

THE EFFECT OF THE IMPLEMENTATION OF CUSTOMER RELATIONSHIP MANAGEMENT, INCREASING EXPERIENTIAL MARKETING, AND THE APPLICATION OF RELIGIOSITY ON THE LOYALTY OF DIVERSIFICATION SAVINGS CUSTOMERS OF BANK NAGARI SYARIAH OLO PADANG BRANCH

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Abstract

This study aims to determine the influence of the Implementation of Customer Relationship Management, Increasing Experiential Marketing, and the Application of Religiosity on the Loyalty of Bank Nagari Syariah Diversification Savings Account Olo Padang Branch. The sampling technique uses a *sampling* technique, using the Slovin formula so that a sample of 97 people was obtained. The *Customer Relationship Management* variable (X1) with a *t*cal value of 2.365 and a value of (Significant = 0.016 < 0.05) with (df= n-k, then n= number of respondents, k= number of research variables) df= 97-4=93, then a table of 1.661 was obtained. This means that H1 is accepted, so it can be concluded that *Customer Relationship Management* has a positive and significant effect on the customer loyalty of Bank Nagari Olo Padang Branch. The *Experiential Marketing* variable (X2) with a *t*cal value of 1.890 and a value of (Significant = 0.047 < 0.05) with (df= n-k, then n= number of respondents, k= number of research variables) df= 97-4=93, then a table of 1.661 was obtained. This means that H2 is accepted, so it can be concluded that *Experiential Marketing* has a positive and significant effect on Customer Loyalty of Bank Nagari Syariah Olo Padang Branch. The Religiosity variable (X3) with a *t*cal value of 2.258 and a value of (Significant = 0.011 < 0.05) with (df= n-k, then n = number of respondents, k = number of research variables) df= 97-4=93, then a table of 1.661 was obtained. This means that H3 is accepted, so it can be concluded that *Customer Relationship Management* has a positive and significant effect on the Customer Loyalty of Bank Nagari Syariah Olo Padang Branch. The F test is known that the value of *f*cal is 5.751 > from the *f*table 2.70 and the significance of *f* = 0.006 < 0.05, meaning that H4 is accepted. It can be said that the Implementation of Customer Relationship Management, Increasing Experiential Marketing, and the Implementation of Religiosity have a positive and significant effect on the Customer Loyalty of Bank Nagari Syariah Diversified Savings Account Olo Padang Branch. This means that the variables of Customer Relationship Management Implementation, Increasing Experiential Marketing, and Implementation of Religiosity can explain the variable of Customer Loyalty of Bank Nagari Syariah Diversification Savings Bank Olo Padang Branch, by 22.4%. The remaining 77.6% was explained by other variables that were not observed in this study.

Keywords: *Customer Relationship Management, Experiential Marketing, Religiosity*

1. INTRODUCTION

Loyalty comes from the word loyal which means loyal, loyalty is basically loyalty, devotion and trust that will be directed to a person or institution, in which there is a sense of love and responsibility to try to provide the best service and behavior. According to Griffin in Hurriyati (2019), customer loyalty is based on the act of continuing to purchase products or services from the company as. Griffin (2002) which measures loyalty with the following aspects (1) *Repeat purchase*, is a repeated purchase by someone who is satisfied with a product,

(2) *Refers other* (other product recommendation), is a condition where a customer helps recommend products to others, (3) Makes purchases outside the product, (4) *Demonstrates and Immunity to the full of competition* shows immunity from competitors, loyal customers are not easy to turn to other products even though there are promising promotions. This diversification is a special savings made by Bank Nagari Syariah to meet the achievement of account targets. Various kinds of products offered from Bank Nagari Syariah are diversified savings such as Qurban Savings, Umrah Savings and Junior Savings. Customer satisfaction concerns what the customer expresses about his perception and expectations of the banking services obtained from the Bank. Meanwhile, Loyalty is related to what customers do after interacting in a banking service process. Customer loyalty is the pinnacle of achievement for banking business people. According to Siswadhi (2022), there are 2 factors that affect Customer Loyalty, namely service quality and trust.

2. Literature Review

Customer loyalty is a commitment and a positive impression of customers towards brands, stores, suppliers and services and can be reflected through consistent repurchases. The concept of customer loyalty is understood as a combination of profitable customer attitudes and behaviors or buybacks according to Ceta Indra Lesmana, (2020). One of the key keys in marketing today, customer experience will undoubtedly prove a top priority in future research. Another way that companies can do to face competition is to build customer loyalty by strengthening the brand, creating uni service through honesty, truthfulness and trustworthiness, improving product quality according to Ceta Indra Lesmana, (2020).

2.1 Customer Relationship Management

Customer Relationship Management (CRM) is a business approach that focuses on managing and managing relationships with customers according to Fandra Dikhi Januardani, (2023). Customer satisfaction is one of the factors that affect customer loyalty, where satisfied customers have a great opportunity to return to using products or services and become loyal customers. When satisfaction increases through maximum service and a good CRM program, customer loyalty will also increase (Omoregie et al, 2019).

2.2 Experiential Marketing

According to Febrianti and Keni (2020), *Experiential marketing* is a marketing concept that aims to form loyal customers through emotional touch and communicate positive emotions about a strong product or service so that customers feel comfortable when using a product or service. The results of this research are supported by research conducted by Febrianti and Keni (2020) which shows that experiential marketing results affect satisfaction. This means that the better experiential marketing in a company, the more customer satisfaction will also increase.

2.3 Religiosity

Religiosity is the practice of belief, and the consequences of the action of religious practice belief. According to Ahmad, (2022) there are 5 (five) dimensions of religiosity that can be used as a measuring tool to determine the level of religiosity of a person, namely belief (ideological), worship or religious practice (ritualistic), appreciation (experiential), practice (consequential), religious knowledge (intellectual).

3. METHODS

The research method used in this study is a quantitative method with quantitative techniques. The population in this study is all customers of Bank Nagari Syariah Olo Padang Branch, with the sample used in this study being slovin, which is by using the entire population as a sample of 97 orang.ini

4. RESULTS

The sample in this study is 97 people who are respondents in this study. The sample in this study is all customers of Bank Nagari Syariah Olo Padang Branch, in this study the respondents are divided into several characteristics. From these respondents, a description of the respondents can be made as follows:

Table 1 : Characteristics of Respondents

Data	Frequency	Percentage (%)
Gender		
Download	29	29,89
Woman	68	70,10
Age		
17-25 years old	11	11,34
26-30 years old	24	24,74
31-35 years old	33	34,02
36-40 years old	10	10,30

From Table 1. It is known that 97 Bank Nagari Syariah customers who are the most respondents are 68 women, a percentage of 70.10% while 29 men, 29.89%. 1 respondent

The most were at the age of 31-35 years, 34.02% or 33 respondents, aged 17-25 years, 11.34% or 11 people respondents, age 26-30 years, 24.74% or 24 respondents, age 36-40 years, 10.30% or 10 people Respondents, aged 41-45 years, 14.43% or 14 respondents, aged 45-65 years, 5.15% or 5 respondents.

4.1 Validity test

For validity, it is used to measure whether the questionnaire is effective. A study is called valid if the questionnaire questions tell something about what the questionnaire wants to measure. Calculate to compare the value of r-count (correlations item-total correlations) and r-table, then a validity test is used. Suppose r calculates > r table (sig 0.05) the question is declared valid. To see the table, see row N-2. According to Sugiyono (2019:286) the validity test is used to measure the correlation of each question with a total score using the following formula:

Table 2: Validity test

Variable	R-value	R-table	Information
Y1	0,717	0,361	Valid
Y2	0,761	0,361	Valid
Y3	0,632	0,361	Valid
Y4	0,821	0,361	Valid
Y5	0,820	0,361	Valid
Y6	0,319	0,361	Invalid
(Customer Loyalty)			
X1	0,492	0,361	Valid
X1	0,651	0,361	Valid
X1	0,412	0,361	Valid
X1	.0,407	0,361	Valid
X1	0,572	0,361	Valid
X1	0,642	0,361	Valid
X1	0,365	0,361	Valid
X1	0,414	0,361	Valid
(CRM)			
X2	0,870	0,361	Valid
X2	0,652	0,361	Valid
X2	0,870	0,361	Valid
X2	0,470	0,361	Valid
X2	0,655	0,361	Valid
X2	0,470	0,361	Valid
X2	0,487	0,361	Valid
X2	0,610	0,361	Valid
X2	0,652	0,361	Valid
X2	0,846	0,361	Valid
(Experiential Marketing)			
X3	0,624	0,361	Valid
X3	0,817	0,361	Valid
X3	0,796	0,361	Valid
X3	0,742	0,361	Valid
X3	0,804	0,361	Valid
X3	0,706	0,361	Valid
(Religiosity)			

Source: Processed Data 2013

From table 2 above, it can be seen that all items are marked positively and the r -value $> r$ -table, then it can be concluded that all items are valid. It is evidenced by the magnitude of the r -value compared to the R -table, so that the statement in this study is worthy of use and acceptance.

4.2 Reliability Test

Reliability shows the understanding that an instrument can be trusted to be used as a data collection tool because the instrument is good. This test is performed to determine whether the measuring instrument will obtain consistent and consistent measurements if the measurements are repeated. By knowing the value of Cronbach's alpha from 2 different variables. Independent variables (product, price, promotion, distribution), and dependent variables (consumer decisions), with a reliability value of 0.6 are classified as poor.

Table 3: Reliability Test

Variable	Cronbach's Alpha	Information
Variable		
Customer Loyalty (Y)	0,872	Reliable
Customer Relationship Management (X1)	0,788	Reliable
Experiential Marketing (X2)	0,900	Reliable
Application of Religiosity (X3)	0,901	Reliable

From the above, all reliable questions are concluded. Based on the results of Cronbach alpha, all reliable variables > 0.6 ($n=30$ $r_{table}=0.6$). These variables are then said to be authoritative if their values help control and consistently respond to surveys that are sent periodically.

4.3 Multicollinearity Test

One of the requirements for using multiple regression analysis is the multicollinearity test. The multicollinearity test is used to find out if the independent variables are related. The multicollinearity test is a test used to determine the presence or absence of multicollinearity between independent variables. If there is multicollinearity, one of these variables is eliminated from the equation.

Table 4: Multicollinearity Test

Type	Collinearity Statistics	
	Tolerance	VIF
<i>Experiental Marketing</i> (X2)	0,974	1,027
Application of Religiosity (X3)	0,973	1,028
<i>CRM</i> (X1)	0,952	1,050

The results of data processing of multicollinearity test, tolerance values for *CRM*, *Experiental Marketing* and Religiosity variables > 0.1 , and VIF (Variance Inflation Factor) values for all independent variables are known < 10 . This means that there is no significant relationship between the independent variables. Therefore, it can be concluded that there are no cases of multicollinearity in the research data, and there are no cases of multicollinearity between independent variables, so that multiple linear regression data can be handled.

4.4 Autocorrelation test

The autocorrelation test was carried out by the Durbin-Watson test (D-W) at the level of $\alpha = 5\%$. When D-W is between -2 to +2, there is no autocorrelation

Table 5: Autocorrelation test results

Type	Durbin - Watson
1	1,771

It can be seen that the Durbin Watson value is 1.771 from the Durbin-Watson value between -2 to +2, so there is no autocorrelation.

4.5 Hypothesis testing

A. Determination Coefficient

The determination coefficient is useful when you want to see the influence of the independent variable on the bound variable. From what can be seen how much influence the implementation of *Customer Relationship Management*, *Increasing Experiental Marketing* and the implementation of Religious Religion at Bank Nagari Syariah Olo Padang Branch:

Table 6: Determination Coefficient Test Results

Type	R Square
1	.763

a. Dependent Variable: Purchase Decision

B. Partial Test (t)

The t-test was used to test the effect of each independent variable on the dependent variable. The criteria for this t-test is that if $t_{\text{counts}} > t_{\text{table}}$ and $\text{sig} < 0.05$, then H_a is accepted and H_o is rejected. If $t_{\text{counts}} < t_{\text{table}}$ and $\text{sig} > 0.05$, then H_a is rejected and H_o is accepted.

Type	B	T	Sig
(Constant)	2,815	6,036	0,000
CRM (X1)	0,023	2,365	0,016
Experiential Marketing(X2)	0,033	1,890	0,047
Application of Religiosity (X3)	0,072	2,258	0,011

C. Simultaneous Test (Test F)

The F-test was used to test the influence of independent variables on the results of data processing of dependent variables simultaneously. Using the ANOVA table, the calculated F value can be seen in the following table:

Type	F	Sig.
1	5,751	0,006

If $F_{\text{calung}} > F_{\text{table}}$, H_1 is accepted and vice versa, if $F_{\text{calung}} < F_{\text{table}}$, then H_1 is rejected. Based on table 4.18, the value of $F_{\text{cal}} > F_{\text{table}}$ or $5.751 > 2.70$ was obtained with a significant value of ($\text{sig}=0.006<0.05$). This means that jointly or simultaneously the variables of CRM implementation, *increasing experiential marketing* and the application of religiosity to the loyalty of savings customers of Bank Nagari Syariah Diversification Olo Padang Branch.

5. DISCUSSION

The Influence of CRM on Customer Loyalty of Bank Nagari Syariah Diversification Olo Padang Branch.

The *CRM variable* where the value of $t_{is\ calculated}$ is 2.365 and the value of $df=97-4=93$ ($sig=0.016 < 0.05$) produces t_{table} 1.661, where $t_{is\ calculated} > t_{table}$ or $2.365 > 1.661$. This means that H_1 is accepted. From this, it is known that *CRM* has a positive and significant effect on Customer Loyalty of Bank Nagari Syariah Olo Padang Branch.

The Influence of *Experiential Marketing* Affects Customer Loyalty of Bank Nagari Syariah Diversification Olo Padang Branch.

The *Experiential Marketing variable* where the value $t_{is\ calculated}$ 1.890 with the value $df = 97-4 = 93$ ($sig= 0.047 < 0.05$) produces a table t of 1.661, calculated $> t_{table}$ or $1.890 > 1.661$. This means that H_2 is accepted. From this, it is known that *Experiential Marketing* has a positive and significant effect on the Customer Loyalty of Bank Nagari Syariah Olo Padang Branch

The Effect of the Implementation of Religiosity Affects the Loyalty of Diversified Customers of Bank Nagari Syariah Olo Padang Branch.

The Religiosity variable where the value of $t_{is\ calculated}$ 2.258 with the value of $df = 97-4 = 93$ ($sig= 0.011 < 0.05$) produces a table t of 1.663, calculated $> t_{table}$ or $2.258 > 1.661$. This means that H_2 is accepted. From this, it is known that religiosity has a positive and significant effect on Customer Loyalty of Bank Nagari Syariah Olo Padang Branch.

6. CONCLUSION

The conclusion of the analysis is that there is a positive and significant influence of CRM variables on customer loyalty of Bank Nagari Syariah Olo Padang Branch. This can be interpreted as the effective implementation of *Customer Relationship Management* (CRM) can increase the level of customer loyalty in the branch. With the result of T_{thical} being greater than the T_{table} , the alternative hypothesis (H_1) is accepted.

The conclusion of the analysis is that there is a positive and significant influence of the *Experiential Marketing* variable on customer loyalty of Bank Nagari Syariah Olo Padang Branch. This indicates that efforts in implementing experiential marketing effectively can increase the level of customer loyalty in the branch. With the value of T_{count} exceeding the value of the T_{table} , an alternative hypothesis (H_2) is acceptable

The conclusion of the analysis is that there is a positive and significant influence of the Religiosity variable on customer loyalty of Bank Nagari Syariah Olo Padang Branch. This shows that the level of religiosity of customers has a strong relationship with their level of loyalty to the Islamic bank. With the calculated t -value exceeding the t -value of the table, the alternative hypothesis (H_3) is acceptable.

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