

CUSTOMER ENGAGEMENT, CUSTOMER PRIDE, CUSTOMER VALUE AS AN IMPACT THROUGH SERVICE QUALITY AND CUSTOMER RELATIONSHIP MANAGEMENT ON CUSTOMER LOYALTY IN PT.BPR EAST JAVA

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ABSTRACT

Objectives: this research objectives were discuss about a tight competition in the banking world, including PT BPR at East Java, makes banking companies seem to compete in providing with a best service for their customers or custom-ers. BPR East Java BPR as a banking service needs to pay attention to the maxi-mum level of engagement, pride, and value. We can assimilate that many more customers who feel engagement, pride, value tend to be loyal at BPR in East Ja-va.

Methodology: This research methodology was used with quantitative (positiv-ist) approach. A type of research was used with explanatory research, such re-search conducted with an intention of explaining. The relationship between vari-ables through hypothesis testing and data collection was carried out by means of surveys to obtain factual information by distributing questionnaires. In this case, according to samples taken from the customer population PT BPR at East Java. The number of questionnaires sent was 397 to all credit customers with an ex-pected return rate (response rate) of 100% or the whole return. Where in analysis technique was used with the Structural Equation Modeling (SEM) method.

Results: This results were including service quality had no significant impact to customer engagement, (2) service quality had a significant impact to customer pride (3) service quality had a significant impact to customer value. (4) service quality has a significant impact to customer loyalty, (5) customer relationship management (CRM) has a significant impact to customer engagement, (6) cus-tomer relationship management (CRM) has a significant impact to customer pride. (7) customer relationship management (CRM) has a significant impact to customer value (8) customer relationship management (CRM) has a significant impact to customer loyalty, (9) customer engagement has a significant impact to customer pride, (10) customer engagement has a significant impact to customer loyalty, (11) customer pride has a significant impact to customer value, (12) cus-tomer pride has a significant impact to customer loyalty, (13) customer value has a significant impact to customer loyalty.

Keywords: Service quality, customer relationship management (CRM), customer en-gagement, customer pride, customer value, customer loyalty, PT BPR at East Java

INTRODUCTION

Currently, a banking development very rapid, which is the impact between economic growth and community. There is a tight competition to attract public sympathy and to become customers in the bank. For a various bank products were issued with various facilities and conveniences aimed at attracting public interest in using the bank's services. Banks have been re-quired by any loyal customers, because customers who are loyal. Become an important asset for the company, which directly affects to the company's sustainability and future growth (Anon 2016; Fida et al. 2020; Hoang 2018).

A tight competition in the banking world makes banking companies seem to compete in providing a best service for their customers. BPR was essentially a financial institution, because it has a role function between those who have funds and those who need funds. BPR also said to be a bank financial institution, because it is allowed to collect funds in the form of deposits and depos-its (Boediono, 2017: 56).

People's credit banks are one type of bank, which is known to serve micro, small, and medium groups (Arianto and Setiawan 2020). According to Law no. 10 of 1998 there are two types of banks, such as commercial banks and credit banks (BPR). Types of banks have a same task, like as an intermediate institution that bridges those who have excess funds with those who need funds (Indonesia 1998). In other words, both commercial banks and credit banks have the task of collecting to the public funds and redistributing them in the form of credit (Mukhlis, 2015:30).

According to the regulated provisions by Mukhlis (2003, 2015:30) said that some funds have been distributed to a public in the form of credit, which are expected to be able to improve an economy. Especially, for people with lower middle economic levels, because these loans are very helpful in financing their business. The difference between rural credit banks and commercial banks were many banks only focus on the micro, small and medium enterprise (SME) sector on business loans and not allowed to carry out other businesses such as foreign exchange transactions, opening demand deposits, and insurance. By focusing on micro and small groups, BPR has been expected to be able to drive the micro and small sector (Laily 2014).

The new regulation from Bank Indonesia adds to the competition in the Small Medium Enterprises sector. Based on Bank Indonesia Regulation (PBI) Number 17/12/PBI/2015 concerning with Amendments to Bank Indonesia Regulation Number 14/22/PBI/2012. Bank Indonesia Regulation No. 14/22/PBI/2012 stated that every Commercial Bank was required to channel Small Medium Enterprises loans or financing at least 20% of the total loans or financing disbursed in 2018 (Santosa and Yanuar 2020).

In the following table of competition for national banking industry can be seen about development like a number of banks and bank offices.

Table 1. Development of Number of Banks and Bank Offices in Indonesia

Noted	2016	2017	2018	2019	2020
Total of Commercials Bank	118	116	115	115	110
Total of Commercials Bank Offices	32 938	32 719	32 276	31 609	31 127
Total of BPR	1799	1799	1786	1764	1709
Total of Bank Offices	6428	6528	6633	6768	6562

Source: Financial Services Authority (2020) processed

From the table above, a number of commercial banks and rural banks has de-created from 2016-2020 years. Because of many more challenges in the banking industry are getting tougher. Meanwhile, the number of commercial bank offices have been increased, too. Eventually, a number of bank offices has been in-created every year. This illustrated by the phenomenon for banks that survive trying to provide excellent service quality by adding bank offices. So, some people can easily reach them. This satisfaction ultimately makes consumers loyal (Jiang and Zhang 2016).

In the midst of efforts to fight poverty in a recent period on national economic recovery. The role of rural banks also considered to be still prospective with the existence with a fairly good and strategic consumer segment. This can identify by limited ability to access formal financial institutions, need an institution, which is specifically able to reach and serve their needs, by focusing on services based on the principles of humanity and justice. Commonly, this abbreviated as BPRs, which are a type of bank known to serve micro, small and medium-sized entrepreneurs with locations. There are also closed to where people are in need (Hafidz, Rachmanira, and Octia 2013).

The performance of BPRs in Indonesia as an intermediary function for credit banks is running quite well, as reflected in increasing a credit growth. BPR resilience also still solid, as can be seen from the high level of assets, although it was still overshadowed by increasing in credit risk (Net Performance Loan).

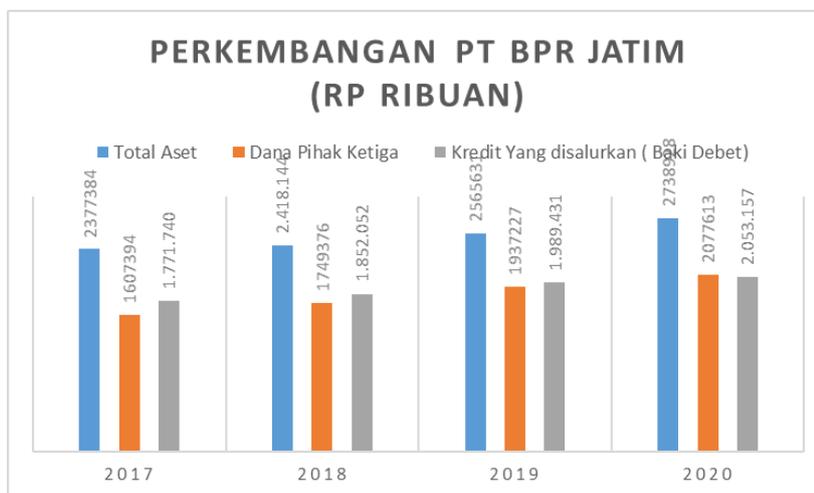


Figure 1. Graph of PT BPR at East Java in 2017-2020

Source: Source: <http://www.bprjatim.co.id/>

From the graph, we can assimilate about a development of the percentage on sales, which is an increase from year to year. This is thought to be due to the products from PT BPR at East Java, which are highly favored by many more customers. Therefore, in particular the credit product PT BPR East Java must be even more active in implementing up-to-date marketing strategies following the development of the technological era. PT BPR East Java in running its business must always monitor changes in customer behavior. So, it can anticipate changes in behavior, because essentially by knowing and understanding the nature of customers well. Additionally, a few products have been offered in a great demand by customers. Because of customers are loyal to the products. Basically, a selection of customer loyalty to the product, which was due to the benefits and quality provided by the product. Besides that a customer loyalty has been also influenced by the application of some product's for marketing strategy.

In the era of internet banking as it is now, BPR had still trusted by the public on-ly as a place to borrow money or credit. This also offer with financial products other than credit, BPRs must strive to gain public trust. Surely, any competition with commercial banks is unavoidable. Several commercial banks have the same segment as a segment served by BPR. Bank customers tend to find it difficult to change banks because, they have obligations to the bank. There is no other alter-native for them to choose, or because they already have more trust in the bank of their choice than other banks (Gudlaugsson and Eysteinnsson 2013). For this rea-son, if the customer has an obligation to the bank, it is not difficult to maintain loyalty, but it was imperative to provide services in order to create a positive image from any experience.

Over the past few decades, the banking sector has undergone very drastic changes, marked by increasingly fierce competition. Intense competition with more organizations or service providers, who are involved in efforts to fulfill customer needs and desires and place them as the main goal (Philip Kotler & Keller, 2016: 67). In this case, a tight competitive environment, consumers have wide opportunities to get products that match their wants and needs. So, to fulfill this, a company must be able to provide products were able to a good quality, price (cheap), delivery (fast), and best services that compared to its competitors. Therefore, many more various efforts have been made to ensure a customer relationship with the company run well (Abror et al. 2019; Jerene and Sharma 2020).

One of the most important company activities is marketing. Marketing is an overall system of business activities aimed at planning, determining, promoting, and distributing goods and services. It can satisfy many more consumers, both existing and potential buyers (Swastha & Handoko, 2000: 34). This marketing concept tends to pay attention to consumers, according to the business philosophy which said that satisfying consumer needs is an economic and social requirement for the survival at a company (Swastha & Handoko, 2000:34). Companies are service-oriented to consumers are required to remain able to exist by obtaining and retaining loyal customers. One of the methods has been used to provide a good service by taking into account with factors were affect to customer loyalty (Monferrer, Moliner, and Estrada 2019).

According to Chen & Popovich (2003:672); Dibb (2020: 91), said that Customer Relationship Marketing (CRM) is a combination of process and technology people who seek and understand the company's customers. For the success of CRM in a company, there are three dimensions, such as people, process, and technology. People was officers who always manage relationships with customers. Process or procedure was easy-to-fill forms for submitting suggestions/complaints and transaction forms. There is a reward mechanism for customers who provide quality facilities, periodic newsletters/letters from banks to customers. Technology was availability of an internet site to submit customer complaints or proposals and transactions. This an extensive online system network available to make it easier for customers to transact with banks, a telephone number that can be contacted.

According to Panjaitan & Komari (2018) discussed that there are 5 indicators to measure customer pride including a positive word of mouth. Word of mouth promotion like who is proud of a product, organization, or brand tends to say positive things about the product, organization or brand to others. Display of affiliation was consumers who are proud of a product, organization, or brand, tending to shown their affiliation with the product, organization, or brand through tangible objects or virtual media. Customer Acquisition was the pride of consumers of products, organizations, or brands tend to recruit other consumers to buy and consume products from the same organization or brand. Pro-organization was consumers who are proud of the product, organization or brand, tend to self-actualize as a certain individual in a way that consciously or unconsciously benefits the organization or brand. In the last, brand loyalty is a consumer who is proud of a product, organization, or brand, will tend to consume products other than the organization or brand in question.

According to Sweeny et al., in Tjiptono & Fandy (2015: 295) assumed that customer value consists of four dimensions, such as emotional value was a utility that comes from positive feelings or affective/emotions arising from consuming the product. Social value was a utility that derived from the product's ability to enhance many more consumer's social self-concept. Quality/performance value was a utility obtained from the product due to the reduction of short-term costs and long-term costs. Price/value of money was a utility obtained from the perception of expected by a few performance on a product or service. In an empirical study, according to the findings of Chen (2015); Susriyanti (2016) suggested that customer value has a positive impact to customer loyalty. Budiyono & Mur-tiasri (2018) had been combined that there is a positive impact for customer value dimension on behavioral intention in Islamic banks in Indonesia.

THEORITICAL

Marketing Management

According to Darmanto said that a marketing is one of the main activities that need to be carried out by companies in running their business. For a company, marketing activities have been a very important role, because marketing activities are directed at creating exchanges that allow the company to survive. In addition, marketing activities want to achieve company goals in accordance with expectations. Opinions of experts regarding the definition of marketing are as follows (Darmanto & Wardaya, 2016: 4).

Consumer behavior

According to Swastha & Handoko (2012:10) discussed that a consumer behavior is the activities of individuals who are directly involved in obtaining and using these goods and services in the decision-making process about preparation and determination. Kotler & Keller (2009: 213) said that consumer behavior is the study about how individuals, groups, and organizations select, buy, use, and dis-pose of goods, services, ideas, or experiences to satisfy their needs and desires.

Marketing Strategy

According to (Kurtz & Boone, 2010: 42) assumed that a marketing strategy is an overall company program to determine the target market and satisfy consumers by building a combination of elements of the marketing mix such as product, distribution, promotion, and price. Arif, Yunita (2018) stated that marketing strategy is a long-term framework that guides all technical activities in marketing, which are based on the passion to meet customer needs.

Service Quality

According to Tjiptono & Chandra (2011:21) discussed that a service quality is fulfillment of customer needs and desires as well as the accuracy of delivery to balance customer expectations. Thus, there are two main factors were impact to service quality, such expected service and perceived.

Customer Relationship Management (CRM)

According to Payne & Frow (2013: 22) stated that Customer Relationship Management (CRM) is a strategic approach related to creating a good customer value through developing appropriate customer relationships. Customer relationship management brings together the potential of relationship marketing and IT (In-formation Technology) strategies to create long-term, profitable relationships with customers and other key stakeholders.

Customer Engagement

According to Forrester (2015) said that a customer engagement is new activity in the marketing world to growing rapidly along with the development of online media. According to Forrester (2015) stated that a customer engagement has four parts that can be measured both online and offline, including:

a. Involvement: A situation in which consumers assess transaction behavior has been carried out or not to be involved in seeking information in purchasing decisions or using service products. According to Schiffman & Kanuk (2007:21), there are 2 types of involvement, for instance a bit low involvement and high involvement.

b. Interaction: Refers to various interactions and relationships, this is obtained from interactions between customers and front line service employees, customers and organizations, and customers and brands.

c. Intimacy: A situation in which a close relationship is created between employees and customers before, during, and after the process of consuming a product or service. A situation where a close personal relationship had been created with a marketing strategy person by creating a close/intimate relationship from the company to the customer by approaching and knowing what the customer wants and needs.

d. Influences: Knowing an extent about organization's likely social media content exposure and engagement impact to audience perceptions and attitudes

Customer Pride

Customer pride is a pleasure felt by customers when using a product that can provide a happy atmosphere. Customers are people who receive the work of a person or organization, so they can determine what a quality is like and they can convey what and how their needs are. Everyone in the company must work with internal and external customers to determine their needs and cooperate with internal and external suppliers Hasan et al., (2014) in (Indaryani 2015).

Customer Value

(Mukarom, 2012; Rohendi, 2014) discussed that they want as a consequence in using the product, occurs in certain situations. It can help about supply of goods and services to be in line with the desired goal. Company marketing with competitors. In this case, a higher customer value, also a higher the customer's motivation to buy the company's products. A basic foundation for forming a value is like any measurement of market orientation so as to create customer loyalty (Ruzzier et al., 2014).

Customer Loyalty

According to Sumarwan (2014) said that a customer loyalty was really strong commitment from customers to re-subscribe or re-purchase the preferred product or service consistently in the future. Even though, the impact between situation and marketing efforts have the potential to cause switching behavior. Customer loyalty is one of the core goals pursued in modern marketing. Because with loyalty, it has been expected by a company will get long-term benefits from the mutualism relationship that exists within a certain period of time (Kotler 2000).

METHODOLOGY

This research has used with primary data and secondary data. The number of samples set at 397 respondents, which was sufficient in research. According to Roscoe's opinion (Sekaran & Bougie, 2003) assumed that a few sample sizes greater than 30 and less than 500. A method of distributing was a questionnaire filled out by credit customers of PT BPR at East Java.

PT BPR East Java has 32 branch offices spread throughout East Java. The total number of credit customers at BPR East Java is 46,469 in 2021. Data collection techniques were used through questionnaires and interviews. This research also used with two kinds of analysis, such as descriptive statistical analysis and quantitative techniques or inferential statistical analysis, then a data obtained in the field.

A purpose of using descriptive analysis method is to provide an overview of the demographics of research respondents such as gender, marital status, education, religion, type of work, length of relationship as a customer (PT BPR at East Java) and descriptions of this research variables.

This data analysis has been used to provide an overview in many variables for customer engagement, customer pride, customer value as mediating the impact between service quality and customer relationship management on customer loyalty.

This research study also used a Structural Equation Model (SEM) analysis with 397 questionnaires distributed, which were returned to the researcher as many as 397 questionnaires (100%).

Farmers are the largest respondents in the number of respondents totaling 198, amounting to 49.87%. There is a tendency that PT BPR at East Java customers are farmers who need fast and precise service quality. Additionally, some respondents from junior high school education amounted to 138 people having the largest percentage of 34.76%. Another way, a religion followed by 89.92% respondents is Muslim by 357 people. In accordance with the conditions for people in East Java Province like a majority of whom are Muslims.

Based on the length of time associated with being a customer in PT BPR at East Java, which was dominant ones like associated with more than 3 years, amounting to 59.95%, totaling 238 people. While, respondents who had been in contact with PT BPR at East Java for 1 year to 3 years were 24.94% of 99 people, which indicates that the level of customer loyalty is high.

RESULTS

The Impact Between Service Quality and Customer Engagement

The results were a service quality has no significant impact to customer engagement. It was also provided by PT BPR will not necessarily increase customer engagement. Because many more customers at PT BPR at East Java has 34.76% by a junior high school education and 49.87% by work as farmers. In conclude, customers are not too involved with activities that are valuable as engagement with PT BPR at East Java.

This research is different from the findings of Prentice et al., (2019) and Ha-rimurti & Suryani (2019) assumed that in the context of service quality for customers, professionalism really important. Because it had been related to the expertise and ability to carry out work in accordance with their fields and be responsible for the work. According to many functions, duties, responsibilities and authorities, which doing well for tasks or serving customers as much as possible. So, more customers feel there is an engagement.

It can be concluded that service quality has no impact to customer engagement, because most of the customers with junior high school education still do not understand social media or information technology.

The Impact Between Service Quality and Customer Pride

The results analysis shown that a service quality has significant impact to customer pride. Customers who have received good service quality, of course, will feel pride in PT BPR at East Java. Another one was about customers who feel proud with a brand logo attribute and say positive things including products / services to others. It will be a beneficial reference for PT BPR at East Java.

Customer pride is one of a few goals that must be maintained by PT BPR East Java to face dynamic challenges in the field of banking services.

The results have been supported with the findings from Indaryani (2015) and Ghofur & Halik (2017) discussed that a service quality has an impact to customer pride. Customer pride is a pleasure felt by customers when using a product that can provide a happy atmosphere. Customers are people who receive the work of a person or organization. So, they can determine what a quality is like and they can convey what and how their needs are Hasan et al., (2014) in (Indaryani 2015).

The results had been contrary to the research conducted by Handini and Rus-wanti (2016), said that a service quality does not significantly impact to positive word of mouth in beauty houses and the health of Hauraa women.

The Impact Between Service Quality and Customer Value

The results study were also indicated that a service quality has significant impact to customer value. Because of a service quality is able to explain variations in customer value changes in performing services in PT BPR at East Java. Service quality can increase the customer value with also provided by employees to customers. This service also provided to customers value in a company.

The results of this study support the opinion of Ryu et al., (2012); Oh & Kim (2017); Rasheed & Abadi (2014) concluded that a bit service quality impact to customer value.

The Impact Between Service Quality and Customer Loyalty

A service quality carried out by PT BPR at East Java, which has been able to increase customer loyalty.

Empirically, all service quality indicators which include tangible, reliability, responsiveness, assurance, and empathy are perceived as good and positive. Empirical evidence shown that empathy as the best indicator for service quality. This means that an empathy is the most prominent indicator felt by customers in the aspect of service quality, which in turn can form customer loyalty.

Based on the interview, it shown that empathy was a technical ability and professionalism of employees to deliver good service quality for customers. These results mean that technical ability and professionalism of employees in providing services. This is also able to create excellent service quality by triggers customer loyalty in PT BPR at East Java. Meanwhile, a willingness to make repeat purchases is the strongest indicator with influencing customer loyalty. Customer loyalty also strengthened by descriptive results and in-depth interviews. This absolutely shown that most of respondents, especially farmers, which are credit service users more than once. They have been users of PT BPR at East Java cred-it services for a long time. They are loyal customers who will continue to reuse PT BPR at East Java products, when they need financing for their business capital in the agricultural sector.

A loyalty built on the customer shown evidence of many user's commitment to continue to use any services in PT BPR at East Java. Theoretically, some results were consistent and strengthen with the statement by (Kotler 2000); Sumarwan (2014); Parasuraman & Grewal (2000); Tjiptono (2014:111); Griffin (2006:33), Lovelock & Wright (2003: 17); Oliver (1997: 91); Vivek et al (2012), Gremler & Brown (1996) discussed that a loyalty also interpreted to mean commitment, which was the desire to continue in a relationship.

Empirically, these findings strengthen and develop the results of research by Kaura et al., (2015) stated that a service quality dimension has a positive impact on customer loyalty in customer banking services in Rajasthan, India. Auka et al., (2013) said that service quality has a positive and significant impact to customer loyalty in banking services in Kenya.

Based on the results were including observations and in-depth interviews with several respondents who were selected as informants. This information was obtained that some of many reasons became a basis for their loyalty to use PT BPR at East Java products again were due to several important arguments. For in-stance, by using many services in PT BPR at East Java as financing (credit), their business can run smoothly. They can immediately do their business compared to using credit services. By using credit financing products in PT BPR at East Java, according to them, they can meet requirements that are easy and quick to dis-burse. Some arguments had been expressed by very logical and reasonable. This also considering with most users of credit products are respondents who work as farmers who often need quick capital for their business continuity. So, the aspect of ease of obtaining credit is very important. Eventually, customers characteristics are usually not too happy with administrative matters, which are sometimes considered burdensome.

Using the services in PT BPR at East Java as Small Medium Enterprise financing was the right and wise choice. In other words, a few advantages in PT BPR at East Java foster a pleasant experience and will even be different or not get, if you use products at other banks.

The Impact Between Customer Relationship Management (CRM) and Customer Engagement

These results have been shown that a good customer relationship management (CRM) in the company also with a stronger for customer engagement, exactly. Good relationships between companies and consumers can be used for advertising, sales promotion, public relations, and direct marketing to create more efficient and effective ways to get consumers (Copulsky and Wolf 1990). Customer relationship management (CRM) was able to empower with a strength of customer desires by the pressure of information technology to provide satisfaction (Too, Souchon, and Thirkell 2001).

Empirically, this finding strengthens by Verhoef et al., (2010) said that there is an impact between a customer relationship management and customer engagement. Where in an increasingly networked society by customers can interact easily with other customers and companies through social networks and other new media.

Giannakis-Bompolis & Boutsouki (2014) discussed that there is a positive im-pact Customer Relationship Management in the social web era on customer engagement in the Banking Sector. Trimaryani et al., (2019) said that customer relationship management has a positive impact to customer engagement. In this research, customer engagement also functions as a mediating variable between customer relationship management and customer loyalty.

The Impact Between Customer Relationship Management (CRM) and Customer Pride

The results had been shown that there is a positive impact between customer relationship management (CRM) and pride. A good customer relationship management (CRM) in the company also with a stronger of a customer pride.

Customer pride was people-oriented, customer pride also formed when consumers feel comfortable in the company and feel surprised. A provision of accurate information and benefits commensurate with the price, which is balanced by a presence of good waiters and friendly atmosphere that provided by consumers (Fazal e Hasan et al. 2014). According to Bahri (2019) said that by getting closer to the customer, it was hoped for a company can found out the needs and desires too. Empirically, these findings strengthen by Ghofur & Halik (2017) assumed that customer relationship management (CRM) impact to customer pride in universities at East Java.

The Impact Between Customer Relationship Management (CRM) and Customer Value

The results had been shown that there is a positive impact between customer relationship management (CRM) and customer value. It can be drawn an explanation that a best relationship management also created by PT. BPR at East Java will increase customer

value. According to Kotler and Keller (2007:173) reveals that customer value has difference between prospective customer's evaluation for all benefits and all the costs of a particular offer and other alternatives considered.

The results had been supported with a research conducted by Sivaraks et al., (2011), there is a positive impact between customer relationship management (CRM) and customer value in the Thai Bank Industry. Another research by Kurniati et al., (2015) said that there is a positive impact between customer relationship management (CRM) and customer value in Islamic Bank customers at East Java Branch Offices such as Bank Muamalat and Bank Syariah Mandiri (BSM) Surabaya, Malang, Kediri, and Jember. Based on Budiman & Muryati (2010) assumed that there is a positive impact between customer relationship management (CRM) and customer value in the hospitality industry. The research by Sianipar et al., (2018) said that there is a positive impact between customer relationship management (CRM) and customer value such four broadband operators in Indonesia. In this research, customer value was also as a mediating variable between customer relationship management (CRM) and customer loyalty.

The Impact Between Customer Relationship Management (CRM) and Customer Loyalty

A good and consistent application for customer relationship management (CRM) in the banking services sector can increase customer loyalty. According to Brown (2000) stated that customer relationship management is a process of obtaining, retaining, and developing customers (in this case customers as external customers of the company). There are profitable and will ultimately lead to superior value resulting in loyalty. Kalakota & Robinson (2001) stated that there are three stages of customer relationship management, such as getting new customers, improving relationships with existing customers and retaining, too. These three stages lead to impact to get and maintain customer loyalty in the long term.

Customer loyalty in the context of service marketing was defined as a response that also closely related to a pledge or promise to uphold a commitment. Under-lies, any continuity for a relationship, and usually reflected in continuous purchases from the same service provider with the basis about dedication and pragmatic constraints (Tjiptono, 2014: 111). Customer loyalty can be defined as a customer's commitment to a brand, store, or supplier based on a very positive attitude and reflected in consistent repeat purchases Sheth et al., in (Tjiptono 2005). The definition includes two important components, such as loyalty behavior and loyalty attitude. Customer loyalty as the dependent variable in this re-search was measured by using three (3) indicators, such as repeat purchase, retention, and referrals or recommendations. Where in some indicators have been used with a need for service assessment from PT BPR at East Java, and source from various previous literature.

The results were shown that the impact between customer relationship management (CRM) and customer loyalty with a positive and significant coefficient value. Obtaining these results were implies that there was a unidirectional relationship between customer relationship management and customer loyalty, significantly. A customer feels about an existing customer relationship management (CRM) conditions, it has a direct impact to customer loyalty.

The results by Roy et al. (2012) said that customer relationship management (CRM) was a series of customer-oriented activities that supported by organizational strategy and technology. It was designed to increase customer interaction, to build loyalty, and can be used as a competitive method in terms of cost and proven to be able to retain customers and increase profits over time. Hajiyan et al., (2015) stated that customer relationship management (CRM) can increase customer loyalty at Bank Melli Iran in the city of Semnan, Iran.

According to Long et al., (2013) said that there is a positive impact between customer relationship management (CRM) and customer loyalty department stores in Tehran, Iran. Based on a research by Siddiqi & Sharna (2018) said that there is a positive impact between customer relationship management (CRM) and customer loyalty in private and public banks in Bangladesh. Another results study by Zhang et al., (2016) stated that there is a positive impact between customer relationship management (CRM) and customer loyalty in the online purchasing group.

The results study were different from research conducted by (Wang and Yang (2010); Das, Parmar, and Sadanand (2019) discussed that there is no direct relationship between customer relationship management (CRM) and customer loyalty.

The Impact Between Customer Engagement and Customer Pride

The results were shown that customer engagement has a significant impact to customer pride. Many customers who have received with a good engagement, of course, will feel pride in the engagement launched by PT BPR at East Java. Additionally, customers who feel proud used a brand logo attribute and said with positive things about PT BPR at East Java products / services to others and this will be a beneficial reference.

The results were supported that some findings by Panjaitan & Komari (2018) assumed that customer engagement has a positive impact to customer pride at the best private universities in Surabaya.

The Impact Between Customer Engagement and Customer Loyalty

Based on the results of data analysis, it can be seen that customer engagement has a positive impact to customer loyalty. A stronger customer engagement in the bank, also more loyal customers will be like, which relevant to the statement from (Brodie et al., 2011; Hollebeek, 2011). The consequences of customer engagement are satisfaction, trust, and loyalty. Customer engagement is the customer's personal relationship with the brand as a manifestation of cognitive, affective, and behavioral responses outside of purchasing activities.

This finding strengthens with previous research by Monferrer et al., (2019) said that a strong relationship between customer engagement and customer loyalty. Sondhi et al., (2017) said that findings such as customer engagement has a strong relationship with customer loyalty in marketing bank services in developing countries India.

This research study had been contradicts with the research by Kosiba et al., (2018) said that customer engagement does not have a positive impact to customer loyalty in retail banking in Ghana. So et al. (2016) founded that a customer engagement does not have a positive impact to customer loyalty in the hotel and airline industry.

The Impact Between Customer Pride and Customer Value

The results analysis were a customer pride has a significant impact to customer value. Customers who have received with a good pride, of course, will felt that their expectations about value proclaimed by PT BPR at East Java. Many customers who felt value to PT BPR East Java, such costs incurred are more efficient when using PT BPR at East Java products. It will felt happy because they used by PT BPR at East Java products, feel faster in making transactions.

The results study had been supported with research findings by Walker et al., (2011) founded that a behavioral economists emphasized by the importance of social influences, a prominent problem, which is how to capture these influences in behavioral models. There are also used to inform planning in making one's decisions. Psychologically like the concept that a person's behavior has been influenced with choices made by his peers. This means that customer pride has a positive impact to customer value.

The Impact Between Customer Pride and Customer Loyalty

Based on the results of data analysis, it can be seen that customer pride has a positive impact to customer loyalty. A stronger for customer pride in the bank, also impacted by more loyal customers will be, surely.

This is in accordance with the statement of Barnes (2018) stated that a very important aspect about customer loyalty. It was often overlooked or rarely measured by the emotional relationship (customer pride), between customer loyalty and company. Customers who have true loyalty felt an emotional bond with the company. A key to success for many companies lies in the transformation of behavioral relationships into relationships characterized by such positive emotions.

The findings were supported by previous research by Indaryani (2015) said that there is a positive impact between a customer pride and interest in saving again (customer loyalty) in case at PT. Bank BRI (Persero) Pekalongan branch office. Septianto et al., (2019) stated that pride and happiness can increase repurchase intention. Based on research by Matarranz et al., (2017) said that pride can increase repurchase.

The Impact Between Customer Value and Customer Loyalty

Based on the results of data analysis, it can be seen by customer value has a positive impact to customer loyalty. A stronger impact from customer value in the bank, also more loyal customers will be, likely. Accordance with Chen's (2015) statement that the strong impact between customer value to customer loyalty in maintaining competition in the market.

The findings were supported by previous research by Rahi & Ghani (2017) discussed that customer value has a significant impact to customer loyalty in the banking industry in Pakistan's big cities. Budiyo & Murtiasri (2018) founded that customer value has a significant impact customer loyalty at Islamic banks in Indonesia. Yuliani (2014) aimed that customer value has a significant impact to customer loyalty at BNI Universitas Diponegoro Semarang Branch. Addition-ally, Javed and Cheema (2017), which stated that a bit acceptance of customer value was the driver of customer loyalty. It will increase trust and commitment from customers based on the services provided by the company.

The Impact Between Service Quality and Customer Loyalty through Customer Engagement

Based on the SEM test, it has been explained that a service quality (X1) has no impact to customer loyalty (Y) through customer engagement (Z1) as a mediating variable. The results of the analysis also shown that a service quality does not have a significant impact to customer engagement. However, customer engagement directly has a significant impact to customer loyalty. Thus, customer engagement does not mediate the impact between service quality and customer loyalty.

The Impact Between Service Quality and Customer Loyalty through Customer Pride

Based on the SEM test, it was explained that service quality (X1) has no impact to customer loyalty (Y) through customer pride (Z2) as a mediating variable with a significant positive coefficient value. In other tests, service quality has a directly significant impact to customer loyalty. The results of data analysis also shown that customer pride has a directly significant impact to customer loyalty. Thus, it can be ascertained that customer pride is not a perfect mediator in the relationship between service quality and customer loyalty.

The Impact Between Service Quality and Customer Loyalty Through Customer Value

The results of testing with indirect impact between service quality variable and customer loyalty through customer value, which had obtained with a non-significant positive path coefficient value of 0.033. A service quality cannot increase customer loyalty through increasing customer value in PT BPR at East Java. Thus, customer value is also not a mediator of the relationship between service quality and customer loyalty.

The Impact Between Customer Relationship Management (CRM) and Customer Loyalty through Customer Engagement

The results of data analysis shown that customer relationship management (CRM) has an impact between customer engagement and customer loyalty. Likewise, customer engagement affects to customer loyalty. The results of data analysis also shown that customer engagement can be a mediating variable between customer relationship management (CRM) and customer loyalty. Customer engagement has been considered as a manifestation of customer behavior on the experience about interacting with banking companies outside of purchasing activities (Verhoef et al. 2010). Therefore, experience in relation to customer relationships needs to be improved, so many customers become loyal. This is also in line with the concept of any company's relationship with its customers to retain an existing customers and try to get new customers based on had an interesting experience when transacting with the company.

Trimaryani et al., (2019) assumed that a customer relationship management (CRM) and customer engagement have a positive effect to customer loyalty. Customer relationship management has a positive effect to customer engagement. In quite contrast, customer engagement functions as a mediating variable between customer relationship management and customer loyalty at Bank BCA Purwokerto Branch. This study also shown that the role of customer engagement mediation as a perfect role or perfect mediation (complete mediation).

The Impact Between Customer Relationship Management (CRM) and Customer Loyalty Through Customer Pride

The results of data analysis shown that customer relationship management (CRM) has a significant effect on customer pride and customer loyalty. Likewise with customer pride which affects to customer loyalty. The results of data analysis shown that customer pride can be a mediating variable between customer relationship management (CRM) and customer loyalty. This research study also shown that customer pride has a role as a perfect mediator (complete mediation).

The Impact Between Customer Relationship Management (CRM) and Customer Loyalty through Customer Value

The results of data analysis shown that customer relationship management (CRM) has an effect on customer engagement and customer loyalty. Likewise, customer engagement affects to customer loyalty.

The results of data analysis also shown that customer value significantly mediates the relationship between customer relationship management (CRM) and customer loyalty. Customer value has been considered as a manifestation of customer behavior on the experience of their interaction with banking companies, especially in core banking activities (Verhoef et al., 2010).

Therefore, experience in relation to customer relationships needs to be improved by customers become loyalty. Eventually, a concept of the company's relationship with its customers to retain an existing customers and try to get new customers. Based on had an interesting experience when transacting with the company. This study also shown that the role of customer value is able to act as a complete mediation in the relationship of Customer Relationship Management (CRM) to customer loyalty.

CONCLUSION

There is no positive and significant effect of implementing service quality on customer engagement at PT BPR East Java. Even though the implementation of service quality from PT BPR East Java is getting better, it does not affect the customer engagement of PT BPR East Java.

There is a significant effect between the implementation of service quality and customer pride at PT BPR East Java. The better the implementation of service quality from PT BPR East Java, the more customer pride PT BPR East Java will increase.

There is a significant impact between service quality and customer value at PT BPR East Java. A good implementation of service quality from PT BPR East Java, a customer value at PT BPR East Java will increase, too.

There is a significant effect between implementing service quality on customer loyalty at PT BPR East Java. A good implementation for service quality from PT BPR East Java, also with the customer loyalty of PT BPR East Java will also increase, too.

There is a significant effect between service quality and customer loyalty at PT BPR East Java. A good implementation of customer relationship management from PT BPR East Java, the more customer engagement PT BPR East Java will increase, too.

There is an effect from the implementation of customer relationship management (CRM) on a customer pride at PT BPR East Java. A good implementation of customer relationship management (CRM) from PT BPR East Java, so a customer pride at PT BPR East Java will increase, too.

There is an effect between from the application of customer relationship management (CRM) on a customer value at PT BPR East Java. A good implementation of customer relationship management (CRM) from PT BPR East Java that a customer value of PT BPR East Java will increase.

There is an effect between the application of customer relationship management (CRM) and a customer loyalty at PT BPR East Java. The better the implementation of customer relationship management (CRM) from PT BPR East Java, the customer loyalty of PT BPR East Java will increase. Customer relationship management (CRM) has a significant effect to customer loyalty.

There is an effect between the implementation of customer engagement and a customer pride at PT BPR East Java. A good implementation of customer engagement from PT BPR East Java, more customer pride PT BPR East Java will increase, too. This means that customer engagement has a significant impact to customer pride.

There is an effect between the implementation of customer engagement and a customer loyalty of PT BPR East Java. A good implementation of customer engagement from PT BPR East Java, more customer loyalty PT BPR East Java will increase. In this case, a customer engagement has a significant effect to customer loyalty.

There is a significant influence from the implementation of customer pride and a customer value at PT BPR East Java. A good implementation of customer pride from PT BPR East Java that a customer value of PT BPR East Java will increase, too.

There is an effect between the application of customer pride and a customer loyalty of PT BPR East Java. The better the implementation of customer pride from PT BPR East Java, the more customer loyalty PT BPR East Java will increase. So, a customer pride has a significant effect to customer loyalty.

In conclude that the application of customer value has a positive and significant effect on customer loyalty at PT BPR East Java is acceptable. There is an influence from an application of customer value to the customer loyalty at PT BPR East Java. A good application of customer value from PT BPR East Java, so more customer loyalty at PT BPR East Java will increase, too.

Customer engagement, customer pride, and customer value are mediating relationships between customer relationship management and customer loyalty, but not as mediators between service quality and customer loyalty at PT BPR East Java.

SUGGESTION

Based on many more conclusions obtained in this research study, suggestions are proposed as a complement to the formation of customer loyalty that can be provided by PT BPR East Java.

In relation to tangible services, PT BPR East Java also needs to improve facilities in the banking hall. This can be realized by providing a wider parking space, more comfortable seating, and floor cleanliness. Not only about cleanliness in the toilet, but also must always be controlled by the cleaning service regularly.

In relation to banking transaction services and employee responsiveness, PT BPR East Java needs to maintain professionalism. Naturally, all banking transactions can be completed more quickly, precisely, and easily.

For customer service and tellers, standard time can be given to resolve a complaint, so many customers feel that PT BPR East Java is very reliable as a business partner, because a best service has been received by customers. It will provided by a good image to a company in the eyes of public.

There are needs to be a reward or gift given by PT BPR East Java to customers that must be attractive compared to other banks. So, some customers are encouraged to increase their transactions.

For the implementation of Customer relationship management (CRM), PT BPR East Java needs to be more patient in serving customers, who are mostly junior high school educated and farmers who still don't use social media much. Eventually, some customers are more trained to interact with the company by customer engagement.

Closeness to customers must also be improved, in terms of employee friendliness, employee attitudes when customers come, starting service, while serving, to ending service. It was hoped that there will be reciprocal relationships with customers, so some customers do not hesitate to express their complaints.

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