

# PROSIDING

## 8<sup>th</sup> MANAGEMENT DYNAMIC CONFERENCE

# 2023

# 16-17 MARET

| Makassar  
| Indonesia



# TAS EKONOMI DAN



**Prosiding**  
**MADIC 8, 2023**

**Makassar, 16 -17 Maret 2023**

**Dipublikasikan Oleh:**

Departemen Manajemen  
Fakultas Ekonomi dan Bisnis  
Universitas Hasanuddin

**Alamat:**

Gedung Fakultas Ekonomi dan Bisnis  
Kampus Unhas Tamalanrea  
Universitas Hasanuddin  
Jl. P. Kemerdekaan No. 10, Makassar 90245

**Email:** [madic.8.febuh@gmail.com](mailto:madic.8.febuh@gmail.com)

## About Madic 8 2023

Management Dynamics Conference (MADIC) ke-8 adalah seminar nasional yang diselenggarakan oleh Fakultas Ekonomi dan Bisnis Universitas Hasanuddin bekerja sama dengan Forum Pengelola Jurnal Manajemen (FPJM). Tema seminar “*Penguatan Manajemen UMKM sebagai Motor Penggerak Pemulihan Ekonomi Nasional*”. Konferensi ini bertujuan untuk menghimpun berbagai pandangan dan pengalaman empiris dari para praktisi dan akademisi ekonomi mengenai penguatan UMKM sebagai pilar ekonomi utama serta memberikan solusi untuk tujuan ketahanan keberlanjutan (SDGs) Indonesia. Para akademisi, praktisi, peneliti telah berkontribusi dalam pengembangan penelitian manajemen dengan berpartisipasi dalam MADIC 8.

### Panitia Penyelenggara

#### Penanggung Jawab

Prof. Dr. Abd. Rahman Kadir. SE.,M.Si.

#### Dewan Pengarah

Dr. Mursalim, SE., M.Si.

Prof.Dr.Arifuddin,SE., Ak., M.Si.

Dr. Anas Iswanto Anwar, SE., MA.

Dr. Andi Aswan, SE.,MBA.,M.Phil

Dr. Wahda, SE.,M.Pd.,M.Si.

#### Reviewer

Prof. Dr. H. Muhammad Ali, SE.,MS.

Prof. Dr. Sumardi, SE.,M.Si

Prof. Dr. Hj. Nuraeni Kadir, SE.,M.Si

Prof. Dr. Musran Munizu, SE.,M.Si.

Prof. Dr. Maat Pono, SE.,M.Si.

Dr. Fauziah Umar, SE., MS.

Dr. Hj. Wardhani Hakim, SE., M.Si

Dr. Hj. Nurjannah Hamid, SE.,M.Agr

Shinta Dewi Tikson, SE.,M.MGT

Hendragunawan S. Thayf., SE.,M.Si.,M.Phil

#### Dewan Eksekutif

**Ketua** : Insany Fitri Nurqamar, SE, MM

**Sekretaris** : Fahrina Mustafa, Se.,M.Si

**Bendahara** : Daniella C. S., Se.,M.Sc

#### Submission

Farhana Ramdhani Sumardi, SE.,MM

#### Publikasi

Rianda Ridho H Thaha,SE.,MBA.

Romi Setiawan SE., MM.

#### Acara dan dokumentasi

Isnawati Osman, SE.,M.BUS.

Dr. Haeriah Hakim, SE.,M.MKTG.

Asty Almaida, SE.,M.SI.

#### Sponsorship

Dr. A. M. Nur Bau Massepe, SE.,M.SI.

#### Tim Pendukung

Tamsir, SE.

Bustanil Arifin, SE

Ridwan

Raehanah Tul Jannah, SE

Dinda Syelfi Madiana

Fadli

Andi Hijeriani

Sarniati

M.Iqbal

Ihya' Ulumuddin

Syahriwildani Nur

St. Sharaeni Andin Islahuddin

Syafitriani

Anistasya Zhalsabila

Steffi Audelin Solllu

Muhammad Iqbal

## **Sambutan Dekan Fakultas Ekonomi dan Bisnis Universitas Hasanuddin**

Selamat datang di Management Dynamics Conference (MADIC) ke-8 diadakan pada tanggal 16 – 17 maret 20223 di Makassar, Indonesia. Konferensi ini diselenggarakan untuk mempromosikan diskusi antara berbagai pemangku kepentingan tentang, manajemen dan bidang ekonomi. Kali ini, Fakultas Ekonomi dan Bisnis, Universitas Hasanuddin menjadi tuan rumah bekerja sama dengan Forum Pengelola Jurnal Manajemen (FPJM). Melanjutkan tradisi menyatukan penelitian, pembuat kebijakan, akademisi dan berbagai pemangku kepentingan untuk mempresentasikan dan mendiskusikan isu terkini terkait perkembangan ekonomi nasional. Untuk memperkuat pembahasan tentang manajemen, ekonomi dan bidang akuntansi, kami sepakat mengangkat topik konferensi tahun ini berjudul “*Penguatan Manajemen UMKM sebagai Motor Penggerak Pemulihan Ekonomi Nasional*”. Untuk memberikan informasi terbaru mengenai topik kepada pembaca dan peserta, kami ingin menyampaikan apresiasi dan terima kasih kepada 3 narasumber dihadirkan dalam acara ini yaitu M. Fankar Umran CEO BRI Insurane, Causa Iman Karana Kepala Perwakilan Bank Indonesia Provinsi Sulawesi Selatan, dan Darwisman Kepala OJK Regional Sulampapua atas wawasan dan dukungan mereka selama konferensi. Kami berharap acara ini sangat mendorong diskusi tentang peningkatan kualitas UMKM di Indonesia. Selain itu kami ingin menyampaikan terima kasih dan dukungan kami kepada

Terakhir, kami ingin mengucapkan terima kasih sekali lagi atas kontribusi dan kerja sama yang sangat baik di antara kami para peserta konferensi. Selain itu, kami mengucapkan terima kasih atas kerjasama semua pihak panitia dalam menyelenggarakan konferensi. Kami berharap dapat bekerja sama dengan semua pemangku kepentingan yang terlibat dalam acara ini. Kami berharap proses ini akan menyediakan berbagai manuskrip unggulan yang dapat memberikan kontribusi besar dalam bidang ekonomi, manajemen dan akuntansi.

**Prof.Dr.Abd. Rahman Kadir, M.Si., CIPM**  
Dekan Fakultas Ekonomi dan Bisnis  
Universitas Hasanudin

## **Sambutan Ketua panitia Management Dynamic Conference ke - 8**

Saya sangat senang bahwa acara Management Dynamic Conference ke-8 dengan tema "Penguatan Manajemen UMKM sebagai Motor Penggerak Pemulihan Ekonomi Nasional" telah terlaksana dengan sukses. Semoga acara ini memberikan banyak manfaat dan inspirasi bagi semua peserta yang hadir.

Saya ingin mengucapkan selamat dan mengapresiasi seluruh panitia yang telah bekerja keras dan dedikasi tinggi dalam menyelenggarakan acara ini. Tanpa upaya mereka, acara ini tidak akan mungkin terwujud. Terima kasih atas kerja keras dan komitmen yang telah diberikan.

Selain itu, saya juga ingin mengucapkan terima kasih kepada narasumber yang telah berbagi pengetahuan dan pengalaman mereka dalam mendukung penguatan manajemen UMKM. Kontribusi mereka sangat berharga dan saya berharap peserta dapat mengambil manfaat yang besar dari presentasi dan diskusi yang telah dilakukan.

Saya berharap bahwa acara ini menjadi awal dari langkah-langkah konkret dalam memperkuat sektor UMKM sebagai motor penggerak pemulihan ekonomi nasional. Mari kita terus bekerja sama, berinovasi, dan berkolaborasi dalam mendukung pertumbuhan UMKM dan memajukan ekonomi kita.

Terima kasih kepada semua yang telah berpartisipasi dalam acara ini, termasuk peserta, narasumber, dan semua pihak yang telah memberikan dukungan. Semoga kita dapat melanjutkan semangat dan energi positif ini untuk memperkuat sektor UMKM dan membangun ekonomi yang lebih kuat.

Sekali lagi, selamat atas kesuksesan acara Management Dynamic Conference ke-8. Semoga langkah-langkah yang dihasilkan dari acara ini dapat memberikan dampak yang positif bagi penguatan manajemen UMKM dan pemulihan ekonomi nasional.

**Insany Fitri Nurqamar, S.E.,M.M.**

Ketua panitia Management Dynamic Conference ke - 8  
Universitas Hasanudin



- Render, B., Ralph M. Stair, J. & Hanna, M. E., 2012. *Quantitative Analysis for Management*. 11th ed. New Jersey: Prentice Hall.
- Saaty, R. W., 1987. The Analytic Hierarchy Process—What It Is and How It Is Used. *Mathematical Modelling*, 9(3-5), pp. 161-176.
- Saaty, T. L., 2008. Decision Making with The Analytic Hierarchy Process. *International Journal of Services Sciences*, 1(1), pp. 83-98.
- Santos, M. d., Costa, I. P. d. A. & Gomes, C. F. S., 2021. Multicriteria Decision-Making in The Selection of Warships: a New Approach to the AHP Method. *International Journal of The Analytic Hierarchy Process*, 13(1), pp. 147-169.
- Sebastian-Coleman, L., 2013. *Measuring Data Quality for Ongoing Improvement*. Waltham: Morgan Kaufmann-Elsevier.
- Sunarti, et al., 2018. Comparison TOPSIS and SAW Method in The Selection of Tourism Destination in Indonesia. *Third International Conference on Informatics and Computing*, pp. 1-6.
- Vafei, N., Ribeiro, R. A. & Camarinha-Matos, L. M., 2018. Selection of Normalization Technique for Weighted Average Multi-Criteria Decision Making. *IFIP Advances in Information and Communication Technology*, Volume 521, pp. 43-52.
- Warren, C. S., Reeve, J. M. & Duchac, J. E., 2009. *Accounting*. 23rd ed. Mason: South-Western.
- West, M., 2011. *Developing High Quality Data Models*. Burlington: Morgan Kaufmann-Elsevier.
- Widianta, M. M. D., Rizaldi, T., Setyohadi, D. P. S. & Riskiawan, H. Y., 2018. Comparison of Multi-Criteria Decision Support Methods (AHP, TOPSIS, SAW & Promethee) for Employee Placement. *Journal of Physics: Conference Series*, Volume 953.

**ID25799**

**The Influence Of Customer Relationship Management On  
Customer Loyalty And Impact On Business Strategies PT. Bank  
Mandiri (Persero) Tbk.**

Muhammad Mihdar Edy

Hasanuddin University, Makassar, Indonesia

Email : edymihdar@gmail.com

### **Abstract**

*Company currently must begin to focus on delivering value and increase customer loyalty. The research goals are to test whether there is influence of Customer Relationship Management (CRM) to Customer Loyalty and to test how much influence Customer Relationship Management (CRM) to Customer Loyalty. To implement these objectives, a data collection technique through a questionnaire was used. The analysis technique used is the validity and reliability test, path analysis and T test. The results of the study found that commitment had significant influence on trust, communication had no significant effect on trust, conflict handling had no effect and had no significant effect on trust, commitment had no effect and had no significant effect on loyalty, communication had a significant effect on loyalty, conflict handling had no significant effect on loyalty, trust has a significant effect on loyalty and customer relationship management had a significant effect on loyalty.*

*Keywords: Customer Relationship Management, Commitment, Customer Loyalty, Trust*

### **Abstrak**

*Perusahaan saat ini harus mulai fokus dalam memberikan nilai dan meningkatkan loyalitas pelanggan. Tujuan penelitian adalah untuk menguji apakah ada pengaruh Customer Relationship Management (CRM) terhadap Loyalitas Pelanggan dan untuk menguji seberapa besar pengaruh Customer Relationship Management (CRM) terhadap Loyalitas Pelanggan. Untuk mengimplementasikan tujuan tersebut maka digunakan teknik pengumpulan data melalui kuesioner. Teknik analisis yang digunakan adalah uji validitas dan reliabilitas, analisis jalur (path analysis) serta Uji T(Test). Hasil penelitian menemukan bahwa komitmen berpengaruh signifikan terhadap kepercayaan, komunikasi berpengaruh tidak signifikan terhadap kepercayaan, penanganan konflik tidak berpengaruh dan tidak signifikan terhadap kepercayaan, komitmen tidak berpengaruh dan tidak signifikan terhadap loyalitas, komunikasi berpengaruh signifikan terhadap loyalitas, penanganan konflik berpengaruh tidak signifikan terhadap loyalitas, kepercayaan berpengaruh signifikan terhadap loyalitas dan Customer Relationship Management (CRM) berpengaruh signifikan terhadap loyalitas.*

*Kata kunci : Customer Relationship Management, Komitmen, Loyalitas Nasabah, Kepercayaan*

## **1. Introduction**

The development of the business world in Indonesia is currently experiencing very rapid growth, both businesses engaged in the culinary and service sectors. The development of the economy as a whole is accompanied by developments in technology and science creating an increasingly fierce competition, both in domestic and international markets. Therefore companies are required to always be creative in order to see new views and define existing problems and be able to develop knowledge to win the competition (Appriyanti, Renny: 2006)

Especially in the world of banking in Indonesia, currently there is increasingly sharp competition between banks because banking is a business that operates in the world of services that is required to always provide the best of all actions taken. Competition in the banking world does not only come from within the country but also from abroad.

Bank Mandiri, one of which is a company engaged in the banking sector, the establishment of an independent bank started from the long journey of 4 (four) state-owned banks, namely the Indonesian Export Import Bank, Bank Dagang Negara, Bank Bumi Daya, and the Indonesian Development Bank. Established on October 2, 1998, Bank Mandiri is part of the banking restructuring program implemented by the Indonesian Government.

Bank Mandiri's performance growth cannot be separated from the role of technology in the company's business. Bank Mandiri has presented reliable digital banking solutions to customers through the Super App Livin' by Mandiri to provide a customer experience like branch services in the hand specified for retail customers as well as the Wholesale Digital Super Platform Kopra by Mandiri which provides digital single access services to wholesale customers.

This effort has also paid off, it was noted that since its launch in October 2021 until mid-2022 Livin' by Mandiri has been downloaded more than 14 million times. Also, the number of Livin' by Mandiri transactions until June 2022 (on a year to date basis) has also reached 881 million transactions with a value of more than Rp. 1,080 trillion, or nearly double the growth compared to the last June 2021 period.

As for wholesale customers, Kopra by Mandiri also played a major role in significantly increasing wholesale transactions. It was recorded that the number of Bank Mandiri wholesale transactions until the first semester of 2022 grew 72% yoy, penetrating 326 million transactions.

Bank Mandiri's flagship digital wholesale platform was also able to record a 137% increase in users from 23 thousand at the end of 2021 to 55 thousand at the end of June 2022. With a transaction value of IDR 8,053 trillion, growing 29% YoY in the first semester of 2022. This consistent digital acceleration has also succeeded in increasing Bank Mandiri's low-cost funds ratio (CASA) to 75% in the second quarter of 2022. ([www.bankmandiri.co.id](http://www.bankmandiri.co.id))

One of the benchmarks for the success of a bank depends on customer trust. The more people believe, the more funds are collected and played back by achieving maximum profitability. In a situation with a tight level of competition, customers often do not have loyalty to a bank because of the large number of offers given to customers and the customer will always choose the offer that is most profitable for him. So loyalty is the main key that provides a competitive advantage for the company because it has strategic value for the company so as not to turn to other companies (Chan 2003: 34)

Company currently must begin to focus on delivering value (value) and increase customer loyalty. Loyalty means consumers returned again and again to conduct business transactions (purchases), although probably instead the company's product the best product on the market or have the lowest prices. This "irrational" consumer behavior's can be explained by a view that "good relations" (good relationships) which are established with the consumer, is the key to the success of a company in retaining customers.

Customer Relationship Management (CRM) is a business approach based on managing relationships with customers. CRM focuses more on what customers value, not on the products the company wants to sell. Through the implementation of CRM,



companies are expected to be able to build good communication and relationships with their customers so that in producing a product the company does not only sell and market a product with good quality or competitive prices but can also answer the desires and needs of consumers.

The relationship between CRM and loyalty is crucial because with CRM the bank is able to establish intimate relationships with its customers and then deliver various products or services that have differentiation and superior value in accordance with the needs and desires of customers (Kartajaya, 2007: 122). This is in accordance with research conducted by Sari, Daryanto and Saptono (2018) which states that CRM also has a significant positive effect on loyalty. However, there are differences in research results based on other research conducted by Victor, Jorie and Sumarauw (2015) stating that CRM has no effect on customer loyalty.

Broadly speaking, the reasons for customer relationship management to build customer loyalty are first, there is a paradigm shift, namely a product driven company to become a consumer driven company. The second reason is that every customer has different needs, so the company must be more sensitive to all complaints. Third, customers are everything because if there are no consumers, there is no business. Fourth, the costs of acquiring customers far outweigh the costs of retaining existing customers. The fifth reason is that in customer relationship management there is a database which is the main service weapon in providing information (Sinaga, 2006).

In previous research conducted by Hendra Sutanto (2005) entitled *Strategies for Building Customer Loyalty to Achieve Sustainable Competitive Advantage*, the results showed that brand reputation, customer satisfaction, and customer trust have a positive influence on customer loyalty.

From the description above it can be seen that loyalty is very important and profitable for the survival of a company. For this reason, companies must know whether maximizing the factors of bank commitment, bank communication, and handling customer complaints can be an effective strategy in increasing loyalty through customer trust.

## **2. Research Method**

The type of research that will be carried out in this study is predictive research. Predictive research is research that tries to explain what will happen from an existing phenomenon (Hartono 2004). In this study, researchers try to explain what will happen to Customer Relationship Management (CRM) on Customer Loyalty.

The study was conducted to produce data and information needed and related to what was written. To collect data and information needed, the authors use field research methods. This research was conducted to get primary data by visiting the object to be examined. The technique used is to use a questionnaire (questionare). The questionnaire is a data collection technique by distributing a list of questions directly to the research object so that the data that the author collects is completely in accordance with the actual situation during the study.

### **Definition of Variable Operationalization**

Definition of Operationalization of Variables is divided into operationalization of concepts, dimensions, and elements (Hartono 2004). Operationalization of concepts is to explain the characteristics of objects into observable elements that cause concepts to be measured and operational in research. The dimensions of a concept are parts of the object that indicate the main characteristics of the object object. Elements are behavior that can be observed and measured by a concept or dimension.

The variables in this study are Customer Relationship Management Variables are independent variables, namely variables affect customer loyalty consisting of several sub-variables including technology, people, processes, knowledge and insight. Each dimension is measured on a Likert scale with a scale of 4 points: (1) strongly disagree, (2) disagree, (3) agree, (4) strongly disagree. Customer loyalty variables are dependent variables, namely variables influenced by Customer Relationship Management consisting of several sub-variables including Word of Mouth, Reject Another and Repeat Purchasing. Each dimension is measured by a Likert scale with a scale of 4 points: (1) strongly disagree, (2) disagree, (3) agree, (4) strongly disagree.

### Conceptual Model

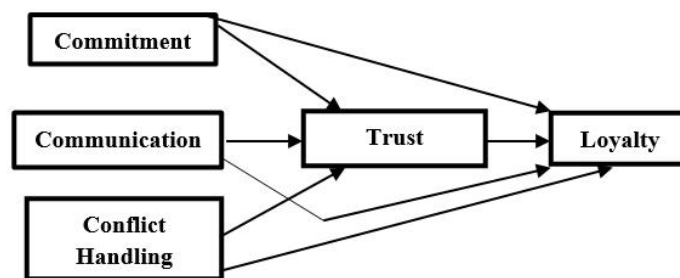


Figure 1. Conceptual Framework

### Research Location and Design

This study uses a quantitative approach, where the data comes from primary data collected through a questionnaire. The data obtained were analyzed using path analysis. Then the results will be described to describe empirical facts related to the relationship between variables, either directly or indirectly. The location of this research was conducted at PT. Bank Mandiri (Persero) Tbk Makassar.

### Population and Sample

The population of this research is the customers of PT. Bank Mandiri (Persero) Tbk. Makassar. The sample in this study the sampling technique used was accidental sampling. Accidental sampling is the determination of the sample  $n = 100$ . Based on coincidence, that is, anyone the researcher encounters can be used as a sample, if it is considered that the person who happened to be met is suitable as a data source (Mas'ud: 2004). The reason for using accidental sampling is due to a very large population with

high respondent activity, namely bank customers, so it is very appropriate to use accidental sampling.

### Method of collecting data

Data or supporting information in this study was obtained through distributing questionnaires to respondents by means of observation and interviews.

### Data analysis method

Methods of data analysis in this study using path analysis methods using SPSS 25 for windows software which consists of validity, reliability, and path analysis.

## 3. Research Result

### Prerequisite Evaluations

Corrected item-total correlation for each statement indicator has a value that is greater than the R Table value, namely 0.195, so all statement indicators considered valid. Apart from that, value cronbach's alpha Each variable has a number greater than 0.6 so that all variables are declared reliable to be used as a measuring instrument for the questionnaire instrument in this study.

Table. 1 Model I Path Coefficient  
Source: Primary Process Data, 2022

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5,472	1,410		3,882	,000
Commitment	,464	,141	,363	3,297	,001
Communication	,472	,180	,308	2,620	,010
Conflict Handling	,236	,129	,172	1,840	,069

a. Dependent Variable: Trust

It is known that the significance value of the variable X1 = 0.01 is smaller than 0.05, while the significance value of the variable X2 = 0.10 and X3 = 0.69 is greater than 0.05. These results conclude that the regression model I, namely the variable X1 has a significant effect on Y, while the variables X2 and X3 have no significant effect on Y.

Table 2. Path Coefficient Test Model I  
Source: Primary Process Data, 2022

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,767 <sup>a</sup>	,588	,575	2,099

Obtained the value of the correlation coefficient (R) of 0.588. This shows that the effect of X1, X2, and X3 on Y is 58.8% while the remaining 42.2% is the contribution of other variables not included in the study. Meanwhile, the value of e1 is obtained by the

formula  $e1 = \sqrt{1 - 0.588} = 0.641$ . Thus the path diagram for the structure model I is obtained as follows :

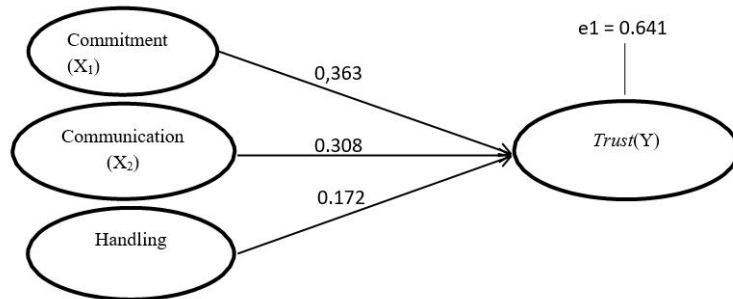


Figure 2. Diagrams of structure model

Based on the diagram above, it can be seen that the effect of variables X1, X2, and X3 on Y. The meaning of the diagram above can be explained as follows:

- Analysis of the effect of X1 (Commitment) on Y (Trust): it is known that the direct effect X1(Commitment) has on Y (Trust) is 0.363.
- Analysis of the influence of X2 (Communication) on Y (Trust): it is known that the direct effect of X2 (Commitment) on Y (Trust) is 0.308.
- Analysis of the effect of X3 (Conflict Handling) on Y (Trust): it is known that the direct effect X2 (Conflict Handling) gives to Y (Trust) is 0.172.

Table 3. Pathway Hypothesis Test I

Source: Primary Process Data, 2022

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,472	1,410		3,882	,000
	Commitment	,464	,141	,363	3,297	,001
	Communication	,472	,180	,308	2,620	,010
	Conflict Handling	,236	,129	,172	1,840	,069

The t test results show that the influence of each variable of commitment, communication, and conflict handling on trust can be seen from the t-count and the level of significance (probability). The commitment variable has a tcount of 3,297 > 1,983 and a commitment significance value of 0.001 < 0.05 so that Ha is accepted and Ho is rejected. Communication variable has a tcount of 2.620 > ttable 1.983 and a communication significance value of 0.10 > 0.05 so that Ha is rejected and Ho is accepted. The Conflict Handling variable has tcount 1,840 < ttable 1,983 and the Conflict Handling significance value of 0.069 > 0.05 so that Ha is rejected and Ho is accepted. Thus, the Commitment variable has a significant effect on trust, the Communication variable has no significant effect on trust and the Conflict Handling variable has no effect and is not significant for trust.

Table 3. Path Coefficient Model II

	Unstandardized Coefficients	Standardized Coefficients		
--	-----------------------------	---------------------------	--	--

Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-,790	1,485		-,532	,596
	Commitment	,007	,146	,006	,050	,960
	Komunikasi	,508	,183	,338	2,780	,007
	Conflict Handling	,292	,128	,217	2,280	,025
	Trust	,298	,100	,304	2,981	,004

Source: Primary Process Data, 2022

It is known that the significance value of the three variables, namely  $X1 = 0.960$ ,  $X2 = 0.007$ ,  $X3 = 0.25$ , and  $Y = 0.004$ , where the variables  $X2$  and  $Y$  are less than  $0.05$ , while the variables  $X1$  and  $X3$  are greater than  $0.05$ . These results conclude that regression model II, namely variables  $X2$  and  $Y$  have a significant effect on  $Z$ , while variables  $X1$  and  $X3$  do not have a significant effect on  $Z$ .

Table 4. Path Coefficient Test Model II  
Source: Primary Process Data, 2022

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,769 <sup>a</sup>	,592	,575	2,056

Obtained the value of the correlation coefficient ( $R$ ) of  $0.592$ . This shows that the effect of  $X1$ ,  $X2$ ,  $X3$  and  $Z$  on  $Y$  is  $59.2\%$  while the remaining  $40.8\%$  is a contribution from other variables not included in the study. Meanwhile, the value of  $e1$  is obtained by the formula  $e1 = \sqrt{1 - 0.592} = 0.638$ . The path diagram for the structure model II is obtained as follows:

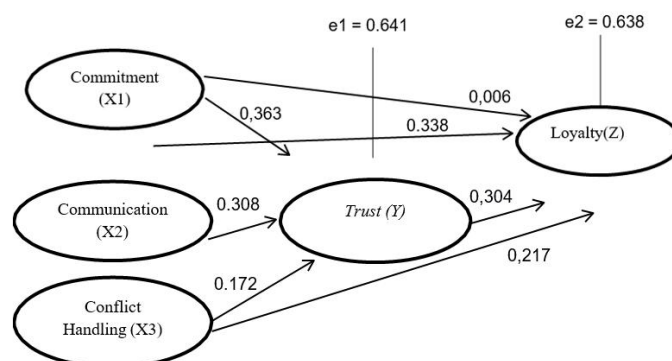


Figure 3. Path diagram for the structure model II

Based on the diagram above, it can be seen that the effect of variables  $X1$ ,  $X2$ , and  $X3$  on  $Z$ . The meaning of the diagram above can be explained as follows:

- Analysis of the influence of  $X1$  (Commitment) through  $Y$  on  $Z$ : it is known that the direct effect that  $X1$  (Commitment) gives to  $Z$  (Loyalty) is  $0.006$ . While the indirect effect of  $X1$  (Commitment) through  $Y$  to  $Z$  is the multiplication of the beta value  $X1$  to  $Y$  with the beta value of  $Y$  to  $Z$ , namely:  $0.363 \times 0.304 = 0.110$ . Then the total effect given by  $X1$  to  $Z$  is the direct effect plus the indirect effect, namely  $0.006 + 0.110 = 0.116$ . Based on the results of this calculation, it is known that the direct effect

value is 0.006 and the indirect effect is 0.110, which means that the value of the direct effect is smaller than the indirect effect, this result shows that indirectly X1 has no significant effect on Z.

- b. Analysis of the influence of X2 (Communication) through Y on Z: it is known that the direct effect that X2 (Communication) has on Z (Loyalty) is 0.338. While the indirect effect of X2 (Communication) through Y on Z is the multiplication of the beta value X2 to Y with the beta value of Y to Z, namely:  $0.308 \times 0.304 = 0.093$ . Then the total effect that X2 gives to Z is the direct effect plus the indirect effect, namely  $0.338 + 0.093 = 0.431$ . Based on the results of this calculation, it is known that the value of the direct effect is 0.338 and the indirect effect is 0.431, which means that the value of the direct effect is smaller than the indirect effect. This result shows that directly X2 through Y has a significant effect on Z.
- c. Analysis of the effect of X3 (Conflict Handling) through Y on Z: it is known that the direct effect X3 (Conflict Handling) has on Z (Loyalty) is (0.217). While the indirect effect of X3 (Conflict Handling) through Y on Z is the multiplication of the beta value X3 to Y with the beta value of Y to Z, namely:  $0.172 \times 0.304 = 0.052$ . Then the total effect given by X2 on Z is the direct effect plus the indirect effect, namely  $(0.217 + 0.052 = 0.269)$ . Based on the results of this calculation, it is known that the value of the direct effect (0.217) and the indirect effect is 0.052 which means that the value of the direct effect is greater. Compared with the indirect effect, these results indicate that directly X3 through Y has no significant effect on Z. Analisis pengaruh Y (Loyalitas) terhadap Z: Analisis of the effect of Y (Loyalty) on Z: it is known that the direct effect Y (Loyalty) has on Z (Loyalty) is 0.304.

Table 5. Pathway Hypothesis Test Model II

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	1 (Constant)	-,790	1,485		
Commitment	,007	,146	,006	,050	,960
Communication	,508	,183	,338	2,780	,007
Conflict Handling	,292	,128	,217	2,280	,025
Trust	,298	,100	,304	2,981	,004

Source: Primary Process Data, 2022

The t test results show that the influence of each variable commitment, communication, job characteristics, conflict handling and trust in loyalty can be seen from the tcount and the level of significance (probability). Commitment variable has a tcount of 0.50 <ttable 1.983 and a commitment significance value of 0.960> 0.05 so that Ha is rejected and Ho is accepted. Communication variable has tcount 2.780> ttable 1.983 and communication significance value 0.007 <0.05 so that Ha is accepted and Ho is rejected. The Conflict Handling variable has tcount 2,280> ttable 1,983 and the Conflict Handling significance value is 0.025 <0.05 so that Ha is accepted and Ho is rejected. The trust variable has tcount 2,981> ttable 1,983 and the trust significance value is 0.004 <0.05 so that Ha is accepted and Ho is rejected. Thus, the Commitment variable has no



effect and is not significant towards Loyalty, the Communication variable has a significant and significant effect on Loyalty, the Conflict Handling variable has no significant effect on Loyalty and the Trust variable has an effect and is significant on Loyalty.

#### **4. Discussion**

##### **The Effect of Commitment on Customer Trust**

The results of the data analysis of research that have been carried out show that commitment has a significant effect on customer trust, where the significance value obtained is  $0.001 < 0.05$ . This indicates that Bank Mandiri customers can provide guarantees for the products offered, by providing guarantees for the products offered, customers will feel a higher level of confidence in saving at Bank Mandiri. On the one hand, Bank Mandiri offers personalized services to meet customer needs, in that way customers will feel more appreciated and have their own value towards an independent bank which will increase their trust. Bank Mandiri is also very flexible when there is a change service and is also able to fulfill the promise of every product offered to customers, therefore customers believe that if there are problems with Bank Mandiri services, Bank Mandiri can anticipate it directly.

##### **Effect of Communication on Customer Trust**

The results of the data analysis of research conducted on Bank Mandiri customers show unfavorable results, where the significance value obtained is  $0.10 > 0.05$ , which means that communication has no significant effect on trust. According to respondents from the research results by providing precise and accurate information, providing information if there are new banking services and Bank Mandiri makes and fulfills its promises, it is indicated that it has not been able to maximize customer trust because even though Bank Mandiri delivers the right information and delivers if there are products new ones but from the customer side there may be some who have not received the information provided by Bank Mandiri, from the results of the observations made it appears that the information provided by the Mandiri bank is not all the services that have just been presented at each of the existing branches and it may some respondents did not see this information. Other observations were also found during the communication research that occurred between PT. Bank Mandiri Tbk as the main savings issuer with the main savings customer is more of a one-way communication, because the one actively communicating is the bank, whereas if there is no information that needs to be known, the customer rarely communicates using existing facilities. In addition, customers prefer to communicate directly, namely by meeting face to face with the company. Robben (2008) says that communication is a behavior activity or activity to deliver messages or information about a complaint or feeling, delivering good and honest information will create a sense of trust and loyalty to a service or item provided or offered.

##### **The Effect of Conflict Handling on Customer Trust**

The results of data analysis of research conducted on Bank Mandiri customers showed unfavorable results, where the significance value obtained was  $0.069 > 0.05$ , which means that conflict handling has no effect and is not significant to trust. Judging from the indicators according to the respondent, the conflict handling carried out by

independent banks in this case is to avoid potential conflicts, resolve conflicts before they become problems and discuss solutions with customers when problems arise, according to the respondents that researchers accept, they are not optimal. This occurs because the field findings of some respondents said that when the problem occurred, in this case, for example, the case of losing a balance from an ATM (Automated Teller Machine), independent banks were deemed not to be quick to handle this problem on the one hand, also in using EDC (Electronic Data Capture), some respondents said If the customer's funds are deducted but have not succeeded in the system, the customer must wait 1X24 hours for the refund and make customer trust less optimal.

### **The Effect of Commitment on Customer Loyalty**

Commitment is a desire to maintain a valued relationship. Commitment will be higher for each individual who believes that they receive more value from a relationship. When customers feel that Bank Mandiri can keep promises and customer trust, customers will have a high commitment to PT. Bank Mandiri Persero Tbk.

The results of the research data analysis that has been carried out show that commitment has no effect and is not significant on loyalty, where the significance value obtained is  $0.596 > 0.05$ . In this case, Bank Mandiri is considered unable to provide guarantees for some of its products. The findings in the field are because some customers have savings at several banks and the products produced have their respective advantages. Therefore, it can be indicated that customers are still moving around depending on their needs. Personalized service to meet customer needs, flexible when their services experience changes and able to fulfill promises about the products offered by Bank Mandiri are also not optimal because many other banks are competing and offering their products, making customers choose more than one bank to fulfill their needs. their needs and behavioral tendencies to switch to other banks.

### **Effect of Communication on Customer Loyalty**

According to research by Ndubisi (2007: 100), communication has a positive influence on loyalty. Communication in the context of relationship marketing means the act of maintaining relationships with customers, providing precise and accurate information, and communicating actively if problems arise. The foundation of a strong relationship can be established through effective communication. Through communication made by the Bank, customers can find out the conditions that are being experienced by the Bank. The emergence of a sense of belonging from the customer towards the Bank encourages the customer's desire not to move to a competing bank or in other words the customer will become more loyal. Communication has the meaning of the ability to provide precise and accurate information. Communication can be used as an interactive dialogue between the company and customers which includes program activities in savings that can be noticed by customers. For this reason, PT. Bank Mandiri needs to develop precise and accurate information in order to establish good relationships with customers.

The results of the research data analysis that have been conducted show that communication has a significant effect on loyalty, where the significance value obtained is  $0.007 < 0.05$ , meaning that the higher the communication, the higher the loyalty. This indicates that Bank Mandiri provides precise and accurate information to customers, by submitting precise and accurate information, customers feel that they have received special treatment which in turn can increase customer loyalty. Furthermore, Bank Mandiri is considered able to provide information if there is the latest banking service, customers judge with the right information with the latest services, customers can choose between other banks that do not provide the latest service information, therefore the information submitted by Bank Mandiri has greatly affected customer loyalty. and finally, Bank Mandiri is considered capable of making and fulfilling its promises to customers, according to customers the promises given to what is delivered to the Mandiri bank can be fulfilled which in turn creates customer loyalty.

### **The Effect of Conflict Handling on Customer Loyalty**

The results of the data analysis of the research that have been carried out show that conflict handling has an effect on loyalty, but not significant, where the significance value obtained is  $0.025 > 0.05$ .

The better the handling of customer conflicts will increase customer loyalty. The underlying logic of thought is that the customer is truly satisfied with Bank Mandiri's ability to handle complaints, will remain loyal to the company as indicated by the pattern of making transactions again, telling the goodness and excellence of the company to others, providing recommendations to others and using the product / new services required.

When customers have problems or are even slightly disappointed, large corporations quickly reveal themselves. Service restoration can also be handled very well when it is seen as an opportunity rather than a difficult choice. Customer complaints are an opportunity to strengthen relationships. The main reason why customers switch to other providers is dissatisfaction with the resolution of the problem. Complaints should be viewed as an opportunity to learn, improve service and find out what customers really want. These complaining customers are usually interested in giving the company the opportunity to put things right. This means that if the company handles complaints effectively, the company is more likely to stay in control and improve relationships which will have an impact on increasing customer loyalty (Bruce and Langdon: 2004). Customers who make complaints need to be taken seriously by Bank Mandiri because good conflict handling will increase competitiveness and increase profitability. Conversely, if the handling of conflicts is done poorly, the customer will be dissatisfied and will have an impact on the customer's intention to switch to other service providers who will tell the bad things they have experienced to others.

### **The Effect of Trust on Customer Loyalty**

The results of the research data analysis that have been conducted show that trust has a significant effect on loyalty, where the significance value obtained is  $0.004 < 0.05$ .

This finding at the same time strengthens the answers of respondents who show that bank Mandiri customer trust can increase customer loyalty by seeing significant results. From this study using indicators of trust suggests that according to respondents independent bank cares about the safety of the company's products so that it can increase customer loyalty, can provide trusted promises to customers, independent banks can provide quality and consistent service and are also able to fulfill the obligations they make to customers.

### **The Effect of Customer Relationship Management on Customer Loyalty**

From the significance value, a value of 0.002 ( $<0.05$ ) is obtained. This means that customer relationship management influences customer loyalty. Overall, the implementation of customer relationship management that has been carried out by PT Bank Mandiri (Persero) Tbk has been considered good by customers. Satisfaction and loyalty of customers (customers) is believed to be able to have a positive and significant impact on the continuity of the bank both in the short term and for the long term. Bank as one of the financial services sector, its performance will depend on the good or bad of the overall service to its customers. The better the service from a bank, the easier it is to gain loyalty and trust from its customers to carry out banking transactions.

### **5. Conclusion**

From the results of research that has been conducted at PT Bank Mandiri (Persero) Tbk, the authors can draw conclusions and try to provide suggestions that are expected to be useful and to be taken into consideration for companies in improving customer relationship management towards customer loyalty.

#### **Conclusion**

The hypothesis of this study, namely customer relationship management has an effect on customer loyalty, is accepted.

Overall, the implementation of customer relationship management that has been carried out by PT Bank Mandiri (Persero) Tbk has been considered good by customers. Satisfaction with performance and increasing the credibility of a bank will increase customer loyalty, and this is believed to be able to have a positive and significant impact on the sustainability of the bank both in the short term and for the long term.

From the results of the analysis of the coefficient of determination, it is known that there are other factors that affect customer loyalty. According to the assumptions of the researchers, other factors come from the reputation and quality of the banking company's performance.

#### **Suggestion**

Customer loyalty is a journey without end. Increasingly competitive banking business competition, technological excellence and improving the quality of human resources are factors that always drive dynamic changes in the banking sector in Indonesia. Such situations and conditions lead to no guarantee that customer loyalty in the banking sector will last long. Therefore, customer relationship management strategies

and activities must be able to offer a wide range of services to meet the specific needs of potential customers.

In developing the products and services offered, companies must consider the ever-changing needs of customers. The advantages that have been achieved so far still need to be developed and continuously refined for each company's product or service by adding various new service features to increase customer convenience in using banking transaction services at PT Bank Mandiri (Persero) Tbk.

### Reference

- Adi, Purwanto. (2006). Analisis Pengaruh Implementasi Relationship Marketing Di Sebuah Penyedia Jasa Internet Di Karanganyar Pada Kepuasan Pelanggan , Loyalitas Pelanggan dan Kualitas Pelayanan (Jurnal). Fokus Manajerial, Bandung
- Renny, A. (2006). Pengaruh Kreativitas karyawan terhadap pengembangan Inovasi Baru Bagi Perusahaan. Fokus Ekonomi: Jurnal Ilmiah Ekonomi 1.1
- Dewi, A., P. (2014). "Pengaruh Anggaran dan Komitmen Organisasi terhadap Kinerja Manajerial". Bandung.
- Buttle, F. (2004). Customer Relationship Managemenet Concept and Tools. Elsevier Ltd.
- Buttle, F. (2007). Customer Relationship Management (Terjemahan Arief Subianto), Bayumedia Publishing.
- Bruce, A. Ken L. (2004). Putting Customer First, Zeenith Publisher, Yogyakarta.
- Chan, S. (2003). Relationship Marketing, Inovasi Pemasaran Yang Membina Pelanggan Bertekuk Lutut. Cetakan Kedua. Jakarta: PT. Gramedia Pustaka Utama.
- Ellena, F. (2011). Analisis Pengaruh Kepercayaan, Komitmen, Komunikasi dan Penanganan Keluhan terhadap Loyalitas Nasabah. Fakultas Ekonomi. Univertsitas Diponegoro Semarang.
- Griffin, J. (2003). *Customer loyalty*. Jakarta: Erlangga.
- Gordon, I. (2002). *Best Practices: Customer Relationship Management*. Ivey Business Journal.
- Gujarati, D. (2006). Dasar-Dasar Ekonometrika. Jakarta: Erlangga.
- Hartono, J. (2004). *Metodologi Penelitian Bisnis*, BPFE-Yogyakarta.
- Kotler, P., Keller, Kevin, L. (2009), *Marketing Management 13<sup>th</sup> ed.* Prentice Hall, Pearson Educational International.
- Lawson et al. (2004). *The Impact of Customer Relationship Management on Customer Loyalty: The Moderating Role of Web Site Characteristics*. Journal of Computer-Mediated Communication.
- Mas'ud, F. (2004), *Survai Diagnosis Organisasional (Konsep dan Aplikasi)*. Badan Penerbit Universitas Diponegoro, Semarang.

- Ndubisi. (2007). "Relationship Marketing and Customer Loyalty". *Journal Of Marketing*.  
Oliver, Richard Y., 1999, "Whence Consumer Loyalty", *Journal of Marketing*.,  
Volume 63 Special Issue, pp. 33-44.
- Samuel, H. (2012). Customer Relationship Marketing Pengaruhnya Terhadap Kepercayaan Dan Loyalitas Perbankan Nasional, *Jurnal Manajemen Pemasaran* Vol. 7, No. 1, (April 2011, pp 33-41).
- Sari, N., P., Daryanto, D., H., Saptono, I., T.. (2018). Pengaruh *Customer Relationship Management* terhadap Kepuasan dan Loyalitas Nasabah PT Bank BNI. *Jurnal Aplikasi Manajemen dan Bisnis*, 4(1): 129- 137
- Sekaran, U. (2003). *Research Method for Business A Skill- Building Approach* 4<sup>th</sup> ed. New York: John Wiley and Sons, Inc.
- Sinaga, S. (2006). "Pengaruh *Customer Relationship Management* terhadap Loyalitas Konsumen". Bandung.
- Sutanto, H. (2005). "Strategi Membangun Loyalitas Pelanggan untuk Mencapai Keunggulan Bersaing yang Berkelanjutan (Studi Kasus pada Nasabah PT BCA Tbk Cabang Semarang).
- Tjiptono, F. (2001), *Manajemen Jasa*, Yogyakarta: Penerbit Andi Offset.
- Victor, C, Rotinsulu, J., J. , Sumarauw, J., S., B., (2015). Pengaruh *Customer Relationship Management* dan Kepercayaan terhadap Kepuasan serta Dampaknya terhadap Loyalitas Konsumen PT Bank BCA Tbk di Manado. *Jurnal EMBA*, 3(2): 671-683
- Wirawan, W. (2008). *Pengaruh Customer Relationship Management (CRM) Terhadap Loyalitas Pelanggan PT. Astra International Tbk.-Toyota (AUTO 2000) di Kota Bandung*. Tidak dipublikasikan.

<https://www.bankmandiri.co.id/>

**ID25800**

## **ANALISIS PENGUKURAN KINERJA MANAJEMEN RANTAI PASOK DENGAN METODE SUPPLY CHAIN OPERATION REFERENCE (SCOR)**

Herliana<sup>1</sup>, Sumardi<sup>2</sup>, Muhammad Sobarsyah<sup>3</sup>

<sup>1,2,3</sup> Hasanuddin University

Jl. Perintis Kemerdekaan Km.10 Tamalanrea, Makassar Sulawesi Selatan