

The Influence Of Brand Equity, Customer Relationship Marketing And Service Performance On Customer Loyalty

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ABSTRACT

As a company that offers financial services, Bank NTB Syariah is always motivated by the importance of trust when doing its everyday duties. Bank NTB Syariah is dedicated to bringing new ideas and solutions to customers' financial activities while adhering to Sharia laws and customs. In the Islamic banking sector, superior service quality and brand equity are the keys to success. Islamic banks are currently placing a great deal of emphasis on their customer relationship marketing since a well-executed plan may foster customer pleasure and loyalty. At Bank NTB Syariah KCP Aikmel Lombok Timur, this study aims to determine the impact of customer loyalty on brand equity, customer relationship marketing, and service performance. This study employed quantitative methods based on correlation analysis. A total of 70 respondents were acquired by using incidental sampling procedures to obtain the sample. A number of tests, including the validity, reliability, classic assumption, linear regression, and coefficient of determination tests, were used to analyze the data using IBM SPSS version 21. According to the research findings, Bank NTB Syariah's customer loyalty is positively and significantly impacted by its brand equity, customer relationship marketing, and service performance. KCP Aikmel can be used as a reference when developing policies for the bank to ensure that its customer loyalty is high by continuing to maintain its brand equity, customer relationship marketing, and service performance..

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1. Introduction

All sharia banks, whether state-owned or privately held, require professional management in order to provide the best possible client service. (Maruli et al., 2023). One of the industries that adapts to new developments the quickest and most thoroughly is sharia banking. Because innovation may assist everyday requirements and convenience, demand for its products is rising. (Arfaizar et al., 2023). Operating as a profit organization, it is required that sharia banks not only aim to make profits without paying attention to their main function and status as implementers of maqashid sharia (Eksan & Dharmawan, 2020). Sharia banks also play an intermediary role in channeling funds with a variety of products provided based on sharia concepts. The increasing development of Islamic banks has caused service to become a core factor in becoming a superior and competitive bank. This is because Islamic banks act as service companies, so that their marketed products are easy to imitate (Fitroni, 2020)

NTB Province has a great opportunity to increase and develop sharia banking units. The performance recorded by Bank NTB Syariah in the midst of the pandemic provides optimism for improving efforts for sustainable finance. Bank NTB Syariah's performance showed positive results and was even able to grow higher compared to conventional banking. Bank NTB Syariah also recorded positive performance in the midst of the pandemic. According to Bank NTB Syariah's 2020 annual report, this is evident contribute 31.18% to financing distribution. Apart from that, Bank NTB Syariah's Third Party Funds increased by 57.2%, collecting 10.4 trillion in the 2020 period with quite rapid and significant growth (Syariah, n.d). In 2020 Bank NTB Syariah's achievements were said to be good, financing grew 14.85% (YOY), DPK grew 8.69% (YOY) and assets grew 20.59% (Year Over Year/YOY). This performance achievement is a reflection of the creation of a solid work environment as an implementation of trustworthy values, harmonious relationships and synergy with stakeholders so that a conducive business ecosystem can be built for business development and growth.

Sharia banks must be able to build devoted clientele by offering the greatest customer service and fostering positive client connections. Initially, the banking industry, particularly Bank NTB Syariah KCP Aikmel, was primarily focused on products and services. However, in order to gain client loyalty, they are now more customer-oriented. A customer's pledge to conduct business with a business again and to stick with comparable goods and services in the future is known as loyalty. Loyalty is seen as very fundamental for sharia banking because it can illustrate the great image of sharia banking in the eyes of the public and the profitability obtained (Mashuri & Sulaiman, 2022). If NTB Syariah customers are loyal, the customers will continue to use the products and services of their choice, so that switching actions will be lower (Ardianto, 2022)

Various factors must be considered to achieve customer loyalty, such as brand equity, customer relationship marketing and service performance (Dharmawan & Adista, 2019). To obtain a strong label in the minds and minds of customers, sharia banking must have high brand equity. If brand equity has been obtained, it will have great potential (opportunity) to advance sharia banking institutions, because the bank is known from its name, attributes, logo and the quality offered to customers (Indriasari et al., 2023). The brand, which also builds a bridge between community expectations and the emotional bond between sharia banks and their clients, is what drives the company's success. Brand equity is defined as the added value contained in the company's products or services. The stronger the brand equity in the product, the greater the satisfaction and attractiveness of the product. Customers will make transactions repeatedly so that the bank benefits from a customer's loyalty (Dalam & Sinarti, 2019)

Increasing customer loyalty can also be done through fostering long-term good relationships between banks and their customers, which is better known as Customer Relationship Marketing (CRM). The correlation between loyalty and CRM is very strong, because when banks can build familiarity with customers, all banking product or service offerings, customers will accept them because they are considered to be of superior value, according to the customer's needs and desires. This Customer Relationship Marketing program can also be implemented by expecting customer participation in various programs that the company runs, providing fast service and considering customers as partners (Hendrayani, 2018). Developments in the banking world are pushing towards tight competition between banking institutions, in an effort to get customers and expand market share (Achmad & Agustin, 2021). The implementation of Bank NTB Syariah KCP Aikmel's CRM includes product policies, promotions, prices and communication by conveying the products and services the bank offers. So, through CRM, prospective customers are finally interested in joining and becoming customers of Bank NTB Syariah KCP Aikmel.

Apart from brand equity and CRM aspects, sharia banking must also pay attention to service performance aspects. As an institution that provides banking services, quality service standards must be implemented so that customers become loyal (Sahetapy & Jesajas, 2023). Meanwhile, service performance is more able to provide solutions to problems, because customers assess what they receive, not based on the general quality provided by the company (Lee & Hidayat, 2018). The quality of service provided by NTB Syariah employees to customers is to greet them politely, kindly, with a smile and ask for customers' needs. Bank NTB Syariah KCP Aikmel tries to prioritize customer comfort and satisfaction through improving services, by providing ATMs, Mobile Banking, Internet Banking, and others. This gives rise to free promotions because satisfied customers tend to provide recommendations to people around them.

In order to achieve customer satisfaction, banks need more effort to achieve loyalty, because customer satisfaction determines loyalty in using products. The aim of this research is to analyze the factors that influence customer loyalty at Bank NTB Syariah KCP Aikmel, consisting of brand equity, customer relationship marketing and service performance (Dharmawan, MM., 2017).

1.1 Literature Review

Brand Equity

Brand equity is defined as an understanding of the brand which results in differences in consumer response when the company carries out brand marketing. Brand equity is also defined as a unity of assets and liabilities related to symbols and brands as reducing or adding value to the company's products or services to its customers. This brand equity is directly correlated to increasing the value that consumers enjoy, providing information and generating comfort when goods and services are used by consumers (Ardianto, 2022) The stronger the brand equity, the customers have higher preferences and intentions in using the product, resulting in higher stock returns. Brand equity in banking is a unit of assets and liabilities related to logos, symbols and names as added value for products or services to customers so they become loyal.

Brand management is an effort to shape perception. The determinant of strong brand equity is public prestige. So that products can compete, seize positions and become long-term market leaders. Apart from that, strong brand equity causes the attractiveness of the product to be stronger in the eyes of consumers so that if the product is used, it will definitely bring profits to the company. If a brand can position itself in the hearts of consumers, there will be an increase in market share for the company (Basri & Yuliana, 2022)

Customer Relationship Marketing

Sharia banking can implement one strategy to retain its customers, namely by creating relationships between banks and customers, known as customer relationship marketing. Based on the opinion of (Linggadjaya et al., 2022) customer relationship marketing is a process where companies are able to maintain good relationships with customers with the aim of acquiring new customers and retaining old ones. The philosophy in management related to relationships with customers based on the marketing concept to obtain various benefits is customer relationship marketing. According to (Semuel, 2012) communication in relationship marketing is related to providing correct and reliable information regarding service changes and effective communication when there are problems.

Customer relationship marketing acts as a technique applied by companies in order to achieve satisfaction and build good relationships with their customers (Li et al., 2022). The aim of implementing CRM in companies means that marketing implementation is more focused on efforts to retain customers, because higher costs are required to get new customers (Aswir & Misbah, 2018). When solid relationships are formed, it is easy for the company to gain profits because of loyal customers. When someone is a customer of a company for a long time, there is a high chance that they will recommend it to people around them.

Service Performance

What is identified with service quality is providing attractive offers to customers through the best service that the company can provide. As technology develops, competition between banks becomes tighter to retain and acquire new customers, so it is mandatory for banks to have services in order to continue to gain trust. Based on the statement (Zahriatul Aini, 2018) the service quality approach is a reference for assessing banking success in serving its customers. The service quality aspect compares what consumers expect with their reality. So banks must really pay attention to the services provided, because this is the core foundation of their operations (Farida et al., 2021)

Optimal service quality is expected to determine customers' attitudes in providing assessments and impressions regarding the services received, because satisfaction will generate loyalty. Service quality aims to provide services according to customer expectations, although there will always be changes to customer expectations. Service quality assessment using the service quality model includes three main elements, specifically, quality of interactions, quality of the physical surroundings, and quality of results. Everything can be clarified and integrated according to the kind

of business under consideration, which subsequently serves as the standard for evaluating the success of the enterprise.

Customer Loyalty

Referring to (Mowen & Minor, 2001) loyalty is meant as a situation where consumers show positive behavior regarding a particular brand, committing to use it for a long time. This loyalty assessment is seen based on repeat purchases, retention and referrals. Then (W Koch et al., 2022) explained loyalty as satisfaction achieved by consumers and then they loyally contribute to the company's income through using many products and recommending them to other consumers. Based on (Rahmat & Kurniawati, 2022) the level of customer satisfaction with products and services can be seen through customer loyalty analysis. Through this loyal attitude, the nature of recommending and inviting people around you to use the same banking services as yours will be formed.

Banking is the first choice for customers when they need financial services, so forming loyalty is a strategic policy in facing competition and improving relationships with bank customers. Through loyalty, a person's behavior will be encouraged to make transactions repeatedly in order to achieve customer loyalty in using the company's products or services on an ongoing basis. When connected to the banking industry, they are required to be able to determine the best steps to retain customers to obtain high profits. Such as the customer's unwavering attitude when offered to use services from another bank. What is more important is the tendency of loyal customers to always recommend the products or services of their choice to those around them. Customer loyalty is largely determined by satisfaction with the quality provided to bank customers (Kurniawan, 2016)

The Influence of Brand Equity on Customer Loyalty of Bank NTB Syariah

Analysis of brand equity can be seen from how consumers consider, feel and behave in relation to the brands they use every day. This also correlates with a number of customers who are satisfied with using a brand and will feel at a loss if they switch to another brand. Brand Equity measurement indicators include leadership, stability, market, internationality, trend, support and protection (Basri & Yuliana, 2022). Naturally, consumers will always remember a brand with a positive reputation because they trust that the products or services offered by that company will fulfill their needs. When consumers respond to sharia banking more favorably than they do to rival brands, the latter gains positive brand equity. Indicators of brand equity considered in this study are perceived quality, brand loyalty, brand awareness, and brand association. investigation carried out (Abdullah & Holida, 2023) concluded that there are implications of brand equity for customer loyalty. This shows that the more a positive brand image is attached, the more customer loyalty will increase. If there is an increase or improvement in brand equity, it will lead to an increase in customer decisions to utilize the services of Bank NTB Syariah KCP Aikmel. So, in this research the researcher proposes a hypothesis:

H1: Brand equity has a positive and significant influence on customer loyalty at Bank NTB Syariah KCP Aikmel

The Influence of Customer Relationship Marketing on Bank NTB Syariah Customer Loyalty

One of the crucial business goals is CRM management. CRM practices that are successfully implemented cause the company to be able to satisfy customers, so that there will be repeat use from customers because they feel happy about the transaction experience received, thus forming loyalty. Customer relationship marketing is intensive communication with customers and building profitable relationships between banks and customers. The aim is to obtain customers who have high loyalty. Referring to the survey results, it was found that there were positive perceptions from customers regarding CRM. So far, Bank NTB Syariah has continued to strive to provide quality services according to customer expectations. This research is in line with the results of research (Sukardi & Riyadi, 2022) that if you have positive relationship marketing, it can create a desire to make sustainable transactions so that customer loyalty is formed. Research results from (Santosa et al., 2023) stated that there are implications between customer relationship marketing and customer loyalty. In research (Dharmawan et al., 2023) it was concluded that customer loyalty is significantly and positively influenced by customer relationship marketing. So the researchers proposed the following hypothesis:

H2: Customer relationship marketing has a positive and significant influence on customer loyalty at Bank NTB Syariah KCP Aikmel

The Influence of Service Performance on Bank NTB Syariah Customer Loyalty

In essence, by providing the best service, satisfaction can arise in the minds of consumers. Even though this satisfaction is personal, so each person will have certain criteria to achieve satisfaction based on their personal value system, this satisfaction has an important role in supporting the company to achieve its targets. Improving service quality includes fulfilling customer desires, namely providing fast and quality service (Maruli et al., 2023). Customer satisfaction is the company's achievement in fulfilling customer desires which causes changes in behavior and achievement of loyalty (Resmiya & Misbach, n.d.) Service performance is a core factor in determining a company's success and competitiveness. Islamic banks are unique regarding their compliance, namely that their operations rely on sharia principles (Felsi et al., 2022) Bank NTB Syariah has tried to provide the best performance and ensure that transaction errors do not occur so that customers are not harmed. Physical service is also given great attention, thereby creating comfort and ease of customer transactions. If analyzed thoroughly, banking efforts to realize service performance can be done by offering quality transaction services so that customer loyalty is formed. Based on studies (Budiman, 2020) It demonstrates that customer loyalty is positively and significantly impacted by service performance. In their investigation, (Caesar Pradata et al., 2022) found that customer loyalty was positively influenced by service performance. So the researcher presents the following hypothesis:

H3: Service performance has a positive and significant influence on customer loyalty at Bank NTB Syariah KCP Aikmel

2. Method

Regression analysis and quantitative methods are used in this study to investigate correlations between variables. The author of this study applied incidental sampling to get samples and used primary data. (Sugiyono, 2009) approach by giving questionnaires to Bank NTB Syariah KCP Aikmel clients, resulting in a total sample size of 70 responses for this study.

This study involves two variables: the dependent variable (bound) and the independent variable (free).

Free and independent variable

Brand Equity (X1), Customer Relationship Marketing (X2), and Service Performance (X3) are the independent variables.

Dependent (Dependent) Variable

The variable that is dependant is Customer Loyalty (Y).

Following the acquisition of all the data, SPSS 21 for Windows was used to analyze it. employing a number of test techniques, including the coefficient of determination test, multiple linear regression analysis, validity, reliability, and classical assumptions.

3. Result And Discussion

Validity and Reliability Test

Validity testing is done to make sure that every questionnaire question that researchers have distributed is legitimate and may be utilized appropriately to collect data. based on $df = n-2$ and $\alpha 0.05$, and obtained by comparing r -count with r -table. It is deemed valid if the Pearson Correlation value is greater than the r -table.

Table 1. Validity Test

Variable	Pearson	R-table	Validity Results
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	Correlation	($\alpha = 5\%$)	
Customer Loyalty	0,675	0,196	Valid
Brand Equity	0,647	0,196	Valid
Customer Relationship Marketing	0,774	0,196	Valid
Service Performance	0,620	0,196	Valid

Source: SPSS Processed Data, 2023

Customer loyalty, brand equity, customer relationship marketing, and service performance all have Pearson Correlation scores greater than r-table, according to table 1's statistics. According to this, all of the questions are legitimate, making them suitable for use as a measurement instrument. A variable is considered reliable if its Cronbach's Alpha score is greater than 0.6. Reliability below 0.6 is regarded as poor; reliability between 0.7 and 0.8 is considered good, and reliability beyond 0.8 is considered good.

Table 2. Reliability Test

Variable	Cronbach's Alpha	N of Items	Description
Customer Loyalty	0,722	5	Reliable
Brand Equity	0,658	5	Reliable
Customer Relationship Marketing	0,722	6	Reliable
Service Performance	0,712	6	Reliable

Source: SPSS Processed Data, 2023

Table 2 shows that the Cronbach's Alpha scores for customer loyalty, brand equity, customer relationship marketing, and service performance are 0.722, 0.658, and 0.712, respectively. We have concluded that this research is trustworthy.

Classic assumption test

Normality test

According to (Ghozali, 2021) The One Sample Kolmogorov Smirnov test can be used for this test; if the Asymp Sig (2-tailed) score is greater than 0.05, the data are considered to have a normal distribution. On the other hand, if the Asymp Sig (2-tailed) score is less than 0.05, the data does not follow a normal distribution.

Table 3. Normality Test

Unstandardized Residual		
N		70
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,42381772
Most Extreme Differences	Absolute	,070
	Positive	,067
	Negatif	-,070
Kolmogorov-Smirnov Z		,733
Asymp. Sig. (2-tailed)		,405
Test distribution is Normal Calculated from data.		

Source: SPSS Processed Data, 2023

Table 3 indicates that the two-tailed significance score is 0.405. The data are considered to be regularly distributed and so usable because the significance value (2-tailed) is $0.405 > 0.05$.

Multicollinearity Test

In the regression equation, multicollinearity problems are not found if $VIF < 10$ and $Tolerance > 10$.

Table 4. Multicollinearity Test

Unstandardized Coefficients	Standardized Coefficients	Collinearity Statistics
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Model	B	Std. Error		Beta	Tolerance	VIF
1	(Constant)	5,168	3,634			
	<i>Brand Equity</i>	,395	,110	,326	2,408	1,236
	<i>Customer Relationship Marketing</i>	,488	,082	,305	2,638	1,242
	<i>Service Performance</i>	,441	,098	,360	2,362	1,249

a. Dependent Variable: Customer Loyalty

Source: SPSS Processed Data, 2023

With reference to table 4, the study's total independent variable has a value of > 0.10 , indicating a tolerance of greater than 0.10. Concurrently, the VIF value is below 10 ($VIF < 10$). In summary, the independent variables in this study did not exhibit any signs of multicollinearity.

Autocorrelation Test

The Durbin-Watson Test was employed by the author in this study to assess autocorrelation. When D-W is more than (dU) and less than (4-dU), autocorrelation is not detected.

Table 5. Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Durbin-Watson
1	,602 ^a	,742	,438	1,825

Predictors: (Constant), BE, CRM, SP**Dependent Variable: LN**

Source: SPSS Processed Data, 2023

Table 5 revealed that the autocorrelation was absent, with a value of 0 and a range of $1.658 < 1.825 < (2.341)$.

Heteroscedasticity Test

The presence or absence of heteroscedasticity indicates how well the regression model performs. Since the Glejser test used in this study had a significance level of less than 5% (0.05), heteroscedasticity was not detected. (Harlan, 2018).

Table 6. Heteroscedasticity Test

Model	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta	T	Sig.	
1	(Constant)	3,033	2,343		1,214	,689
	BE	,081	,060	,150	,446	,561
	CRM	,064	,054	,139	,582	,436
	SP	,068	,044	,134	,363	,667

a. Dependent Variable: LN

Source: SPSS Processed Data, 2023

Table 6 indicates that the independent variable utilized has a value greater than 0.05, indicating that heteroscedasticity is not present in the test results.

Multiple Linear Regression Analysis**Table 7.** Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta	T	Sig.	
1	(Constant)	5,168	3,634		2,174	,192
	BE	,395	,110	,326	2,408	,000
	CRM	,488	,082	,305	2,638	,003
	SP	,441	,098	,360	2,362	,007

a. Dependent Variable: LN

Source: SPSS Processed Data, 2023

Based on table 7, the constant value (α) is 5.168 while the score (β) 0.395 is obtained by Brand Equity, the score (β) 0.488 for Customer Relationship Marketing and the score (β) 0.441 is obtained by Service Performance, then an equation is formed, namely:

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$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 5.168 + 0.395X_1 + 0.488X_2 + 0.441X_3$$

Information :

1. The constant value is 5.168, which indicates that Customer Loyalty (Y) has a percentage of 5.168 if Brand Equity, Customer Relationship Marketing, and Service Performance (X1, X2, and X3) are all equal to 0.
2. The value of the Brand Equity coefficient (X1) is positive, at 0.395, indicating that a unit rise in Brand Equity results in a 0.395 increase in Customer Loyalty.
3. The Customer Relationship Marketing coefficient (X2) has a positive value of 0.488, which indicates that for every unit increase, there will be a 0.488 rise in customer loyalty.
4. The Customer Loyalty value will rise by 0.441 in tandem with a 1 unit increase, as indicated by the positive Service Performance coefficient (X3) value of 0.441.

Hypothesis test

Simultaneous Test (F Test)

When the significance is <0.05 , it means H_0 is rejected, meaning the independent and dependent variables have a significant effect. If the significance value is >0.05 , it indicates that H_0 is accepted, so it can be stated that the independent and dependent variables have no influence.

Table 8. Simultaneous Test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	715,464	3	238,488	57,925	0,001 ^b
Residual	929,376	67	13,826		
Total	1644,840	70			

Source: SPSS Processed Data, 2023

Table 8's results indicate that the F-count value is 57.925 and the F-table is 2.696. A significant value of $0.001 < 0.05$ significance threshold is consistently obtained, indicating that X1, X2, and X3 influence Customer Loyalty (Y) simultaneously.

Partial Test (t Test)

It will be declared that there are significant implications from the independent variable to the dependent variable if the resulting probability is less than 0.05. A probability of >0.05 indicates that the effect will not be statistically significant.

Table 9. Partial Test (t Test)

Model	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta	T	Sig.	
1	(Constant)	5,168	3,634		2,174	,192
	BE	,395	,110	,326	2,408	,000
	CRM	,488	,082	,305	2,638	,003
	SP	,441	,098	,360	2,362	,007

a. Dependent Variable: LN

Source: SPSS Processed Data, 2023

With reference to Table 9, the significance of Brand Equity (X1) is $0.000 < 0.05$. This suggests that H1 is approved and H_0 is denied, indicating that brand equity at Bank NTB Syariah KCP Aikmel affects client loyalty. The significance of customer relationship marketing (X2) is $0.003 < 0.05$. In order to determine whether customer loyalty at Bank NTB Syariah KCP Aikmel is impacted by CRM, Hypothesis H2 is accepted and Hypothesis H_0 is rejected. The significance of Service Performance (X3) is $0.007 < 0.05$. This shows that H_0 is refused while H3 is accepted, indicating that the service performance factor at Bank NTB Syariah KCP Aikmel affects customer loyalty.

Coefficient of Determination Test

It is hoped that this test will produce an r squared score that is greater than 0.5, because a good value is between 0 and 1.

Table 10. Coefficient of Determination Test (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.602 ^a	.742	.438	1,825

Source: SPSS Processed Data, 2023

Table 10 shows that the Adjusted R Square value is 0.438, meaning that the dependent variable (customer loyalty) is influenced by the independent variables (brand equity, customer relationship marketing, and service performance) by 43.8%. The remaining 56.2% of the research was not examined by the researchers.

The Influence of Brand Equity on Customer Loyalty of Bank NTB Syariah

The sig value indicates that, according to the researchers' data, brand equity has a major effect on consumer loyalty. Customers' loyalty can rise when they feel that Islamic banks are building strong brand equity ($0.000 < 0.05$). Loyalty increases as a result of banks' increased attachment to their customers' brands in terms of perceived quality, brand awareness, brand loyalty, and brand association. Likewise, low customer loyalty results from low brand equity anchored in the consumer base. findings from research that are in line with this research are from (Fitri et al., 2019) with the conclusion that brand equity has a positive and significant effect on customer loyalty at PT Bank Panin Dubai Syariah Tbk. This shows that the more positive Bank NTB Syariah brand image is, the more customer loyalty will increase. To Customer decisions to use Bank NTB Syariah Syariah KCP Aikmel have also increased.

The Influence of Customer Relationship Marketing on Bank NTB Syariah Customer Loyalty

The analysis results indicate that customer loyalty is significantly impacted by customer connection marketing. This is supported by the sig. found $0.003 < 0.05$, which indicates that if sharia banking can build strong ties with its clients, customer loyalty may rise. Financial institutions must engage in this component of customer relationship marketing because a number of factors, including the introduction of new products of comparable quality and the scarcity of critical information, can contribute to decreased client loyalty. Loyalty creation will undoubtedly be impacted by banking CRM optimization. in order for Bank NTB Syariah KCP Aikmel to consistently have positive interactions with its clients. If the CRM provided is better, it will make it easier to achieve customer satisfaction so that loyalty will increase. In line with the results of studies (Budiman, 2020) which concluded that customer relationship marketing has a positive and significant influence on customer loyalty at PT. Bank Mandiri KC Dotulolong Lasut Manado.

The Influence of Service Performance on Bank NTB Syariah Customer Loyalty

The sig value indicates that, according to the analysis results, customer loyalty is significantly impacted by service performance. equal to $0.007 < 0.05$, demonstrating that if clients receive high-quality service, their loyalty to the business may grow. Offering the greatest services possible, as determined by service performance, is the approach taken to assist the banking sector's success. Customer loyalty can finally be created by making all possible attempts to deliver the greatest service. In order to create client loyalty, Bank NTB Syariah KCP Aikmel's service performance team is constantly working to give priority to factors of customer comfort and happiness. This implies that client loyalty will rise when Bank NTB Syariah's service performance is strong. This research is backed by research from (Informasi et al., 2024) which states that Service Performance has a positive and significant effect on customer loyalty at BSI (Bank Syariah Indonesia) Boyolali Branch.

4. Conclusion

Customer loyalty at Bank NTB Syariah KCP Aikmel is positively and significantly impacted by Brand Equity, Customer Relationship Marketing, and Service Performance, according to study and discussion results. One type of service that clients receive is customer relationship marketing and service performance, and this is one of the factors that might foster customer loyalty. Clients that have had excellent service also typically exhibit high levels of loyalty. The Adjusted R Square values for brand equity, customer relationship marketing, and service performance are 43.8%; the remaining 56.2% were not examined by the researchers. It is intended that this study's findings will advance understanding and offer guidance for the creation of policies for Bank NTB Syariah so that it continues to maintain brand equity, customer relationship marketing and also service performance so that customer loyalty remains high.

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