use Services at the Melati Driving School in Menado", stated that: The results of this research show that company image and service quality are simultaneous. as an independent variable has an influence on consumers' decisions to use company services. partially, company image has no influence on the decision to use services, while service quality partially has an influence on the decision to use services.

2. The results of research conducted by Tri Ulfa Wardani (2017), entitled: "The Influence of Service Quality on Consumer Satisfaction in the Gojek Transportation Services Business", stated that: The results of this research show that service quality has a positive and significant effect on the satisfaction of consumers of Gojek transportation services .

3. The results of research conducted by Dodi Putra Sigit (2018), entitled: "The Influence of CRM and service quality on Customer Satisfaction", stated that: The results of CRM and Service Quality have a partially positive and significant effect on customer satisfaction.

## 4. RESEARCH METHOD

The research method is the method or path taken in connection with the research carried out, which has systematic steps. Sugiyono (2014, p. 6) stated that:

Research methods can be interpreted as a scientific way to obtain valid data with the aim of finding, developing and proving certain knowledge so that it can be used to understand, solve and anticipate problems.

The research method used in this research is a quantitative research descriptive method namely by searching for information about existing problems, clearly defining the goals to be achieved, planning the approach, collecting data as material for making reports. In this research, the author wants to know or measure the influence of CRM and Company Image on the satisfaction and loyalty of small credit customers at BRI Bank, Tambun Branch.

**Samples and Sampling Techniques**

The sample is part of the number and characteristics possessed by the population (Sugiyono, 2011:81). Thus, the sample is a part of the population whose characteristics are to be investigated, and can represent the entire population so that the number is smaller than the population.

The population in this study was as many as695 customers, so the percentage of allowance used is 10% and the calculation results can be rounded to achieve suitability. So to find out the research sample, use the following calculations:

$$n = \frac{695}{1+695(0.1)^2}$$

$$n = \frac{695}{7.95} = 87,4 \text{ ; disesuaikan oleh peneliti menjadi 100 responden.}$$

### Research Instrument

The research instrument used in this research was a questionnaire made by the researcher himself. Sugiyono (2014) states that "A research instrument is a data collection tool used to measure observed natural and social phenomena". Thus, the use of research instruments is to search for complete information about a problem, natural or social phenomenon.

The instrument used in this research is intended to produce accurate data, namely by using a Likert scale. Sugiyono (2014) stated that "Likert scaleusedto measure an attitude, opinion and perception of a person or group of people about a social phenomenon". In this research, researchers used a questionnaire type of instrument with the following scores.

**Table. Alternative Answers and Value Weights**

| Alternative Answers | Value Weight (+) |
|---|---|
| Strongly agree | 5 |
| Agree | 4 |
| Doubtful | 3 |
| Don't agree | 2 |
| Strongly Disagree | 1 |

In testing research instruments, researchers used Validity Tests and Reliability Tests.Techniquedata analysis using Simple Linear Regression Analysis and Coefficient of Determination Analysis. To test the hypothesis, researchers used the partial Regression Coefficient Test (t test) and Correlation Coefficient.

## 5. RESULTS AND DISCUSSION

### Validity test

The validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions in the questionnaire are able to reveal something that the questionnaire will measure (Ghozali, 2012).

The significance test is carried out by comparing the calculated r value with the r table for degree of freedom (df) = n-2, in this case n is the number of samples and alpha = 0.05. If the calculated r is greater than the table r and the value is positive, then the item or question or indicator is declared valid (Ghozali, 2012).

From the results of the analysis, the correlation value between item scores and the total score was obtained. Value this then compared with the r table value, the r table is searched for a significance of 0.05 with a two-sided test and the amount of data is n=100, then the r table is obtained at 0.196.

Below you can see the results of the validity calculations for all statement items (Tables 4.3, 4.4, 4.5).

Tables 4.3, 4.4 and 4.5
Validity Calculation Results

| Variable | Items | r Count | r Table | Information |
|---|---|---|---|---|
| | 1 | 0.698 | 0.196 | Valid |
| | 2 | 0.601 | 0.196 | Valid |
| | 3 | 0.565 | 0.196 | Valid |
| | 4 | 0.661 | 0.196 | Valid |
| **Customer Relationship Management (X1)** | 5 | 0.497 | 0.196 | Valid |
| | 6 | 0.653 | 0.196 | Valid |
| | 7 | 0.862 | 0.196 | Valid |
| | 8 | 0.728 | 0.196 | Valid |
| | 9 | 0.617 | 0.196 | Valid |
| | 10 | 0.563 | 0.196 | Valid |
| | 11 | 0.540 | 0.196 | Valid |
| | 12 | 0.665 | 0.196 | Valid |

|  | 13 | 0.614 | 0.196 | Valid |
|---|---|---|---|---|
|  | 14 | 0.631 | 0.196 | Valid |
| **Company Image (X2)** | 1 | 0.499 | 0.196 | Valid |
|  | 2 | 0.677 | 0.196 | Valid |
|  | 3 | 0.641 | 0.196 | Valid |
|  | 4 | 0.718 | 0.196 | Valid |
|  | 5 | 0.713 | 0.196 | Valid |
|  | 6 | 0.608 | 0.196 | Valid |
|  | 7 | 0.688 | 0.196 | Valid |
|  | 8 | 0.552 | 0.196 | Valid |
|  | 9 | 0.504 | 0.196 | Valid |
|  | 10 | 0.588 | 0.196 | Valid |
| **Satisfaction (Y1)** | 1 | 0.657 | 0.196 | Valid |
|  | 2 | 0.779 | 0.196 | Valid |
|  | 3 | 0.835 | 0.196 | Valid |
|  | 4 | 0.715 | 0.196 | Valid |
| **Loyalty (Y2)** | 1 | 0.560 | 0.196 | Valid |
|  | 2 | 0.717 | 0.196 | Valid |
|  | 3 | 0.750 | 0.196 | Valid |
|  | 4 | 0.710 | 0.196 | Valid |
|  | 5 | 0.779 | 0.196 | Valid |
|  | 6 | 0.783 | 0.196 | Valid |

The results of observations in the r table obtained a value of 0.1966. Based on the results of the validity test, it was found that all instruments from the Customer Relationship Management (CRM) variables produced calculated r values > r table.

The results of observations in the r table obtained a value of 0.1966. Based on the results of the validity test, it was found that all instruments from the Corporate Image variable produced calculated r values > r table.

The results of observations in the r table obtained a value of 0.1966. Based on the results of the validity test, it was found that all instruments from the Satisfaction variable produced calculated r values > r table.

The results of observations in the r table obtained a value of 0.1966. Based on the results of the validity test, it was found that all instruments from the Loyalty variable produced calculated r values > r table.

## Reliability Test

Reliability Test is testing whether the results of the questionnaire can be trusted or not. Instrument reliability testing can be done externally or internally. Externally, it can be done with test retest (stability), equivalent, and a combination of both. Reliability testing is a continuation of validity testing, where the items tested are only items that are valid.

The reliability test was carried out at a significant level of 0,05This means that the instrument can be reliable if the alpha value is large (>) than the critical product moment r. So the questionnaire items used are reliable or consistent. Based on the results of data processing using SPSS, reliability results were obtained as shown in Table 4.7.

**Table 4.7**
**Variable Reliability Test Results**

| Variabel | Cronbach Alpha | Keterangan |
|---|---|---|
| Customer Relationship Management (X1) | 0.886 | Reliabel |
| Citra Perusahaan (X2) | 0.825 | Reliabel |
| Kepuasan (Y1) | 0.738 | Reliabel |
| Loyalitas (Y2) | 0.814 | Reliabel |

The research results show that the Cronbach alpha of all variables is greater than 0.60, so it can be concluded that all the variables used are reliable.

**Normality Test Analysis**

According to Imam Ghozali (2011; 161) the regression model is said to have a normal distribution if the plotting of the data (dots) that depict the actual data follows a diagonal line.

1. Normality test results for variables X1 and X2 against Y1.

**Figure 4.3**
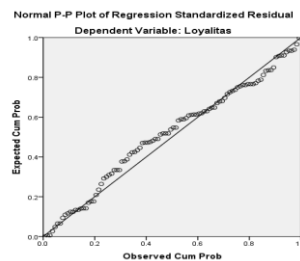**Normality test results for variables X1 and X2 against Y1**
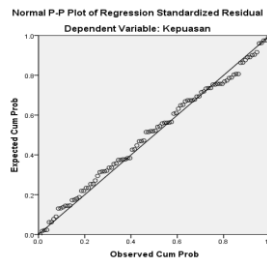


*Source: SPSS Data Processing Results, 2020*

The results of the Normality Test for variables X1 and

2. Normality test results for variables X1 and X2 against Y2.

**Figure 4.4**
**Normality test results for variables X1 and X2 against Y1**



*Source: SPSS Data Processing Results, 2020*

The results of the Normality Test for variables X1 and

**Analysis Test of Multicollinearity**

According to Imam Ghozali (2011; 107-108) there are no symptoms of multicollinearity if the Tolerance value is > 0.100 and the VIF value is < 10.00.

1. Multicollinearity test results for variables X1 and X2 against Y1

**Table 4.8**
**Variable Multicollinearity Test Results**

Coefficientsa

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| (Constant) | -1,170 | 1,325 | | -,883 | ,379 | | |
| CRM | ,144 | ,036 | ,440 | 4,030 | ,000 | ,308 | 3,248 |
| Company Image | ,222 | ,061 | ,398 | 3,642 | ,000 | ,308 | 3,248 |

a. Dependent Variable: Satisfaction

The results of the multicollinearity test for variables X1 and This shows that variables X1 and X2 with respect to Y1 do not have symptoms of multicollinearity.

2. Multicollinearity test results for variables X1 and X2 against Y2

**Table 4.9**
**Variable Multicollinearity Test Results**

Coefficientsa

| Model | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 (Constant) | 1,037 | 1,839 | | ,564 | ,574 | | |
| CRM | ,204 | ,050 | ,457 | 4,112 | ,000 | ,308 | 3,248 |
| Company Image | ,282 | ,084 | ,372 | 3,342 | ,001 | ,308 | 3,248 |

a. Dependent Variable: Loyalty

The results of the multicollinearity test for variables X1 and This shows that variables X1 and X2 with respect to Y2 do not have symptoms of multicollinearity.

**Analysis Test of Heteroscedasticity**

According to Imam Ghozali (2011; 139), there are no symptoms of heteroscedasticity if there is no clear pattern (wavy, widening then narrowing) in the scatterplot image, and the points are spread above and below the number 0 (zero) on the Y axis.

1. Heteroscedasticity test results for variables X1 and X2 against Y1

**Figure 4.5**
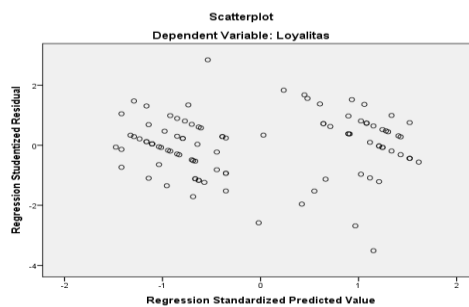**Heteroscedasticity Test Results X1 and X2 against Y1**
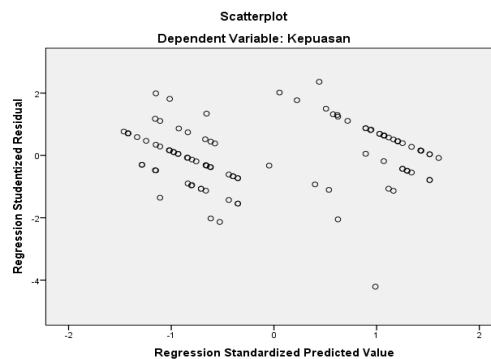


*Source: SPSS Data Processing Results, 2020*

The results of testing the heteroscedasticity of variables X1 and X2 against Y1 show an unclear pattern and this proves that there are no symptoms of heteroscedasticity.

2. Heteroscedasticity test results for variables X1 and X2 against Y2

**Figure 4.6**
**Heteroscedasticity Test Results X1 and X2 against Y2**

*Source: SPSS Data Processing Results, 2020*

The results of testing the heteroscedasticity of variables X1 and X2 against Y2 show an unclear pattern and this proves that there are no symptoms of heteroscedasticity.

**Analysis Test of Multiple Linear Regression Analysis**
1.  Results of Multiple Linear Regression Analysis for Variables X1 and X2 against Y1
**Table 4.10**
**Multiple Linear Regression Analysis X1 and X2 against Y1**

Coefficients

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | -1.170 | 1.325 | | -.883 | .379 | | |
| | CRM | .144 | .036 | .440 | 4.030 | .000 | .308 | 3.248 |
| | Citra Perusahaan | .222 | .061 | .398 | 3.642 | .000 | .308 | 3.248 |

a. Dependent Variable: Kepuasan

Based on data analysis using SPSS 22, the following equation results were obtained:
Y = -1.170 +0.144X1 + 0.222X2
The regression equation above shows the relationship between the independent variable and the dependent variable partially, from this equation it can be concluded that:
1.  The constanta value is -1,170, meaning that if there is a change in the Customer Relationship Management and Company Image variables (X1 and X2 values are 0) then customer satisfaction at BRI Tambun Branch is -1,170 units.
2.  The regression coefficient value of Customer Relationship Management (CRM) is 0.144, meaning that if the CRM variable (X1) increases by 1% with the assumption that the Company Image variable (X2) and constant (a) are 0 (zero), then BRI Tambun Branch customer satisfaction will increase by 0.144. This shows that the CRM variable contributes positively to customer satisfaction, so that the better the existing CRM, the higher the customer satisfaction will be.
3.  The regression coefficient value of Company Image (X2) is 0.222, meaning that if the Company Image variable (X2) increases by 1% with the assumption that the CRM variable (X1) and constant (a) are 0 (zero), then BRI Tambun Branch customer satisfaction increases by 0.222 . This shows that the corporate image variable contributes positively to customer satisfaction, so that the better the existing corporate image, the higher the customer satisfaction will be.

2.  Results of Multiple Linear Regression Analysis for Variables X1 and X2 against Y2.

**Table 4.11**
**Multiple Linear Regression Analysis X1 and X2 against Y2**
Coefficientsa

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1  (Constant) | 1,037 | 1,839 | | ,564 | ,574 | | |
| CRM | ,204 | ,050 | ,457 | 4,112 | ,000 | ,308 | 3,248 |
| Company Image | ,282 | ,084 | ,372 | 3,342 | ,001 | ,308 | 3,248 |

a. Dependent Variable: Loyalty

Based on data analysis using SPSS 22, the following equation results were obtained:
$Y = 1.037 + 0.204X1 + 0.282X2$

The regression equation above shows the relationship between the independent variable and the dependent variable partially, from this equation it can be concluded that:

1. The constanta value is 1,037, meaning that if there is a change in the Customer Relationship Management and Company Image variables (X1 and
2. The regression coefficient value of Customer Relationship Management (CRM) is 0.204, meaning that if the CRM variable (X1) increases by 1% with the assumption that the Company Image variable (X2) and constant (a) are 0 (zero), then BRI Tambun Branch customer loyalty will increase by 0.204. This shows that the CRM variable contributes positively to customer loyalty, so that the better the existing CRM, the higher the loyalty that customers will give.
3. The regression coefficient value of Company Image (X2) is 0.282, meaning that if the Company Image variable (X2) increases by 1% with the assumption that the CRM variable (X1) and constant (a) are 0 (zero), then BRI Tambun Branch customer loyalty will increase by 0.282 . This shows that the corporate image variable contributes positively to customer loyalty, so that the better the company image, the higher the level of customer loyalty.

**t Test Analysis (Partial)**

According to Imam Ghozali (2011; 10) if the Sig. < 0.05 means that the Independent variable (X) partially influences the dependent variable (Y). The t test is used to partially test the significance of the relationship between variable

1. Results of the t test for variables X1 and X2 against Y1

**Table 4.12**
**T test results X1 and X2 against Y1**

Coefficientsa

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1  (Constant) | -1,170 | 1,325 | | -.883 | ,379 | | |
| CRM | .144 | ,036 | ,440 | 4,030 | ,000 | ,308 | 3,248 |
| Company Image | ,222 | ,061 | ,398 | 3,642 | ,000 | ,308 | 3,248 |

a. Dependent Variable: Satisfaction

Based on the results of the t test carried out, Customer Relationship Management (X1) and Company Image (X2) produce Sig values. equal to 0.000, which means CRM (X1) influences satisfaction and the Company Image variable (X2) influences customer satisfaction. The SPSS t test results also produced a calculated t of 4,030 (X1) and 3,642 (X2) with a t table of 1.98472. This shows that t count > t table which means that X1 has an influence on Y1 and X2 has an influence on Y1.

2. Results of the t test for variables X1 and X2 against Y1

**Table 4.13**
**T test results X1 and X2 against Y2**

**Coefficientsa**

| Model | Unstandardized Coefficients | | Standardized Coefficients | Q | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 (Constant) | 1,037 | 1,839 | | ,564 | ,574 | | |
| CRM | ,204 | ,050 | ,457 | 4,112 | ,000 | ,308 | 3,248 |
| Company Image | ,282 | ,084 | ,372 | 3,342 | ,001 | ,308 | 3,248 |

a. Dependent Variable: Loyalty

Based on the results of the t test carried out, Customer Relationship Management (X1) produces a Sig value. of 0.000, which means that CRM (X1) has an effect on the Loyalty Variable and the Company Image Variable (X2) produces a Sig value. amounting to 0.001, which means that the Company Image variable has an influence on customer satisfaction. The SPSS t test results also produced a calculated t of 4,112 (X1) and 3,342 (X2) with a t table of 1.98472. This shows that t count > t table which means that X1 has an influence on Y2 and X2 has an influence on Y2.

**F Test Analysis (Simultaneous)**

The F test basically shows whether all the independent variables are included in the model have joint influence on the dependent variable. If the Sig value. < 0.05 means that the independent variable (X) simultaneously influences the dependent variable (Y).

1. Results of the F test for variables X1 and X2 against Y1

**Table 4.14**
**Table of F Test results**

**ANOVAa**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 265,770 | 2 | 132,885 | 87,603 | ,000b |
| | Residual | 147,140 | 97 | 1,517 | | |
| | Total | 412,910 | 99 | | | |

a. Dependent Variable: Satisfaction
b. Predictors: (Constant), Company Image, CRM

Based on the results of the F test, it produces a Sig value. equal to 0.00 and greater than the Sig value. 0.05, which means that the CRM variable (X1) and the company image variable (X2) have a simultaneous effect on the satisfaction variable (Y1). The SPSS F Test results also produced a calculated F of 87.603 and an F table of 3.09. If F calculated > F table means that X1 and X2 have an effect on Y1.

2. Results of the F test for variables X1 and X2 against Y2

**Table 4.15**
**Table of F Test results**

**ANOVAa**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 483,769 | 2 | 241,885 | 82,749 | ,000b |
| | Residual | 283,541 | 97 | 2,923 | | |
| | Total | 767,310 | 99 | | | |

a. Dependent Variable: Loyalty
b. Predictors: (Constant), Company Image, CRM

Based on the results of the F test, it produces a Sig value. equal to 0.00 and greater than the Sig value. 0.05, which means that the CRM variable (X1) and the company image variable (X2) have a simultaneous effect on the Loyalty variable (Y2). The SPSS F Test results also produced a

calculated F of 82,749 and an F table of 3.09. If F calculated > F table means that X1 and X2 have an effect on Y2.

**Determination Test Analysis**

The coefficient of determination is used to measure how far the model's ability to explain variations in the dependent variable. The coefficient of determination value is between zero and one Ghozali(2012). If in the empirical test the adjusted R² value is negative, then the adjusted R² value is considered to be zero. Mathematically, if the R² value = 1, then adjusted R²=R²= 1, whereas if the R² value = 0, then adjusted R² = (1 − k)/(nk). If k > 1, then the adjusted R² will be positive (Gujarati in Ghozali, 2012).

1.  Results of the Determination Coefficient Test for variables X1 and X2 against Y1

**Table 4.16**

**Table of Determination Coefficient Test results**

**Model Summary b**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|---|---|---|---|---|---|
| 1 | .802a | ,644 | ,636 | 1,232 | 1,761 |

a. Predictors: (Constant), Company Image, CRM
b. Dependent Variable: Satisfaction

Based onFrom the test results listed in table 4.14, it can be seen that the coefficient of determination value is found at an Adjusted R Square value of 0.636. This means that the ability of variables X1 and

2.  Results of the Determination Coefficient Test for variables X1 and X2 against Y2

**Table 4.17**

**Model Summary b**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|---|---|---|---|---|---|
| 1 | .794a | ,630 | ,623 | 1,710 | 2,006 |

a. Predictors: (Constant), Company Image, CRM
b. Dependent Variable: Loyalty

Based on the test results listed in table 4.14, it can be seen that the coefficient of determination value is found at an Adjusted R Square value of 0.623. This means that the ability of variables X1 and

## 6. CONCLUSION

From the results of the research data, the following conclusions can be obtained:

1)  There is an influence of Customer Relationship Management (CRM) on Customer Satisfaction. In CRM there are dimensions in its application, namely technology is measuring the level of convenience for customers in obtaining information through electronic media and measuring the level of use of information systems in serving customers. Then in the human dimension (HR), namely measuring the level of professionalism of officers in carrying out their obligations to customers, establishing good relationships with customers, as well as in knowledge and understanding in the banking world in order to make it easier for customers to carry out transactions or things related to the banking world. The process dimension aims to measure the obligations of officers in carrying out the sales process and after sales process provided by the company to its customers. Through the implementation of CRM, companies are expected to be able to build good communication and relationships with customers so that they can produce products or services that suit the desires and needs of customers which can make these customers satisfied.

2) There is an influence of Company Image on Customer Satisfaction. The company image which consists of corporate identity, value, reputation and personality proves that the reputation dimension is an indicator that has quite a big influence on customer or customer satisfaction. Customers feel satisfied as seen from the level of trust, performance and business ethics because customers entrust their money to be stored at BRI. The personality factor which consists of responsibility, good performance, and responsibility to social and environmental factors is not too big compared to the reputation dimension.

3) There is an influence of Customer Relationship Management (CRM) on Customer Loyalty. According to Salami (2009), stated that the implementation of CRM is very necessary because apart from improving service, it also improves and manages consumers in accordance with consumer expectations. There are three indicators that influence customer loyalty, namely technology that can make consumers comfortable, human resources that are qualified to deal with each customer, and an easy and good process in serving customers. CRM can be an important factor for companies. Based on previous research conducted by Griffin (2005) that 80% of the revenue obtained by the company is obtained from 20% of loyal consumers where the company can sell more goods or services to customers who have tried and know the company's products, so the company must able to retain these customers as loyal customers. So by implementing CRM, companies are expected to be able to build good communication and relationships with their customers so that they are able to produce services that are in accordance with customers' wishes.

4) There is an influence of Company Image on Customer Loyalty. Bank Rakyat Indonesia has a good level of reputation, such as BRI has a high level of trust, a high level of performance, and has good business ethics. BRI also has a good personality, such as always being responsible to customers, having good achievements, having good social responsibility, and having customers with a high level of trust in Bank Rakyat Indonesia. This also makes customers loyal to do business with BRI.

5) There is an influence of Customer Relationship Management (CRM) and Company Image on Customer Satisfaction.

6) There is influence of *Customer Relationship Management* (CRM) and Company Image on Customer Loyalty.

## 7. SUGGESTION

Based on the results and research that have been described, allow the author to provide suggestions or input as follows:

1. Suggestions for Companies

Based on the results of research conducted on Customer Relationship Management (CRM) and Company Image variables on Customer Satisfaction and Loyalty, the most dominant variable and the biggest influence on satisfaction and loyalty is company image. Therefore, companies should better maintain and improve their company image so that customers feel more satisfied and can increase customer loyalty.

a. Company Image

Improving the company's image is very necessary so that customers can have a high level of loyalty to the company. Things that the company needs to focus on include: Bank BRI Tambun Branch needs to increase its good responsibility towards customers by visiting customers, especially priority customers for BRI Tambun Branch. In addition, BRI Bank officers have been further improved in terms of service so that they can meet the accuracy and speed desired by customers while still adhering to the service operational standards that have been set.

b. Customer Relationship Management (CRM)

The Customer Relationship Management (CRM) variable is a variable that has an influence on customer loyalty and satisfaction. The influence must not be as big as the Company Image variable, but BRI Bank should still pay attention to and carry out customer relationship management activities well. Things that Bank BRI Tambun Branch needs to improve include Bank BRI needing to be better in terms of service apart from speed and accuracy, another important factor is friendliness because Bank BRI's business is a service business which means the main focus is in terms of service. Apart from being equipped with good insight and skills, employees should also pay attention to their appearance. BRI Bank must also focus on systems and technology so that it is easier for customers to access or operate technological facilities such as m-banking and e-channel because in the current era, technology is the most important factor in running a business.

2. Advice for Academics

Future researchers are expected to continue conducting research on Customer Relationship Management (CRM), Company Image, Customer Satisfaction and Loyalty by using other variables as comparisons to add scientific references and also develop this research so that it can be useful for banking in Indonesia and the user community. banking services.

## 8. ACKNOWLEDGEMENT

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