



## The Influence of Customer Relationship and Reference Groups on Customer Loyalty and Customer Satisfaction as Intervening Variables at Pt Bank Syariah

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**Abstract.** *PT Bank Syariah Indonesia has become one of the banking companies which currently has problems that have reduced public distrust. Therefore, this study will look for the influence of customer relationships and reference groups on customer loyalty and customer satisfaction as intervening variables at PT Bank Syariah. Collecting data in this study using quantitative methods. The results of the research show that Customer Relationship has a very large influence on Customer Loyalty. Likewise, Reference Groups also have a very significant influence on Customer Loyalty. So it can be said that Customer Relationship and Reference Groups are very important to be maintained by Pt. Islamic Bank.*

**Keyword :** *Customer Relationship, Reference Groups, Customer Loyalty And Customer Satisfaction, PT. Bank Syariah*

**Abstrak.** PT Bank Syariah Indonesia menjadi salah satu perusahaan perbankan yang saat ini memiliki permasalahan yang menurunkan ketidakpercayaan masyarakat. Oleh karena itu, penelitian ini akan mencari pengaruh hubungan nasabah dan kelompok referensi terhadap loyalitas nasabah dan kepuasan nasabah sebagai variabel intervening di PT Bank Syariah. Pengumpulan data dalam penelitian ini menggunakan metode kuantitatif. Hasil penelitian menunjukkan bahwa Customer Relationship memiliki pengaruh yang sangat besar terhadap Loyalitas Pelanggan. Demikian pula dengan Kelompok Referensi juga memiliki pengaruh yang sangat signifikan terhadap Loyalitas Pelanggan. Sehingga dapat dikatakan bahwa Customer Relationship dan Reference Groups sangat penting untuk dipertahankan oleh Pt. Bank Islam.

**Kata Kunci :** Hubungan Pelanggan, Kelompok Referensi, Loyalitas Pelanggan Dan Kepuasan Pelanggan, PT. Bank Syariah

**Introduction**

PT Bank Syariah Indonesia, Tbk is a bank resulting from a merger between PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri and PT Bank BNI Syariah. Based on a survey conducted by Katadata (2023) it is known that Bank Syariah Indonesia (BSI) is the most widely used Islamic bank in Indonesia. However, on May 8 2023, it was discovered that the mobile banking application owned by Bank Syariah Indonesia or what is called BSI Mobile had experienced interference and was known to be caused by a cyber attack which allowed the system to be locked and exposed to ransomware. Based on data in the BSI sustainability report, they found there were over a thousand cybercrime threats in 2022, none of which were ransomware attacks. As well as in the past few days it was found that as many as 15 million BSI customer data were allegedly leaked or hacked by a group of hackers carrying out ransomware attacks (Tempo, 2023; Amal et al., 2022). This led to the emergence of many complaints from the bank's customers.

Customer loyalty is a description of the customer's commitment to make consistent repeated purchases of a brand or service even though situational and marketing influences can cause consumers to switch to other brands or services (Deng et al., 2010; Amin et al., 2021). The existence of this loyalty is important for companies because according to Kavaliauskiene and Leva (2014) increasing customer loyalty to a brand or service will increase the competitive advantage of the brand, service or organization. The longer the loyalty of a customer, the greater the profit that customers can get from the company (Griffin, 2010; Ade et al., 2018). Meanwhile, Saputra (2018) found that customer relationship factors, as explained in previous research, affect customer loyalty. Based on research conducted by Husnan & Akhtar (2016) stated that customer relationships have been proven to significantly affect the achievement of loyalty levels in Tehran. The importance of maintaining customer relationships will make the long-term sustainability of the relationship between the customer and the organization good (Jayachandran et al., 2005). For companies like banks, the existence of this customer relationship not only helps to maintain a more effective relationship between the customer and the bank, but also encourages management to implement appropriate customer-based strategies for the progress of the bank (Kocoglu and Kirmaci 2012; Ejaz et al., 2013; Omoge & Donaldson, 2016). Research conducted by Saputra (2018) & Siddiqi et al. (2018) found that customer relationships have an effect on customer loyalty.

Reference groups are one of the external factors whose influence as a source of information is important for ensuring customer loyalty. For customers it is very important to have a source of information that will be used as a reference in making purchasing decisions. Sources of information can come from the influence of family, majority of friends, membership groups and the environment around these customers (Jonarni et al., 2020; Purba et al., 2019). Reference groups are an important aspect in the study of consumer behavior, extensive research has shown that individuals often make consumption choices that are influenced by various reference groups (Jonarni et al., 2020; Siahaan et al., 2022). Research by Hidayatullah & Sosrohadi (2022) and Jonarni et al. (2020) found that reference groups have an effect on customer loyalty.

For the company, it is not only customer loyalty that needs to be improved, but also customer satisfaction is another important point that needs to be improved. Customers of a product must be satisfied, because if they do not get satisfaction from the product offered, they may leave the product and become customers of other competitors' products, this will cause a decrease in sales and in turn will reduce profits, even losses (Primary, 2015; Purba et al., 2018). Customer satisfaction with the company can arise because there is experience in transacting with the company so that it gives a positive reaction from customers (Kurniasari and Ernawati, 2012). Customer satisfaction will affect the attitude of subsequent customers after using or experiencing the product or service offered, therefore satisfied customers will repeat using the service offered (Wulansari and Widowati, 2022; Ingtyas et al., 2021). This is in line with the theory.

As for several studies that found a connection with the use of customer satisfaction as an intervening variable. It was found in Saputra's research (2018) which used the customer relationship variable in analyzing its effect on customer loyalty with customer satisfaction as the mediating variable. However, it is still rare to find research that applies the influence of reference groups to customer loyalty through customer satisfaction. Therefore, based on the background explanation above, this study will analyze the influence of customer relationships and reference groups on customer loyalty and customer satisfaction as intervening variables at PT Bank Syariah Indonesia Tbk Kisaran branch.

## **Literature Review**

### **Customer Loyalty**

Customer loyalty or customer loyalty according to Oliver (2014) is a commitment that is firmly held by customers to buy or prioritize a product in the form of goods or services consistently, this causes repeated purchases of the same brand, even though the customer gets a situational or marketing influences from competitors. to change to another brand. Meanwhile, according to Griffin (2010), customer loyalty is a consumer who is said to be loyal or loyal if the consumer shows regular buying behavior or there is a condition where consumers are required to buy at least twice within a certain time interval. Another definition stated by Tjiptono (2012), explaining customer loyalty is repurchasing solely involves purchasing the same particular brand repeatedly. According to Kotler and Keller (2016) customer loyalty is a deeply held commitment to repurchase or re-patronize a preferred product or service in the future, even though situational influences and marketing efforts have the potential to cause customers to switch.

### **Customer Satisfaction**

Tjiptono (2012), defines customer satisfaction (customer satisfaction) is the level of one's feelings after comparing the performance (or results) that customers feel compared to their expectations. While the definition of customer satisfaction according to Kotler and Armstrong (2012), explains customer satisfaction (customer satisfaction) depends on the estimated performance of the product in providing value, relative to the expectations of the buyer. If performance fails to meet expectations, the customer will be dissatisfied. If performance matches expectations, the customer will be satisfied. If performance exceeds expectations, the customer will be highly satisfied or delighted. Hansemark and Albinsson (2004) further stated that the definition of customer satisfaction as a whole shows the attitude towards the service provider, or an emotional reaction to the difference between what customers expect and what they receive. Meanwhile, according to Zeithaml et al. (2013), customer satisfaction is the customer's evaluation of a product or service in terms of whether the product or service meets customer needs and expectations.

## **Customer Relationship**

According to the opinion expressed by Morissan (2006), customer relations are all activities carried out by companies to retain existing customers or consumers who have become regular customers. Customer relations has a focus on 2 things, namely managing existing customers or customer retentions and looking for new customers or customer acquisition. Furthermore, Abdurahman (2015) conveyed his ideas regarding customer relationships, according to which customer relationships must carry out interactive (two-way) communication with customers. The point here is to exchange information continuously or continuously, this is where the company must regard its customers as partners. Newell (2000) defines that customer relations is the process of changing customer behavior from time to time and learning from each interaction, adjusting the treatment of relationships with customers, and strengthening the bond between customers and companies. This can influence a customer's buying decision. According to Robinette and Claire (2000) there are several factors that influence customer relationships, namely commitment, communication, and service quality. The customer relationship indicators according to Tjiptono (2012) are 1) identification, 2) individualization, 3) interaction, 4) integration, and 5) integrity.

## **Reference Groups**

The definition of reference groups according to Sumarwan (2003) explains that a reference group is an individual or a group of people who significantly influence a person's behavior. Referring to the ideas of Dharmmesta and Handoko (2010) explained that a reference group is a social group that becomes a measure of a person to shape his personality and behavior. Schiffman and Kanuk (2013) also define a reference group "namely any person or group that is considered as a comparison (reference) for someone in forming general or special values, or in behaving. While the definition of reference groups according to Mowen and Minor (2013), a reference group is a broad term that includes a number of more specific types of groups. A common factor among all types of reference groups is that they are used by members as points of reference for evaluating the correctness of their actions, beliefs and attitudes. The definition of reference groups according to Kotler (2012) is a group that has a function as a reference for someone in making purchasing and consumption decisions. Referring to the idea expressed by Suryani (2003), in society there are various types of group factors that greatly influence, namely:

1. Family. The family is a form of primary group that plays an important social role in its membership in consumer behavior in product use.

2. Friendship or peer groups. Consumers as humans need social relations through friendship, the existence of friendship or peer groups is very important to meet social needs, work together, join and interact with others.
3. Formal social groups. The social environment in which there is a group of people who formally form a group. for example PKK arisan groups, religious groups, sports associations, and others.
4. Group shopping. A group can be called a shopping group if it consists of two or more people who shop together at the same time whether buying food, kitchen needs or clothes, and so on.
5. Working groups. Working group involvement is important. In several government agencies this working group was formally formed following the division of labor, generally according to functional areas or aspects.
6. Consumer movement groups. Consumers are very aware of their rights as consumers and are aware of the importance of controlling the fulfillment of consumer rights to form a group called the consumer movement group.

According to Schiffman and Kanuk (2013), the indicators used by someone in making decisions based on reference groups are:

1. Information and experience. People who have direct experience with a product or service, or can easily obtain complete information about it.
2. Credibility. If consumers are eager to obtain accurate information about the performance or quality of a product or service, they are likely to be persuaded by people they perceive as trustworthy and knowledgeable.
3. The salient nature of the product. The potential influence that a reference group has on a purchase decision differs according to how visually or verbally the product stands out from others.

## **Research Method**

This study uses a verification explanatory research approach to find and limit research so that it is applicable and researchable (Zikmund, 2000) and to determine the causal relationship (cause and effect relationship) between variables through a hypothesis test using statistical calculations, and in the end the results will be proven which shows the hypothesis is accepted or rejected (Nazir, 2017). The variables used are customer relationships, trust and reference groups as independent variables; customer satisfaction as an intervening variable; and customer loyalty as the dependent variable. All data from variables were processed using a structural equation model analysis with a partial least square approach that was processed in SmartPLS software.

This research was conducted at PT Bank Syariah Indonesia Kisaran Branch, Asahan District, North Sumatra Province. The population in this study are customers at PT Bank Syariah Indonesia Tbk Kisaran Branch. This research refers to the first rule, so the researcher determines the number of samples using the maximum likelihood estimation method of 95 respondents. The sampling technique has 2 techniques namely, Probability Sampling and Nonprobability Sampling (Malhotra, 2010). This study used a purposive sampling technique in which researchers took respondents as samples based on the sample determined by certain criteria (Sugiyono, 2019). The specified criteria are that the respondent has been a customer of Bank BSI for at least 1 year.

Operational definitions are needed to provide instructions on how a variable is measured so that this operational definition will provide boundaries for researchers so that researchers know the measurement of a variable and know the merits of the measurement (Singarimbun and Effendi, 1989). Each variable in this study is measured in a Likert scale score which is arranged based on a scale of 5 (five) or a Likert scale implemented in five options, namely: SS (Strongly Agree) has a score of 5, S (Agree) has a score of 4, N (Neutral) has a score of 3, TS (Disagree) has a score of 2, and STS (Strongly Disagree) has a score of 1.

## **Result And Discussion**

### **Effect of Customer Relationship on Customer Satisfaction**

Morrison (2006), says customer relationship is all the activities carried out by the company to retain existing customers or consumers who have become regular customers. For companies, customer relationships are important because they will help companies understand, anticipate, and manage customer needs based on knowledge obtained about customers, in order to increase organizational effectiveness, efficiency, and profitability (Tjiptono, 2012). If the company is able to maintain relationships with its customers, it will increase customer satisfaction with product or service users. Customer satisfaction is a business philosophy that tends to create value for customers, anticipate and manage their expectations, and demonstrate the ability and responsibility to meet their needs (Dominici and Guzzo, 2010). Customer satisfaction is the level of feeling happy or disappointed after comparing the services/products received and expected (Zulkarnaen & Amin, 2018). Customer satisfaction is an important factor for the success of any business because being the key to achieving sustainable excellence lies in providing high-quality services that result in satisfied customers (Bintarto et al., 2021). Research conducted by Bintarto et al. (2021); Saputra (2018); and Supar & Ambience (2017) found that customer relationships have a direct effect on customer satisfaction.

### **Effect of Reference Groups on Customer Satisfaction**

Consumers who have limited knowledge or do not have any experience in buying a product, can use input or recommendations from reference groups who are familiar with a product such as family, co-workers, friends who are usually trusted as a source of information and make the basis for consideration in choosing a product. (Hermiyanty & Bertin, 2017). So it is necessary to have a group that can become a medium for sharing consumers in understanding products or services. A group can be said to be a reference group when a person can identify himself with a certain group, so that he can take the values, attitudes, or behavior of the members of his group. Reference groups can also serve as points of comparison and sources of information for an individual. The greater the individual's trust in the group as a source of information that is considered correct, the more likely it is to follow the group's opinion (Pramesta et al., 2022) and in the long run will be able to influence customer satisfaction who obtains these recommendations. Research conducted by Hidayatullah & Sosrohadi. (2022); Pramesta et al. (2022); and Al Mahbuby et al. (2021) found that reference groups have a direct effect on customer satisfaction.



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

Based on research conducted by Husnain & Akhtar (2016) stated that customer relationships have been proven to significantly affect the achievement of loyalty levels in Tehran. Evidence shows that organizations that maintain stable customer relationships will be able to build customer trust, provide commitment and build effective communication in resolving problems that arise between banks and customers. The importance of maintaining customer relationships will make the long-term sustainability of the relationship between the customer and the organization good (Jayachandran et al. 2005). For companies like banks, the existence of this customer relationship not only helps to maintain a more effective relationship between the customer and the bank but also encourages management to implement appropriate customer-based strategies for the progress of the bank (Kocoglu and Kirmaci 2012; Ejaz et al. 2013; Omoge & Donaldson 2016). Research conducted by Saputra (2018) & Siddiqi (2018) found that customer relationships affect customer loyalty.

### **Effect of Reference Groups on Customer Loyalty**

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positive reaction from customers (Kurniasari and Ernawati, 2012). Customer satisfaction will affect the next customer's attitude after using or experiencing the products or services offered, therefore satisfied customers will repeat using the services offered (Supertini et al. 2020). This is in line with the theory of Tjiptono (2012) which states that satisfaction is the level of one's feelings after comparing product performance or perceived results with what is expected. Therefore it is important for the company to maintain customer satisfaction. Research conducted by Supertini et al. (2020) and Chang & Wang (2011) found that customer satisfaction has an effect on customer loyalty.

### **The influence of Customer Relationship on Customer Loyalty is mediated by Customer Satisfaction**

It is important for companies to build and maintain customer relationships in order to form customer loyalty by ensuring that customers are also satisfied with the products or services offered. For companies, customer relationships are important because they will help companies understand, anticipate, and manage customer needs based on knowledge obtained about customers, in order to increase organizational effectiveness, efficiency, and profitability (Tjiptono, 2012). If the company is able to maintain relationships with its customers, it will increase customer satisfaction with product or service users which will lead to increased customer loyalty. Based on research conducted by Husnain & Akhtar (2016) stated that customer relationships have been proven to significantly affect the achievement of loyalty levels in Tehran. Evidence shows that organizations that maintain stable customer relationships will be able to build customer trust, provide commitment and build effective communication in resolving problems that arise between banks and customers. The importance of maintaining customer relationships will make the long-term sustainability of the relationship between the customer and the organization good (Jayachandran et al. 2005). Research conducted by Saputra (2018) and Supar & Ambience (2017) found that customer satisfaction is able to mediate the influence of customer relationships on customer loyalty.

### **The influence of Reference Groups on Customer Loyalty is mediated by Customer Satisfaction**

According to Kotler and Keller (2016) a reference group is a group that has direct (face-to-face) or indirect influence on the attitude or behavior of that person, such as showing individuals new behaviors and lifestyles, influencing attitudes and self-image, and instilling pressure to adjust oneself. This means that reference groups are all external influences that provide social cues that have an impact on consumer sentiment towards certain products or brands (Dalziel and De Klerk, 2020). The existence of standards set by this reference group will affect consumers in making their actions in purchasing decisions and when consumers have actually consumed their products. The existence of this reference group helps consumers in assessing a product or service that will be used to satisfy the customer after using it or not and can also help in assessing whether or not consumers are loyal to a product based on the satisfaction of the reference group. Based on research conducted by Hidayatullah & Sosrohadi (2022) and Al Mahbuby et al. (2021) found that job satisfaction is able to mediate the influence of reference groups on customer loyalty.

### **Conclusion**

Based on the results of the explanation above, it can be concluded that Customer Relationship has a very large influence on Customer Loyalty. This is because the relationship between the company and the customer must be maintained in order to create an atmosphere that keeps customers loyal to Pt. Islamic Bank. the. Likewise, Reference Groups also have a very significant influence on Customer Loyalty. This is because it is social groups that form individual beliefs about something along with social values and social behavior in Pt. the Islamic Bank. So it can be said that Customer Relationship and Reference Groups are very important to be maintained by PT. Islamic Bank.

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