Effect of Corporate Image and Customer Relationship on Customer Satisfaction and Loyalty

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Abstract: The purpose of this study is to explain the effect of corporate image and customer relationship management (CRM) on Telkomsel Cash (Tcash) customer satisfaction and loyalty in the Province of Bali. This study uses a quantitative approach. The sample in this study were 140 Tcash customers who conducted transactions in Bali using non-probability sampling methods and purposive techniques. The instrument of this study used an online questionnaire which was analyzed using path analysis. The results of this study indicate that corporate image and CRM have a significant positive effect on customer satisfaction and loyalty. Tcash needs to maintain and improve the implementation of the customer relationship management program to increase customer loyalty, Tcash can improve customer satisfaction by providing convenience, comfort and security in digital transactions and its features are always up to date with technology and Tcash is expected to be able to maintain and increase customer trust.

Keywords: Corporate Image, Customer Relationship Management, Satisfaction, Customer Loyalty, Tcash.

1. INTRODUCTION

The development of information technology in the era of globalization is currently growing rapidly (Ho and Lee, 2007). The increasingly fierce level of business competition, many companies that no longer focus on marketing activities solely on the search for new buyers, but have more to try to maintain and increase the loyalty of existing customers. According to Kotler & Keller (2012: 19) to attract new customers, costs are five times more expensive than the costs needed to maintain and satisfy existing customers.

Loyalty illustrates the continuation of customer satisfaction with products or services and services provided by the corporate, and to remain a consumer of the corporate. Griffin (2005) suggests that a customer is said to be loyal if the customer shows buying behavior regularly or there is a condition where it requires customers to buy at least twice in a certain time interval.

According to Salampessy (2015) the success of a corporate in building customer loyalty is influenced by customer satisfaction. Customer satisfaction can be interpreted as a comparison between services or results received by customers with customer expectations, services or results received at least must be the same as customer expectations or even exceed it. Gronroos (2004: 326) defines images as representations of evaluations from consumers, both potential and disappointed. Their assessment varies, both between individuals and between groups.

Increased public awareness of digital technology and the incessant National Non-Cash Movement (GNNT) conducted by the government, to reduce cash transactions by encouraging a cashless society that has been carried out in recent years and the proliferation of digital businesses in the country and the emergence of various e-commerce and internet-based services open new business opportunities, namely e-money. This opportunity is utilized by businesses by creating application-based electronic money services. One of them is PT Telekomunikasi Seluler (Telkomsel) which launched an application-based electronic money service called Telkomsel Cash (Tcash) in 2015. Tcash as an application-based electronic money pioneer in Indonesia. Tcash functions like a flexible bank account and without interest. In 2017 Tcash

was ranked first as an application-based electronic money provider with 15 million customers (databoks.katadata.co.id). Until July 2018, Tcash has embraced 25 million customers spread across 34 provinces in Indonesia, and in collaboration with 52 merchants spread throughout Indonesia (keuangan.kontan.co.id)

Based on previous research, to see how the actual conditions regarding corporate image and CRM on Tcash customer satisfaction and loyalty need to be pre-surveyed. The pre-survey was conducted for 20 Tcash customers in Bali Province to ask some statements related to the research. The Pre-Survey results revealed that Telkomsel's corporate image influenced prospective customers to use Tcash and the CRM program implemented by Tcash to satisfy and increase Tcash customer loyalty. So it is important to do research on the effect of corporate image and CRM on customer satisfaction and loyalty to find out whether the corporate image and CRM program, which Tcash has implemented, has been running effectively to strengthen arguments about the influence of corporate image and customer relationship management on Tcash customer satisfaction and loyalty in the Province Bali.

2. CONCEPTUAL MODEL AND HYPOTESIS DEVELOPMENT

The corporate image has a significant positive effect on customer satisfaction. This is in accordance with the results of previous research from Salam et al. (2013), Kuo and Tang (2011), Tumpal (2012), Ishaq (2012), Hu and Huang (2011), Malik et al. (2012), Rehman (2012), Faullant et al. (2008). The results of Atmaja's research (2011), Andreas (2012), Iriandini (2015) show that the customer loyalty variable is influenced by customer satisfaction variables. Customer satisfaction that is able to meet customer expectations can lead to customer loyalty to the corporate. Based on the statement, the hypothesis is

H$_1$: Corporate image has a significant positive effect on customer satisfaction

CRM has a significant positive effect on customer satisfaction. This is in accordance with the results of previous studies from the research of Victor et al. (2015), Maftuhah et al. (2014), Felix (2016). Based on the statement, the hypothesis is

H$_2$: Customer relationship management has a significant positive effect on customer satisfaction

The results of Atmaja's research (2011), Andreas (2012), Iriandini (2015) show that the customer loyalty variable is influenced by customer satisfaction variables. Customer satisfaction that is able to meet customer expectations can lead to customer loyalty to the corporate. Based on the statement, the hypothesis is

H$_3$: Satisfaction has a significant positive effect on customer loyalty

In the study of Nifita (2010), Suratno and Aziz (2016), Jasfar & Kristaung (2012), Mutmainnah (2017) showed a positive and significant influence between corporate image on customer loyalty which means that the higher the corporate image, customer loyalty will increase. Based on the statement, the hypothesis is

H$_4$: Corporate image has a significant positive effect on customer loyalty

CRM has a significant positive effect on customer loyalty. This is in accordance with the results of previous research from Kezia (2011), Kalalo (2013), Firdani (2015). Based on the statement, the hypothesis is

H$_5$: Customer relationship management has a significant positive effect on customer loyalty
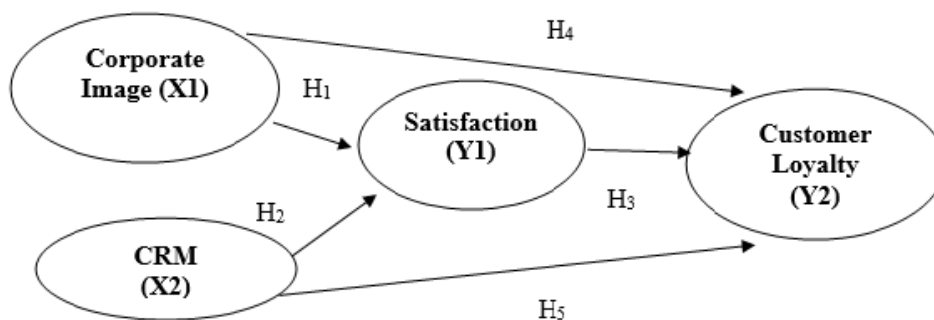

Figure 1: Conceptual Model

3. RESEARCH METHODOLOGY

This study uses an associative quantitative approach that shows the relationship between company image and CRM to customer satisfaction and loyalty. The population in this study is the limitless population of the people of the Province of Bali who make transactions using Tcash which are unknown in number. The sample used was 140 Tcash customers who conducted transactions in Bali using a non-probability sampling method, namely purposive technique. The variables used in this study include: exogenous variables in this study are corporate image (X1) and customer relationship management (X2), endogenous variables in this study are satisfaction (Y1) and customer loyalty (Y2). The method of collecting research data using an online questionnaire and analyzed by path analysis.

All variables studied along with their respective symbols and indicators are summarized in Table 1

TABLE 1: RESEARCH VARIABLE INDICATORS

No.	Variabel	Indicator	Reference
1.	Corporate Image (X1)	Personality ($X_{1,1}$) Reputation ($X_{1,2}$) Value ($X_{1,3}$) Corporate Identity ($X_{1,4}$)	Lesmana and Yustriani (2017)
2.	Customer Relationship Management (X2)	Continuity marketing ($X_{2,1}$) One to one marketing ($X_{2,2}$) Partnering program ($X_{2,3}$)	Supar and Suasana (2017)
3.	Satisfaction (Y1)	Performance ($Y_{1,1}$) Enjoyable experience ($Y_{1,2}$) The right choice ($Y_{1,2}$)	Dwipayana and Sulistyawati (2018)
4.	Customer Loyalty (Y2)	Make repeat purchases ($Y_{2,1}$) Buy between product lines ($Y_{2,2}$) Referring to others ($Y_{2,3}$) Showing immunity to attraction from competitors ($Y_{2,4}$)	Supar dan Suasana (2017)

Source: previous research study

4. RESEARCH FINDING AND DISCUSSION

Respondents in this study were 140 people, which were obtained from the distribution of online questionnaires to Tcash customers who transacted using Tcash in the last 3 months. Table 2 describes the characteristics of respondents in terms of several demographic criteria which are described through the criteria of sex, age, and type of work.

TABLE 2: CHARACTERISTICS OF RESPONDENT DEMOGRAPHY

Criteria	Classification	Respondent	%
Gender	Male	63	45
	Female	77	55
Total		**140**	**100**
Age	17-20 years	32	22,9
	21-24 years	53	37,9
	25-28 years	18	12,9
	29-32 years	11	7,9
	33-35 years	13	9,3
	>35 years	13	9,3
Total		**140**	**100**
Occupation	Student	72	51,4
	Private Employees	42	30
	Entrepreneur	17	12,1
	Civil Servants	9	6,4
Total		**140**	**100**

Source: Data processed, 2018

Based on the table above shows that respondents in this study were dominated by women, namely as many as 77 people (55%) and the rest as many as 63 people (45%) male sex. Based on age criteria, age 21-24 years dominated as many as 53 (37.9%). In this study age dominated between 21-24 years, where the age range can be said to be productive. On the job criteria, it was explained that most of the respondents in this study were 72 students (51.4%). Viewed in terms of age and occupation, it shows that the majority of respondents have reached a fairly mature age and have income. Questionnaires are declared valid if the statement contained in the questionnaire can measure what the researcher wants to measure. The minimum requirement for a questionnaire to fulfill validity is if r is greater than 0.30. In this study all the statement indicators in the variable corporate image, CRM, satisfaction and loyalty have a pearson correlation that is greater than 0.3 so that it can be concluded that the statement in the questionnaire has met the data validity requirements. Questionnaires are declared reliable if the results of Cronbach Alpha produce alpha values above 0.6, then the instruments used are said to be reliable. In this study all statement indicators in the corporate image, CRM, satisfaction and loyalty variables have Cronbach Alpha which is greater than 0.6 so it can be concluded that all variable indicators in this study are reliable, so that they can be used as research instruments.

Path analysis aims to determine the relationship and influence of exogenous variables on endogenous variables. Path analysis is an extension of multiple linear regression analysis to test the causality relationship between two or more variables, namely testing the relationship between company image and CRM to the satisfaction and loyalty of Tcash customers in Bali Province. The results of the analysis are as follows:

TABLE 3: RESULT OF PATH ANALYSIS STRUCTURE 1

Variable	Standardized Coefficients	Std. Error	Statistic t	Sig. t
Corporate Image (X1)	0,422	0,085	,269	0,000
CRM (X2)	0,403	0,089	,029	0,000
R Square	0,590			
Statistic F	98,698			
Sig. F	0,000			

Source: Data processed, 2018

Based on Table 3 the results of structure 1 path analysis, the structural equations are as follows:

$Y1 = \beta 1 X_1 + \beta 2 X_2 + e_1$

$Y1 = 0{,}422 X_1 + 0{,}403 X_2$

Corporate Image and CRM has a significant positive effect on customer satisfaction with the value of the Standardized Coefficients Beta corporate image variable of 0.422 and the CRM Standardized Coefficients Beta variable 0.403 with sig t = 0.000 <0.05.

TABLE 4: RESULT OF PATH ANALYSIS STRUCTURE 2

Variabel	Standardized Coefficients	Std. Error	Statistic t	Sig. t
Corporate Image (X1)	0,194	0,100	2,075	0,040
CRM (X2)	0,322	0,104	3,469	0,001
Satisfaction (Y1)	0,297	0,091	3,265	0,001
R *Square*	0,540			
F Statistik	53,157			
Sig. F	0,000			

Source: Data processed, 2018

Based on the results of the analysis of substructural path 2 as presented in Table 4, the structural equations are as follows:

$Y2 = \beta_3 X_1 + \beta_4 X_{2+} \beta_5 Y_1 + e_2$

$Y2 = 0{,}194 X1 + 0{,}322 X2 + 0{,}297 Y_1$

Corporate image, CRM and satisfaction have a positive and significant effect on customer loyalty with the value of the Standardized Coefficients Beta company image variable of 0.194 with sig t = 0.04 <0.05; CRM is 0,322 with sig t = 0,001 <0,05 and Standardized Coefficients Beta satisfaction variable is 0,297 with sig t = 0,001 <0,05.

TABLE 5: RESULTS TESTING THE STANDARD ERROR VALUE

Testing Result	Standard Error Value	Explanation
Pe_1	0,652	Satisfaction standard variable e1
Pe_2	0,708	Standard customer loyalty variable error e2

Source: Data processed, 2018

The results of total determination coefficients are as follows:

$$R^2m = 1 - (\beta1)^2 \, (\beta2)^2$$
$$= 1 - (0,652)^2 \, (0,708)^2$$
$$= 0,787$$

The total value of determination is 0.787 which means that 78.7% variation in customer loyalty is influenced by variations in corporate image, CRM and satisfaction, while the remaining 21.3% is explained by other factors not included in the model. The results of path coefficients on the research hypothesis can be illustrated in Figure 2.
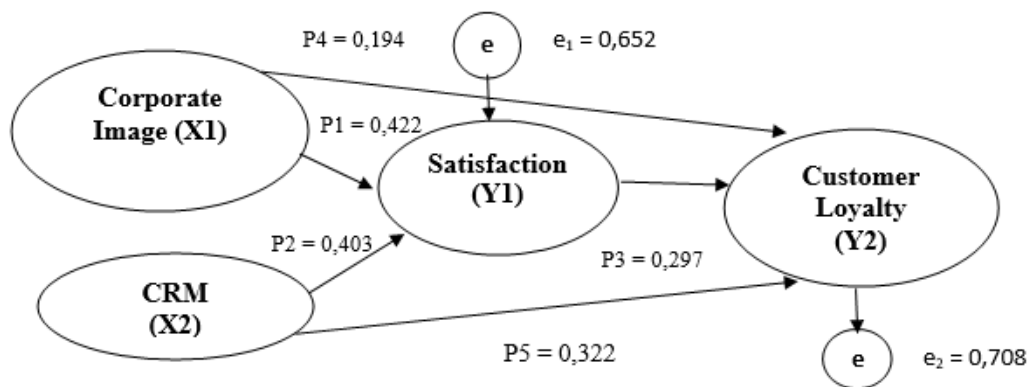

Figure 2: Final Path Diagram Model

TABLE 6 : DIRECT EFFECTS AND INDIRECT EFFECTS

Relationship Between Variables	Direct Effect	Indirect Effect	Total Effect	Sig.
Effect of Corporate Image on Customer Satisfaction	0,422	-	0,422	0,000
Effect of CRM on Customer Satisfaction	0,403	0,125	0,528	0,000
Effect of Satisfaction on Customer Loyalty	0,297	-	0,297	0,040
Effect of Corporate Image on Customer Loyalty	0,194	0,120	0,314	0,001
Effect of CRM on Customer Loyalty	0,322	-	0,322	0,001

Source: Data processed, 2018

Based on table 8 the company's image has a direct influence on customer satisfaction of 0.422. CRM on customer satisfaction has a direct effect of 0.403 while not an indirect effect of 0.125. Customer satisfaction has a direct influence on loyalty of 0.297. The company's image of customer loyalty has a direct effect of 0.194 while not an indirect effect of 0.120. CRM has a direct influence on customer loyalty of 0.322.

Effect of Corporate Image on Customer Satisfaction

Hypothesis testing on the influence of corporate image on customer satisfaction with results (Sig. 0,000 5 0,05) and standarized beta coefficients of 0,422 which indicates that the company image has a positive and significant effect on customer satisfaction. This shows that the better the corporate image, the higher customer satisfaction. This result is in accordance with the results of previous studies from Salam et al. (2013), Kuo and Tang (2011), Tumpal (2012), Ishaq (2012), Hu and Huang (2011), Malik et al. (2012), Rehman (2012), Faullant et al. (2008) the results of the study are that images have a direct and significant effect on satisfaction

Effect of CRM on Customer Satisfaction

Hypothesis testing on the influence of CRM on customer satisfaction with results (Sig. 0,000 5 0,05) and standarized beta coefficients of 0,403 which shows that CRM has a positive and significant effect on customer satisfaction. This result means that the better the application of a CRM program, the higher customer satisfaction will be. This is in accordance with the results of previous studies from the research of Victor et al. (2015), Maftuhah et al. (2014) state that customer relationship management (CRM) variables have a significant effect on satisfaction. The results of this study are relevant to the research conducted by Felix (2016) on Tivoli House Sidoarjo customers conducted to determine the relationship between Customer Relationship Management based on three indicators, namely continuity of marketing, one to one marketing, and partnering programs showing that it has a positive and significant influence on satisfaction customer.

Effect of Satisfaction on Customer Loyalty

Hypothesis testing on the effect of satisfaction on customer loyalty with results (Sig. 0.040 5 0.05) and standarized beta coefficients of 0.297 which indicates that satisfaction has a positive and significant effect on customer loyalty. This means that the higher customer satisfaction, the higher customer loyalty. The results of this study are consistent with the opinion of Atmaja (2011), Andreas (2012), Iriandini (2015). The results of the study are that customer satisfaction has a significant influence on customer loyalty.

Effect of Corporate Image on Customer Loyalty

Hypothesis testing on the influence of corporate image on customer loyalty with results (Sig. $0.001 \leq 0.05$) and standarized beta coefficients of 0.194 which indicates that the corporate image has a positive and significant effect on customer satisfaction. This result means that the higher the company's image, the customer loyalty will increase. The results of this study are consistent with the research of Nifita (2010), Suratno and Aziz (2016), Jasfar and Kristaung (2012), Hoq et al. (2010), Mutmainnah (2017). The results of the study are that corporate image has a significant influence on customer loyalty.

Effect of CRM on Customer Loyalty

Hypothesis testing on the influence of CRM on customer loyalty with results (Sig. $0.001 \leq 0.05$) and standarized beta coefficients of 0.322 which indicates that CRM has a positive and significant effect on customer loyalty. This result means that the more attractive and useful the CRM program implemented by the company, the higher the customer loyalty to the company. The results of this study are consistent with the research of Imasari and Kezia (2011), Kalalo (2013), Firdani (2015) that CRM has a significant effect on customer loyalty.

5. CONCLUSIONS AND SUGGESTIONS

Based on the results of the discussion of the research, it can be drawn some conclusions that 1) The image of the company has a significant positive effect on customer satisfaction. The results of this study indicate that the better the company's image, the customer satisfaction will increase. 2) Customer relationship management has a significant positive effect on customer satisfaction. The results of this study indicate that the better the application of CRM programs, the higher the level of customer satisfaction. 3) Satisfaction has a significant positive effect on customer loyalty. This result means that the higher customer satisfaction, the higher customer loyalty. 4) The image of the company has a significant positive effect on customer loyalty. The results of this study indicate that the higher the company's image, the higher customer

loyalty. 5) Customer relationship management has a significantly positive effect on customer loyalty. The results of this study indicate that the more interesting the CRM program implemented by Tcash, the more customer loyalty will be towards Tcash.

Suggestions for this research are, 1) To improve Tcash's corporate image, customer service in response to customer complaints should be improved so that customers will still be satisfied and loyal to Tcash.2) In implementing CRM programs, Tcash should make prior observations about merchants. who collaborate with Tcash to increase customer interest and increase customer satisfaction and loyalty. 3) In addition, when viewed from customer perceptions of satisfaction with the statement customers have a pleasant experience in transactions need to be improved, we recommend that Tcash socialize how to use Tcash to customers and merchants who collaborate with Tcash to increase customer satisfaction in transactions with Tcash both at merchants and application. 4) On customer perceptions of customer immunity against Tcash competitors' attraction needs to be increased again, given the many competitors of application-based electronic business that can destabilize customer loyalty it is important for Tcash to continue to maintain customer loyalty by maintaining trust and good relationships with customers. With the presence of competitors in the future, Tcash needs careful planning and preparation to anticipate it. If Tcash does not immediately take the right steps, it is difficult to get trust, maintain and get new customers.

Researchers hope the next research can examine further about Tcash. And can develop this research by taking other factors that can also affect customer satisfaction and loyalty to Tcash.

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