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Customer engagement and relationship management's effects on business performance in digital banks

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ABSTRACT

CRM (Customer Relationship Management) is a tool used by businesses to understand customer demands and behavior in order to deliver the best possible customer service, preserve current relationships, and boost business success. In order to understand how customer engagement and customer relationship management affect business success in digital banks, a study was done. The research population consists of 3.9 million digital bank users in total. 400 samples were acquired after simple random sampling, which was then used to calculate the Slovin formula at an acceptable level of 5%, and multiple linear regression analysis was performed. In this study, there are two independent variables: customer engagement and customer relationship management. The dependent variable is business performance. The results of this study suggest a tight connection between customer relationship management and customer engagement and the operational success of digital banks. The purpose of this research is to present data that the management of digital banks can utilize to make various decisions.

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Introduction

Business performance is a metric that assesses how successfully an organization is accomplishing its objectives. When the observed outcomes exactly match the anticipated results, optimal performance is attained (Prakash et al., 2017). Organizations can enhance their process orientation, initiative, information technology, competitiveness, and customer happiness by using performance appraisal. Customers are typically an organization's main source of cash flow. To outperform the competition and reach long-term profitability goals, a company must prioritize the consumer (Mills et al., 2016). In fact, businesses are increasingly focusing on their customers rather than their products, despite the intense rivalry among them. Increasing both existing and new clientele becomes crucial to the Bank's continued existence. Additionally, a strategy is required to win the patrons' loyalty, with customer relationship management being one of them (CRM)(Zainurrafiqi et al., 2012). Governmental organizations oversee and control the financial sector. The Bank views deciding which assets and liabilities to choose as a strategic choice that will impact business success (Wibowo & Handika, 2017).

Customer value in a firm will surely be impacted by customer relationship management (CRM). Customer loyalty will result from the customer's additional value, and this loyalty will definitely boost the company's profitability. Customer value compares the benefits received with the expenditures involved to assess the overall link between object value and extrinsic and intrinsic features (Astuti & Indriastuti, 2021). Businesses have realized the benefit of CRM and its ability to help them attract new customers, keep their current ones, and increase their lifetime value. Examples include banks, insurance companies, and other service providers. Due to its relative novelty and phenomenal growth, CRM has turned into an appealing research topic (Bin-Nashwan & Hassan, 2017) . The four CRM aspects of conflict handling, trust, communication, and empathy have the most predictive power for customer loyalty. The levels of client loyalty improve as these CRM variables rise (Walelign, 2020). According to(Bin-Nashwan & Hassan, 2017), three dimensions—service quality, service access, and addressing complaints that affect loyalty—have been employed extensively in earlier research that examine the effect of CRM on customer satisfaction and customer loyalty.

Customer relationship management (CRM) is a novel strategy in contemporary corporate contexts that is helpful for generating interest from customers in the goods and services provided by the platform by persuading them to enhance CE. Through cutting-edge technology, social consumer involvement helps businesses improve the overall customer experience (Rivai & Wahyudi, 2016). Consumer involvement in actions unrelated to the search, alternative provision, assessment, and decision-making process for goods or services (Harmeling et al., 2017). Product engagement, repeat purchase, repeat administration interaction, type of contact, online behavior, referral behavior/intentions, and speed are just a few examples of the various elements of customer engagement(Bansal & Chaudhary, 2016). Customer behavior that has an indirect effect on a company's performance is also included in the concept of customer engagement (Bijmolt et al., 2010). It is intriguing to investigate the relationship since there are parallels between customer relationship management and customer engagement in influencing customer loyalty, which results in corporate performance. The purpose of this study is to ascertain how customer engagement and customer relationship management affect business success in digital banks. This research has the potential to provide knowledge that management can utilize to inform various decisions.

Customer Engagement on Business Performance

Customer engagement is an effort to create, realize, build and improve relationships between business actors and customers, which can be done through various media. According to (Rahman et al., 2022), Customer engagement is a manifestation of the customer's behavior towards the company that goes beyond purchasing behavior.The use of the term customer engagement refers more to relationships that are emotional or psychological in nature. The establishment of customer engagement can make a customer willing to contribute to a brand. Customer engagement is basically one of the promotion strategies and sales techniques adopted by the company.

The stages passed to create a customer engagement consist of 4 stages(So et al., 2014). The first stage is co-development which is the customer's contribution to the progress of the company. Contributions can be manifested in various ways such as knowledge and skills. Another opinion states that the stages of customer engagement do not consist of 4 stages but consist of 8 stages consisting of: 1) Business to business; 2) Business to customer; 3) Customer to customer; 4) Customer to business; 5) Collaborative commerce; 6) Intra-business commerce; 7) Government to citizens; 8) Mobile commerce.

The business-to-business stage is a communication system carried out between business actors. In general, transactions that take place are carried out by fellow partners with the format and conditions as agreed upon. Business to customer, namely the stage where business or business actors interact directly with customers. That is, the company sells directly to customers. Customer to customer is where a person sells to another person who basically has the same status as a customer. A customer to a business is an individual who makes sales to certain companies or organizations with mutually agreed agreements. Collaborative commerce is where there are several business groups or businesses that collaborate along the production chain until the production goods reach the customer. Intra business commerce is cooperation carried out within the internal scope of the company itself. Government to citizen is a form of government service to all citizens and can also be used as a form of cooperation between the government and the private sector. Lastly is mobile commerce, namely sales and purchase activities carried out via wireless technology.and time. The second stage is the influencing stage, in which the customer shares his experiences with a brand or company. This customer experience can influence the perceptions, preferences and focus of the company in carrying out a production. The third stage is the augmenting stage, namely the customer adapting or using a new method so that it has an influence on the company's focus. The fourth or final stage is mobilizing, namely customer capabilities or customer conditions that can affect the mobilization of a company's focus.

In general, the stages of customer engagement include brand equity, customer satisfaction and service quality. The factors that can affect customer engagement are customer satisfaction, trust, and commitment. Several studies, such as the research conducted by(Wong & Sijabat, 2022),(Gupta et al., 2018), (Wahyuni

&Sara, 2020), and (Musa et al., 2016) explained that customer engagement has an influence on the business performance of a company. Similar opinion also delivered by(Youssef et al., 2018), (Ho & Chung, 2020).

Relationship Management on Business Performance

Consumer Relationship Management (CRM) is a strategy that focuses on creating customer satisfaction and long-term relationships by integrating several functional areas of the company to gain competitive advantage. CRM provides data and information related to customers, including behavior in shopping, habits in consuming products, etc(Mulyana et al., 2020). This data and information is used to improve customer understanding and communicate with customers in order to create customer value and satisfaction, increase customer loyalty, increase profits and establish long-term relationships with customers and other key stakeholders.

There are three CRM programs that must be implemented to achieve CRM goals, namely continuity marketing, individual marketing (one to one marketing) and partnership programs: 1) Continuity marketing program is a continuous marketing program that is applied by implementing a membership system, providing discounts, vouchers, special facilities, and reward points to customers; 2) Individual marketing program (one to one marketing) is a marketing program carried out individually aimed at meeting the satisfaction of the unique needs of customers. One to one marketing is focused on one customer at a time or period. The implementation of this program can be seen from the friendliness and courtesy of employees, the speed and skills of employees, handling complaints by employees, greetings by employees towards customers, and giving greeting cards to customers; 3) Partnership program (partnering program) is a program in which the company enters into a partnership relationship in the form of cooperation with other parties to serve and meet customer needs. The partnership program implemented by this company will be able to create relationships with customers, grow and maintain long-term customer relationships. Good relations with customers certainly have an influence on the sustainability of a company's performance.

The success of implementing CRM can affect the performance of a business if CRM is run properly. CRM, which is a business model for providing services to loyal customers and influencing a business, on the one hand, also creates different perceptions for other customers who do not get the same service as customers who get CRM. Attention, intense communication, and several other things that make one customer feel unfairly treated because there is different treatment from the retail management can be something that has a bad impact if the CRM implementation is not carried out properly(Borghei et al., 2021). CRM makes for a better relationship between service or product providers and customers which can ultimately lead to greater customer loyalty and retention which then becomes a competitive advantage that can affect competition because customers and service providers already have an attachment (Sayani, 2015). The positive effect of relationship management to business performance also discussed by(Setiawan & Mahfudz, 2019), (Ghazian et al., 2016), (Ikasari, 2017), (Mulyana & Azka, 2022), and(Sunny & Abolaji, 2016).

Method

Both a quantitative and basic random sample are research methods used in this study. The population of this study consists of 3.9 million digital bank users in total. Slovin's algorithm determined that 400 customers may have Completed the questionnaire because it was a study sample.In this study, there are two independent variables. First, X1 customer relationship management. Customer engagement is represented by X2 for both. Y stands for the dependent variable, which is business performance. To examine the impact of two independent factors on a single dependent variable, multiple linear regression analysis is performed. The research hypothesis can be seen in Figure 1.

H1: There is a connection between customer relationship management and business performance
H2: There is a connection between customer engagement and business performance.

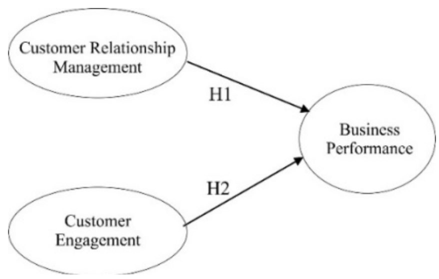

Figure 1. Research Hypothesis

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Results and Discussions

Table 1. Output-Coefficients
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	10.651	1.263		8.433	.000		
	Cust Relationship Management	.243	.047	.243	5.141	.000	1.000	1.000
	Customer Engagement	.222	.045	.235	4.983	.000	1.000	1.000
1.	Dependent Variable : Business Performance							

Table 2. Comparison of tolerance values and VIF on independent variables

Variable	Tolerance > 0,1	VIF < 10	Result
Customer Relationship Management	1.000	1.000	There is no multicollinearity between variables
Customer Engagement	1.000	1.000	

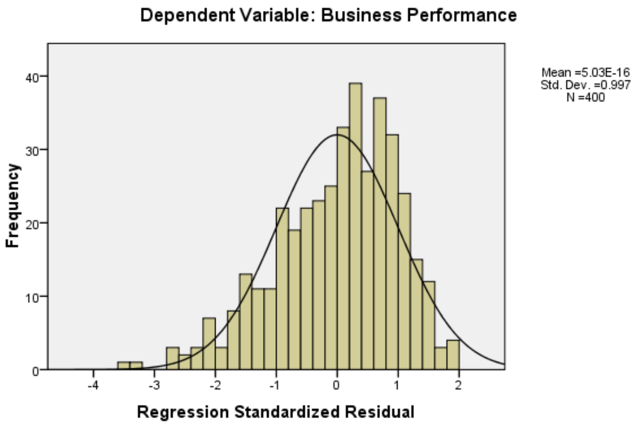

Figure 2. SPSS Output – Histogram

The Normality Test is carried out to ensure that the data is evenly distributed, which indicates that the information is ideal and can be followed up. Data normally distributed are seen from the spss output of the histogram section, and the shape of the curve is like a hill which can be seen in Figure 2.

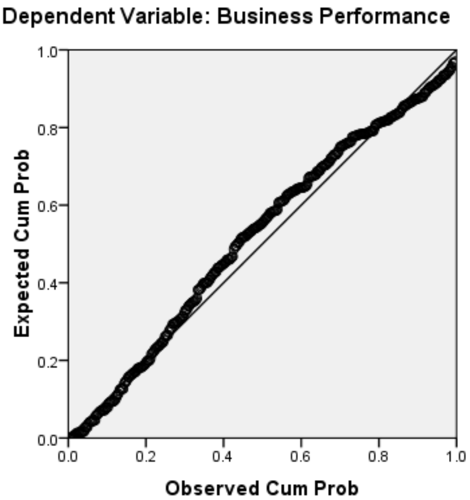

Figure 3. Output SPSS – P-P Plot

In addition to the histogram, the normality test can also be analyzed by looking at the P-P Plot graph (probability-probability plot), as shown in Figure 3. If the data points look like straight lines, the assumption is fulfilled or shows a normality pattern. As the output results in this study where the data spreads along a diagonal line which can be interpreted as meeting the normality pattern.

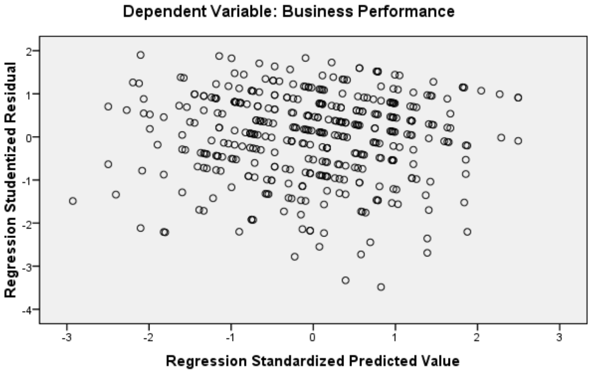

Figure 4. SPSS Output – Scatterplot

The heteroscedasticity test comes next, and it checks the scatterplot points in the output to make sure there is a difference in variance. If the problems are uniformly distributed, then good data implies that there is no heteroscedasticity, and vice versa. Figure 4 demonstrates that there is no heteroscedasticity in this investigation.

Table 3. Output SPSS – ANOVA
ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	463.076	2	231.538	25.422	.000[a]
	Residual	3615.861	397	9.108		
	Total	4078.937	399			

1. Predictors : (Constant), Customer Engagement, Cust Relationship Management
2. Dependent Variable : Business Performance

Table 4. Calculated F value, F table and significance on SPSS output

F Value	F Table	Sig	Interpretation		Result
25.422	3.018	0.000	F Value > F Table	Sig < 0,005	Ha Accepted

Table 5. Interpretation T Test

Independent Variable	T Value	T Table	Sig.	Interpretation		Result
Customer Relationship Management	5.141	1.9659	0.000	T Value > T Table	Sig < 0.005	Ha Accepted
Customer Engagement	4.983	1.9659	0.000	T Value > T Table	Sig < 0.005	Ha Accepted

Table 6. Output SPSS – Model Summary
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin – Watson
1	.337[a]	.114	.109	3.018	1.964

1. Predictors : (Constant), Customer Engagement, Cust Relationship Management
2. Dependent Variable : Business Performance

Analysis Using Multiple Linear Regression

Multiple linear regression can be used to assess significant variables that influence a phenomenon and the tight relationship between variables. The unstandardized number B in the output coefficients section of Figure 2 shows the coefficient value in the analysis.

The value of the unstandardized coefficient in Figure 2 can be entered in the following equation:

$Y = 0{,}243\ X1 + 0.222\ X2 + \varepsilon$

The linear regression equation has the meaning that: 1) The customer relationship management (X1) coefficient is 0.243. Accordingly, if Customer Relationship Management significantly helps (at 100%), corporate performance will rise by 24.3%; 2) The X2 (Customer Engagement) coefficient is 0.222. This indicates that if customers are totally involved (100%) by the company, business performance will rise by 22.2%.

Hypothesistest

The F test is used in the first stage of the two-stage hypothesis testing process to ascertain the relationship between the independent and dependent variables. The t-test is the second step, used to determine the association between independent variables without considering the dependent variable. The result of the ANOVA portion, Figure 6, serves as the basis for the F test. The estimated F value, which will be compared with the F value obtained in the table, is found in Figure 6.The hypotheses in this study are:

H0 = Customer Relationship Management (X1) and Customer Engagement (X2) are simultaneously unrelated to Business Performance

Ha = Customer Relationship Management (X1) and Customer Engagement (X2) are simultaneously related to Business Performance

The decision-making can be seen in Table 2. The F table value is obtained by using a significance of 0.05 and looking at the residual df value in the spss output of the ANOVA section. Obtained the value of F table (0.05; df 397) where the results can be interpreted in table 3.

Based on the examination of the findings and interpretations in table 3, it can be inferred that Ha is valid and denotes that customer relationship management (X1 in this case) and customer engagement (X2 in this case) are related to business performance at the same time.The t test is the following step, used to look into how the independent variable and dependent variable relate to one another individually. Table 4 lists the requirements for this test.The hypotheses for the independent variable Customer Relationship Management (X1) in this study are:

$H0_1$= Customer Relationship Management (X1) separately is not related to Business Performance (Y)

Ha_1 = Customer Relationship Management (X1) separately is closely related to Business Performance (Y)

while the hypothesis for the independent variable Customer Engagement (X2) in this study are:

$H0_2$ = Customer Engagement(X2) separately is not related to Business Performance (Y)

Ha_2 = Customer Engagement (X2) separately is closely related to Business Performance (Y)

This test is performed by looking at the residual df value in the spss output of the ANOVA section and comparing the output's t-value to the table value that can be searched by setting a significance level of 0.025. The results of the calculation are shown in table 5 at the value of the t table (0.025; df 397). From table 5 it can be concluded that Ha (1 and 2) are accepted, which means that Customer Relationship Management (X1) and Customer Engagement (X2) are separately, each related to Business Performance (Y).

The final stage in this research is to look at the adjusted R square value, also known as the coefficient of determination (R2), which is displayed in Figure 10's model summary under the SPSS output section. With a value range of 0, 0 to 1.0, this value is used to assess the degree of compatibility. The value of each variable cannot be anticipated if the value is 0.0.In Figure 7, the value 0.109 is obtained; if it were converted to a percentage, the value would be 10.9%. This indicates that the dependent variable (business performance) has a relationship of 10.9% with the independent variables (customer relationship management, customer relationship management (X1), and customer engagement (X2)), while up to 89.1% of other performance-affecting variables are not accounted for in this study.

So this study supports the findings of (Alawiyah & Humairoh, 2017), who found that implementing CRM effectively and efficiently will significantly improve business performance, particularly in terms of financial, marketing, or operational performance. Companies need to be able to develop positive relationships with their customers in order to increase customer loyalty in this increasingly competitive business environment. The company is confident in keeping the customer because of their great relationship. To increase customer loyalty, one strategy is to implement customer relationship management (CRM)(Astuti & Indriastuti, 2021).The use of Customer Relationship Management (CRM) has increased. It is a fresh marketing tool that keeps the company competitive by providing effective internal and external customer service. CRM is typically regarded as a crucial marketing tool for creating, growing, maintaining, and optimizing mutually beneficial long-term relationships with clients in the service industries(Walelign, 2020). Customer satisfaction levels can be impacted through customer relationship management. Customer loyalty can also be impacted by customer satisfaction. CRM offers data and details on customers, including shopping patterns, product consumption patterns, and more. To increase customer happiness and value, this data and information are used to enhance comprehension of customer interactions. Customers are more devoted to the company's goods and services when the company's customer relationship management strategy is effective(Sulaiman, 2020). This study supports a (Vinerean & Opreana, 2021)study that highlights the value of customer engagement in predicting and encouraging client loyalty. When businesses offer information about their goods and services on social media platforms, it plays a part in encouraging consumers to keep making purchases and to spread the word to their friends and followers. Client satisfaction derives from a business's timely responses and clear handling of customer inquiries. Customer loyalty is significantly impacted by customer involvement. This indicates that satisfied customers have favorable opinions about goods and services and are willing to suggest them to their friends and followers on social media(Arora et al., 2021). Customer involvement in services adds value, and consumer loyalty is a result of customer happiness. Customer pleasure, customer loyalty, perceived value, commitment, and trust are the outcomes of customer engagement(Raeisi & Lingjie, 2017). Customers' willingness to make repeat purchases, level of happiness, and tolerance for pricing changes are all indicators of customer loyalty. Customer repurchasing behavior and preferences for particular goods or services are examples of customer loyalty, which also encompasses behavioral and attitude constancy(Zainurrafiqi et al., 2012). Maintaining client loyalty and emphasizing a customer-centric approach in organizational strategy and marketing is an organization's most important goal(Zamil, 2011). Companies can profit from greater customer retention, satisfaction, and loyalty in addition to increasing income because these factors are important for the long-term success of the business. This can undoubtedly enhance corporate performance(Arora et al., 2021).

Conclusions

Based on the results and discussion, it can be concluded that customer relationship management (independent variable X1) and customer engagement (independent variable X2) are simultaneously and separately related to business performance at Digital Bank (dependent variable Y). Where CRM (Customer Relationship Management) is a tool businesses use to understand customer demand and behavior to provide the best possible customer service, maintain current relationships, and increase business success.

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