

THE EFFECT OF DIGITALIZATION AND CUSTOMER RELATIONSHIP MANAGEMENT ON MEMBER LOYALTY

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KEYWORDS

Customer Relationship Management, Digitization, And Member Loyalty.

ABSTRACT

The study aims to find out and describe the influence of digitalization variables, and customer relationship management on member loyalty at BMT NU Artha Berkah, Cirebon Regency in the Millennial Generation. This research uses quantitative research methods. With a population of 185 active members who use products and services at BMT NU Artha Berkah, Cirebon Regency, then the sample was calculated using the slovin technique and was obtained at 126. The results of this study show that partially there is no significant influence between digitalization variables on member loyalty variables and a significance value of 0.842 which is > 0.05 . Then there is influence and significant relationship between the customer relationship management variable and the member loyalty variable with a significance value of 0.000 which is < 0.05 . And simultaneously the digitization variable and the customer relationship management variable affect the member loyalty variable with a significance value of 0.000 which is < 0.05 .

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INTRODUCTION

The rapid development of digital technology has changed the way business is done in an industry, one of which is the banking world, which is driven by financial technology (fintech), also forcing the formal and non-formal banking industries to improve themselves. Technological developments have also changed the way of doing business in an industry such as the financial sector, both banking, and non-banking. A non-bank-based Islamic financial institution such as BMT is an institution that is focused on collecting and channeling funds on the principle of profit sharing. (Putri, 2019).

BMT is a sharia microfinance institution that grows from the community and develops very rapidly so that it reaches almost all Indonesian people. A role in empowering the community, especially the lower classes, and keeping people away from

ribawi practices. Financial institutions in the form of cooperatives such as BMTs are one of the best ways to empower the poor from a financial perspective because these institutions are based on the value of cooperation (Widyanto, 2016).

Although the growth of BMT in terms of quality and quantity is quite fast, this institution is generally relatively slow in development, not a few BMTs run out of capital, mismanagement, collapse, or go out of business. In addition, the role of BMT in contributing to driving the economy is very real because it is a strategic value driving economic development, with the existence of sharia economic law and Indonesian national law. BMT refers to sharia economic law supervised by OJK and DSN-MUI in carrying out its operations (Imaniyati, 2010).

A transformation that refers to the era of digitalization that is currently underway all the time continues to be developed to encourage companies to use emerging technologies and improve digital systems. With the industrial revolution 4.0, many companies are implementing digital systems in their operational activities. The industrial revolution allows companies to continue their business because building a flexible organizational structure is a challenge that needs to be addressed and is an important step in implementing new-age technology, because companies must have flexibility and adaptability to face challenges (Raza, 2020).

In the business sector, digital technology is also integrated into its daily operations, which has formed the framework of the digital economy. The digital economy is formed by business actors who use digital information technology systems and the internet. This makes efficiency, productivity, market reach, and reduces operational costs even better (Aprilianti, 2021).

One business approach that is based on managing relationships or relationships with members is also known as customer relationship management. The thing that focuses on what members will value is not the products sold by the company but rather building good communication and relationships with candidates and even members, to produce good quality or competitive prices and answer consumers' wants & needs. Because relational relationship management activities are aimed at being able to foster strategic members (Augustia, 2018).

Improving customer retention and satisfaction to develop profitable relationships is a goal of companies using CRM. Then growth will increase in the long term and the company's profitability will be better, thus encouraging customer loyalty for views regarding the company's image will also increase. The intense business competition requires companies to focus on the needs desired by the community (Dyantia, 2012).

The presence of a Savings Loans & Sharia Financing Cooperative (KSPPS) in the form of Baitul Maal Wat Tamwil (BMT) NU Artha Berkah is something that needs to be called positive because the main purpose of the Cooperative is to distribute funds to people in need so that people use them for their own needs. in the best possible way. In this case, Islamic sharia-based cooperatives can overcome financial problems without *Maisyir*, *Gharar*, *Riba*, and *Bathil* in them so that members are not caught in big debts because conventional-based cooperatives always impose high interest on their members.

BMT NU Artha Berkah has a legal entity review AHU-0001199. AH. 26 of 2019 and is supervised by OJK and DSN-MUI in their operational activities.

PROGRESS & PERFORMANCE KEANGGOTAAN KOPERASI							
KOPERASI SIMPAN PINJAN DAN PEMBIAYAAN SYARIAH (KSPPS) NU ARTHA BERKAH							
TAHUN BUKU 2021							
NO	BRANCH	ANGGOTA AKTIF		ANGGOTA PASIF		TOTAL SIMPANAN	
		MTD	YTD	MTD	YTD	MTD	YTD
1	JANUARI	21	21	118	118	662,696,890	662,696,890
2	PEBRUARI	18	39	46	164	34,501,433	628,195,457
3	MARET	21	60	35	199	313,649,530	941,844,987
4	APRIL	18	78	3	202	52,896,145	994,741,132
5	MEI	31	109	1	203	386,683,480	1,381,424,612
6	JUNI	25	134	1	204	73,661,318	1,455,085,930
7	JULI	16	150	0	204	3,265,197	1,451,820,733
8	AGUSTUS	22	172	0	204	251,849,454	1,703,670,187
9	SEPTEMBER	46	218	2	206	1,703,670,187	
10	OKTOBER	46	264	0	206	-	
11	NOVEMBER	14	278	0	206	-	
12	DESEMBER		278		206	-	
GRAND TOTAL		278	278	206	206	1,455,085,930	1,455,085,930

Figure 1. Data on Members of BMT NU Artha Berkah Products and Services Users
(Source: Financial reports belonging to BMT NU Artha Berkah)

From the table above it can be seen that the number of members has increased from time to time, for example it occurred in November where there was an increase of 278 members. In the following month, the number of members using products & services was still the same as in the previous month. And based on product usage data obtained from BMT NU Artha Berkah, members use more Wadiah products, namely 484 members in the 2021 financial year, because a sharia cooperative is inseparable from savings and loan activities.

At KSPPS BMT NU Artha Berkah is one of the cooperatives that presents a digital system in its operational activities, because information technology has penetrated all of society, therefore the information & communication system that has been implemented has been fully utilized. The use of smartphones and computerization that is used by every community triggers convenience in activities, so that BMT NU Artha Berkah developed an application provided by the USSI group to manage financial management easily because recording financial reports manually can cause errors, so recording through a digital system will avoid mistakes. BMT has a platform in the form of a bmt mobile application which can be downloaded for free if you are a member.

Customer Relationship Management based on member satisfaction will affect the creation of customer loyalty. This cannot be separated, that the CRM system is a contemporary strategy which in this latest issue is a priority for the company, the company always prioritizes service in order to increase good views as attracting public interest. Because by optimizing the CRM strategy, it is very possible to bring up an increase in the company's image that occurs through its members.

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Loyalty as part of an attitude of commitment in using a product or service offered by BMT NU Artha Berkah continuously for the present and the future regardless of the situation and surrounding conditions. If the company is able to fulfill the wishes of its members when making transactions it will form a positive experience for each member, which helps the company in developing and differentiating its services among its competitors. So that after that value can be formed it will increase satisfaction and loyalty to BMT NU Artha Berkah.

As a non-bank Islamic financial institution, BMT NU Artha Berkah makes competitiveness with other cooperatives increasingly tight between one institution and another. There are still a few BMTs that implement their own digitization system, if the digital program does not adjust to adequate capabilities, it will result in operating errors. The more competitors, the more people's choice to choose a product & service in a company, if the company cannot manage good relations with its members, damage to the company's image will occur which is very detrimental. Loyalty will not occur if the BMT does not know the needs of its members so that they will always think negatively about the company's performance and convey their bad opinion to the local community.

From the several definitions of the discussion above, digitization contained in BMT NU Artha Berkah is useful in systems for processing financial data, storing, analyzing, distributing and informing as well as advantages that are quite effective for companies in operating, besides that digital systems can expand market coverage to gain more members, making it possible to research and the urgency through information technology triggers the development of many things. And with good relations (CRM) relationships can occur, such as utilizing these facilities can create harmony between the company and its members, cooperation will arise by helping each other, the better the quality of the harmonious relationship that is owned, the higher the level of cooperation because of this This provides increased profits for the business. The most important thing is to create a desire not to move to another company or loyalty where members have a personal awareness to take advantage of all the potential for the betterment of the organization and will give a positive impression of the company's image.

Based on the background of the problem above, the researcher is interested in conducting further research regarding Efforts to Digitize Non-Bank Islamic Financial Institutions with the object of research in the form of BMT NU Artha Berkah which needs to be known in terms of digital aspects & good relationship management so that it can generate loyalty from members. So, this research is entitled "The Effect of Digitalization & Customer Relationship Management on Member Loyalty at BMT NU Artha Berkah Cirebon Regency in the Millennial Generation"

Digitization is a transfer process medium of shape print, audio, and video digital form (Sukmana, 2005). Digitization is done to create document archives digital form, for copying functions, and for creating digital library collections. Digitalization requires equipment such as computers, scanners, media source operators, and supporting software (Raza, 2020).

Side by side with the revolution that occurred in society, digitalization is experiencing a revolution where now the use of computerization has spread widely so that the current fourth evolution or it is called era 4.0 whose use is useful and much needed in everyday life through digital transformation and involving humans in its use. Digitalization has existed since the 1960s, where ENIAC was the world's first versatile electronic computer, J. Presper Eckert and John Mauchly formed EMCC or the so-called first commercial computer company that designed various computer designs for military commercial purposes, then accompanied by new discoveries. in technology so far (Skinner, 2019).

The Digitalization dimension includes two things, namely internal factors and external factors. Internal factors include: (1) Information Technology, this technology is called the internet with a worldwide network and very fast access in the form of information delivery (Danuri, 2019); (2) Application, computer hardware technology which is also accompanied by software tools has various capabilities to assist the work of each individual (Danuri, 2019); (3) Effectiveness, the use of technology allows interaction between people to be easier and facilitates the dissemination of various kinds of information through word of mouth (Afandi, 2021); (4) Efficiency, and other digital activities in the community that are connected to the internet network so that everyone who uses this facility is no longer dependent on troublesome physical activities (Danuri, 2019); (5) Time to market, applying it makes it easy for companies to bring products to market more quickly with better information received by customers (Afandi, 2021). External factors include: (a) Digital Era, namely various good changes as a positive impact that can be used as well as possible. But at the same time, the digital era also brings many negative impacts, so that it becomes a new challenge in human life in this digital era (Setiawan, 2017); (2) The development of the times, namely the occurrence of major changes in the world such as at this time it is easy to pass access to information through many ways, and can enjoy the facilities of digital technology freely (Setiawan, 2017).

Customer Relationship Management is a means of coping with increasing competition, changing economic conditions, and promotion dependence through the use of familiar customer knowledge, such knowledge acquired through relationship development and past marketing programs. CRM is used to identify sustainable relationship marketing, as a process that maximizes customer value through continuous marketing activities founded on deeper knowledge and built through the collection, management, and utilization of customer information and contact history, CRM is about improving relationships to maximize customer value over time to time (Zerres, 2014). Customer Relationship Management (CRM) is a strategy to acquire, consolidate, analyze data, and then use it to interact with customers thereby creating a comprehensive view of customers and better relationships with customers (Afriana, 2013).

There are two factors from the dimension of customer relationship management namely internal factors and external factors. Internal factors include: (1) Employee Relations, namely the life of employees in the organization that must be fostered properly. The goal is to be born mentally and with a high loyal attitude, a strong sense of belonging,

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loyal friends, have a work ethic & discipline; (2) Collaborative, covering aspects of the agreement between the company and the customer that are handled by several departments within the company, with the aim of using collective information by all departments to improve service quality (Afandi, 2021); (3) Consumer Relationship, this includes aspects of the company's agreement with customers that are handled by the customer affairs contact center and customer relations within a company (Afandi, 2021); (4) Company Operational Services, namely the services provided by the company will greatly affect the level of loyalty of members to the company (Fahira, 2020).

External factors namely interweaving relations with external publics, namely the relationship between the organization and its publics outside the organization consisting of: (1) Customer Relations, namely maintaining a good relationship with customers is very important in organizational goals; (2) Community Relations, namely maintaining relations with the community where different organizations require harmonious relationships because the existence of an organization requires understanding and support from the community (Syarifuddin, 2016); (3) Campaign management, in this case the combination between elements of Operational and Analytical CRM (Afandi, 2021); (4) Analytical, CRM can provide analysis of customer data for various needs, implementing planning on things that are more targeted through cross-selling and up-selling (Afandi, 2021).

Member Loyalty is a deeply held customer commitment to re-subscribe or re-purchase selected products/services consistently in the future. even though the situation and marketing efforts have the potential to cause the behavior. Consumer loyalty is a consumer who is satisfied with the product consumed or used and will buy repeat the product. Continuously repeated purchases of the same products and brands will show consumer loyalty to the product or service. Loyalty is the amount of consumption and purchase frequency done by someone consumer of a company and they succeeded find that quality connectedness consisting of satisfaction, trust and commitment is related positive with loyalty (Rosliana, 2021). Member Loyalty depends on how to company meet the needs and wants of members. Benchmark the success of a company, one of which is dependent on member interests. The more interested members, the more and more collected funds and played back by achieving maximum profitability (Lesmana, 2021).

The following are the dimensions of member loyalty: (1) Member Satisfaction, namely a person's feelings of pleasure or disappointment that arise after comparing the performance (results) of the product in question with the performance (results) expected; (2) Cognitive Members, namely loyalty based on cognitive aspects only. That is, this loyalty is formed only based on information about the product received by the patient so that it will form trust in the product; (3) Conative Members, namely as a person's desire to continue to use the same brand in the future or interest in behaving loyally (Afandi, 2021); (4) Member Loyalty, if the product that the consumer chooses can satisfy their needs and desires, then the consumer will have a deep memory of the brand (Welta, 2017); (5) Loyalty According to Griffin, part of loyalty is: (a) Make regular repeat purchases

(repeat buyers), (b) Make purchases between product lines and services, (c) Recommend products to others, (d) Demonstrates immunity to attraction and competition (Afandi, 2021).

Based on the background, the study aims to find out and describe the influence of digitalization variables, and customer relationship management on member loyalty at BMT NU Artha Berkah, Cirebon Regency in the Millennial Generation.

METHODS

This research design is quantitative research. This research was conducted from January 2022 to March 2022 at KSPPS BMT NU Artha Berkah, Cirebon Regency. The population in this study was KSPPS BMT NU Artha Berkah Cirebon Regency with 185 active members. The sample in this study were members of product and service users at BMT NU Artha Berkah, using the solving sampling technique. There were 126 members. The first data collection technique was carried out by direct observation in the field to find facts about BMT NU Artha Berkah Cirebon. Second, distributing questionnaires via Google form media on the smartphone of each BMT NU Artha Berkah member, by sending a G-form link via WhatsApp assisted by the BMT NU Artha Berkah front office so that it is more effective. Finally, by interviewing the manager of BMT NU Artha Berkah, the results are supported by documents, adding information for research, and using documentation in the form of taking notes, recording data, recording, and taking photos, directly at the research site. The data collection instruments used were questionnaire sheets, observation sheets, and interview guidelines. Test the validity of the instrument using the product-moment correlation test, the results of the validity test are as follows.

Table 2. Validity Test Results (X1), (X2), and (Y)

Variabel	No. Item	r- Calculation	r-Table	informatio n
Digitalizatio n (X1)	1	0,591**	0,1750	Valid
	2	0,737**	0,1750	Valid
	3	0,745**	0,1750	Valid
	4	0,715**	0,1750	Valid
	5	0,738**	0,1750	Valid
	6	0,585**	0,1750	Valid
	7	0,736**	0,1750	Valid
	8	0,775**	0,1750	Valid
	9	0,690**	0,1750	Valid
	10	0,729**	0,1750	Valid
Customer Relationship Management (X2)	11	0,683**	0,1750	Valid
	12	0,746**	0,1750	Valid
	13	0,754**	0,1750	Valid
	14	0,795**	0,1750	Valid
	15	0,770**	0,1750	Valid
	16	0,828**	0,1750	Valid
	17	0,792**	0,1750	Valid

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	18	0,751**	0,1750	Valid
	19	0,744**	0,1750	Valid
	20	0,646**	0,1750	Valid
	21	0,663**	0,1750	Valid
	22	0,704**	0,1750	Valid
	23	0,627**	0,1750	Valid
	24	0,557**	0,1750	Valid
Loyalitas	25	0,473**	0,1750	Valid
Anggota (Y)	26	0,786**	0,1750	Valid
	27	0,775**	0,1750	Valid
	28	0,724**	0,1750	Valid
	29	0,543**	0,1750	Valid
	30	0,651**	0,1750	Valid

(Sources of SPSS 18 data processing in 2022)

If the value of $r\text{-count} > r\text{-table}$ for the degree of freedom ($df = n - 2$), it is known that the value (n) is the number of samples. The number of samples in this study was 126 people. Then it can be measured the magnitude of df , namely $126 - 2 = 124$, and alpha 0.05, we get $r\text{-table} = 0.1750$. From the results of data processing carried out using the SPSS 18 application as a whole the Digitalization Variables, Customer Relationship Management, and Member Loyalty that are proposed are valid results. This can be seen at a significance level of 0.05 with a two-way test and the amount of data ($n = 124$), then we get $r\text{-table} = 0.1750$. So that all statements that have a value greater than the $r\text{-table}$ are declared valid and are included in subsequent data measurements.

The reliability test in this study used the alpha cronch bach reliability. A reliability test is a test that is used to show the extent to which a measurement result is relatively consistent when a measuring instrument is used repeatedly. The test used is the Cronbach alpha type. A variable is declared reliable if the Cronbach alpha value is > 0.60 . The test results using the SPSS 18 program are as follows.

Table 2. Alpha Cronbach Reliability Test Results

Variabel	Cronbach Alpha	Decree	Information
Digitalization (X1)	0,883	0,60	Reliabel
Customer Relationship Management (X2)	0,913	0,60	Reliabel
Member Loyalty (Y)	0,848	0,60	Reliabel

(Sources of SPSS 18 data processing in 2022)

Based on the table data above which is the output of the variable reliability test results, it can be concluded that of the three variables in this study it can be said to have reliable results. That's because each variable has a Cronbach alpha value that is greater than the specified value.

The data analysis techniques used are: (1) the classic assumption test which includes the Komogorov-Smirnov normality test; (2) multiple linear regression tests; (3) the Hypothesis Test which includes partial test (t), and simultaneous test (f).

RESULTS AND DISCUSSION

Result

Classic Assumption Test

Kolmogorov-Smirnov Normality Test

The Normality Test is carried out to test whether, in a regression model, the dependent variable or both have a normal distribution or not. A good regression model is the data distribution is normal or close to normal. Detect normality can be done with statistical tests as follows:

Table 3. Kolmogorov-Smirnov Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			126
Normal Parameters ^{a,b}		Mean	,0000000
		Std. Deviation	2,83816067
Most Extreme Differences	Extreme Differences	Absolute	,104
		Positive	,101
		Negative	-,104
Kolmogorov-Smirnov Z			1,167
Asymp. Sig. (2-tailed)			,131
a. Test distribution is Normal.			
b. Calculated from data.			

(Sources of SPSS 18 data processing in 2022)

Based on the results of the data test above, it can be seen that the result value is 0.131, which is > 0.05 . So it is known that the variables Digitalization (X1), Customer Relationship Management (X2), and Member Loyalty (Y) have normal results so that they are normally distributed.

Multiple Linear Regression Tests

Regression analysis is an analysis used to determine the effect of an independent variable on the dependent variable. Because this study uses two independent variables, this research is called multiple linear regression analysis. Here's the description:

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Table 4. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	Correlations		
	B	Std. Error	Beta	Zero-order	Partial	Part
1 (Constant)	23,368	3,533				
Digitalisasi	,016	,078	,017	,291	,018	,015
Crn	,481	,072	,564	,573	,516	,493

a. Dependent Variable: LOYALITAS_ANGGOTA

(Sources of SPSS 18 data processing in 2022)

From data processing carried out using the SPSS 18 tool, it can be used to construct multiple linear regression equation models as follows:

$$\text{Formula } Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + E_i$$

$$Y = 23.368 + 0.016 X_1 + 0.481 X_2 + 0.05$$

Information:

Y = Member Loyalty as the dependent variable

α = Constant

$\beta_1 - \beta_2$ = Regression coefficient of independent variable

X1 = Digitization as independent variable

X2 = Customer Relationship Management as an independent variable.

From the regression equation above, it can be explained as follows.

23.368 The value of the constant is positive, meaning that if the score of the Digitalization and Customer Relationship Management Variables does not exist or is equal to 0, then the Member Loyalty score will not change.

0.016 The coefficient of the Digitization variable is positive, meaning that the effect of Digitization on Member Loyalty is positive and quite strong, if the Digitization score increases, Member Loyalty will also be higher.

0.481 The coefficient of the CRM variable is positive, meaning that the influence of Customer Relationship Management on Member Loyalty is positive and strong, if the CRM score increases, Member Loyalty will also be higher.

To find out how much influence the individual variables X1 have on Y and X2 on Y by multiplying the beta-coefficient with zero order.

According to the data from the table above, it can be seen that the results of the individual influence test (%) of the variables X1 on Y and X2 on Y are as follows.

$$\text{Effect of } X_1 = 0.017 \times 0.291 = 0.004947 \times 100\% = 0.49.$$

$$\text{Effect of } X_2 = 0.564 \times 0.573 = 0.323172 \times 100\% = 32.31\%$$

Based on the calculation of the variables above, it can be seen that the results of the individual influence test of the Digitalization Variable (X1) on Member Loyalty (Y) are 0.49%. Meanwhile, the individual effect of the Customer Relationship Management Variable (X2) on Member Loyalty (Y) is 32.31%.

Hypothesis Testing

Partial Test (t)

The partial test (t) is used to prove whether or not the independent variables are significant to the dependent variable individually, along with the description:

Table 5. t Test Results (Partial)

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
1 (Constant)	23,368	3,533		6,614	,000
Digitalisasi	,016	,078	,017	,200	,842
CRM	,481	,072	,564	6,676	,000

a. Dependent Variable: LOYALITAS ANGGOTA

The test results as follows.

If $t_{count} > t_{table}$ then H_0 is rejected and H_a is accepted

If $t_{count} < t_{table}$ then H_0 is accepted and H_a is rejected

If $Sig_{count} > 0.05$ then H_0 is accepted and H_a is rejected

If $Sig_{count} < 0.05$ then H_0 is rejected and H_a is accepted.

The effect of digitalization on member loyalty to BMT NU Artha Berkah is as follows.

H_0 : There is no significant effect between Digitalization on Member Loyalty at BMT NU Artha Berkah.

H_a : There is a significant influence between Digitalization on Member Loyalty at BMT NU Artha Berkah.

From the data processing carried out using the SPSS 18 tool, it is known that the t_{count} is 0.200 while the t_{table} value is determined based on the significance level value used with the degrees of freedom $dk = n-2$, $126 - 2 = 124$ and an error level of 0.05 or 5% as well as the 2-party test (two tailed) obtained a t_{table} of 1.657.

Based on the t coefficient test table, the t_{count} value for the digitization variable is 0.200 and the Sig_{count} is 0.842. Based on these results, the value of t_{count} (0.200) < t_{table} (1.657) with this stated that H_0 is accepted and H_a is rejected. This is followed by the statement Sig_{count} (0.842) > 0.05, then H_0 is accepted and H_a is rejected. Which means that the Digitalization Variable partially does not have a positive and significant influence on the Member Loyalty variable at BMT NU Artha Berkah.

The influence of Customer Relationship Management on Member Loyalty at BMT NU Artha Berkah is as follows.

H_0 : There is no significant influence between Customer Relationship Management and Member Loyalty at BMT NU Artha Berkah.

H_a : There is a significant influence between Customer Relationship Management and Member Loyalty at BMT NU Artha Berkah.

From data processing carried out using the SPSS 18 tool, it is known that t_{count} is 6.676 while the t_{table} value is determined based on the significance level value used with

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degrees of freedom $dk = n-2$, $126 - 2 = 124$ and an error level of 0.05 or 5% as well as the 2-party test (two-tailed) obtained a t-table of 1.657

Based on the t-coefficient test table, the t-count value for the digitization variable is 6.676 and Sigcount is 0.000. Based on these results, the value of t-count (6.676) > t-table (1.657) with this stated that H_0 is rejected and H_a is accepted. This is followed by the statement Sigcount (0.000) < 0.05, then H_0 is rejected and H_a is accepted. This means that the Customer Relationship Management Variable partially has a positive and significant influence on the Member Loyalty variable at BMT NU Artha Berkah.

Simultaneous Test (F)

The F or Simultaneous test is usually used to test whether the independent Variable or Digitalization (X1) and Customer Relationship Management (X2) together influence or not the dependent variable Member Loyalty (Y).

Table 6. F Test Results (Simultaneous)

ANOVA^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	491,431	2	245,715	30,016	,000 ^a
	Residual	1006,894	123	8,186		
	Total	1498,325	125			

a. Predictors: (Constant), CRM, DIGITALIZATION

b. Dependent Variable: MEMBERS LOYALTY

(Sources of SPSS 18 data processing in 2022)

By testing the hypothesis as follows:

If $F_{count} > F_{table}$ then H_0 is rejected and H_a is accepted

If $F_{count} < F_{table}$ then H_0 is accepted and H_0 is rejected

If $Sig_{count} > 0.05$ then H_0 is accepted and H_a is rejected

If $Sig_{count} < 0.05$ then H_0 is rejected and H_a is accepted

From the data processing carried out with the help of the SPSS 18 application, it is known that the F_{count} value is 30.016 and the F_{table} value can be determined based on the df_1 (quantifier) which is the number of independent variables while df_2 (cause) is obtained from $(n-k-1 = 126-2-1)$, namely 123 So that the $df_1 = 2$ and $df_2 = 123$ with a two-way significance value of 0.05, the F_{table} value is 3.07.

The hypothesis proposed is as follows.

H_0 : $F_{count} < F_{table}$ means that the variables X1 (Digitalization) and X2 (CRM) together do not affect variable Y (Member Loyalty)

H_a : $F_{count} > F_{table}$ means that Variables X1 (Digitalization) and X2 (CRM) jointly affect variable Y (Member Loyalty).

Based on the table of F anova test results obtained F_{count} (30.016) with a significance level of 0.000. Based on these results, the value of F_{count} (30.016) > F_{table} (3.07). Then H_0 is rejected and H_a is accepted, and this is reinforced by the statement Sigcount (0.000) < 0.05, then H_0 is rejected and H_a is accepted, thus it can be stated that

the Digitalization and Customer Relationship Management Variables simultaneously affect the Member Loyalty Variable at BMT NU Artha Berkah significantly.

Discussion

Effect of Digitalization on Member Loyalty

Based on the t-coefficient test table, the t-count value for the digitization variable is 0.200 and the Sigcount is 0.842. Based on these results, the value of t-count ($0.200 < t\text{-table}$ (1.657) with this stated that H_0 is accepted and H_a is rejected. This is followed by the statement Sigcount ($0.842 > 0.05$), then H_0 is accepted and H_a is rejected. This means that the Digitalization Variable partially does not have a positive and significant influence on the Member Loyalty variable at BMT NU Artha Berkah.

In addition, it can be seen from the results of the individual influence test on the Determination Coefficient of Variable X1 on Y of 0.49%. This could be because, in the technological era of 4.0, the digitization system has been widely used in various companies, but each company has its characteristics so that members are more focused on the products contained therein and the advantages of using them. Then the speed in serving is of course assisted in the company's operational system such as the preparation of integrated financial reports where members can view each other's financial reports so that they become more structured and automated. However, digitization has developed in companies where it makes member transactions easier without having to come to the office. Even so, the BMT has used a digitization program that is obliged to keep up with the times whose influence is extraordinary in terms of technology and BMT NU Artha Berkah has been one step ahead compared to other cooperatives.

The Influence of Customer Relationship Management on Member Loyalty

Based on the t-coefficient test table, the t-count value for the customer relationship management variable is 6.676 and Sigcount is 0.000. Based on these results, the value of t-count ($6.676 > t\text{-table}$ (1.657) with this stated that H_0 is rejected and H_a is accepted. This is followed by the statement Sigcount ($0.000 < 0.05$), then H_0 is rejected and H_a is accepted. This means that the customer relationship management variable partially has a positive and significant influence on the Member Loyalty variable at BMT NU Artha Berkah.

In addition, it can be seen from the results of the individual influence test on the Determination Coefficient of Variable X2 on Y of 32.31%. This could be because relationships are important for a company, especially in financial institutions in the form of products and services, CRM relates to its relationship to each member. Because the company's success in making good relationships will make members feel comfortable so it has the potential to help the company become more liked and improve the company's image. In a good relationship, the BMT NU Artha Berkah has a visiting system that divides the types into vending types or called saving & loan types, where members don't have to bother coming to the BMT office to deposit money, just company officials come to each member's house. With officers visiting each member frequently and providing

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good information about the development of the cooperative every month, this is one way to develop relationships. Not only that, but by picking up installments every month, the field marketing team and members can build good relationships. The benefits of this besides increasing the volume of good relations, of course, the company will find it easier to market the product.

Effect of Digitalization & Customer Relationship Management on Member Loyalty

Based on the table of F anova test results obtained Fcount (30.016) with a significance level of 0.000. Based on these results, the value of Fcount (30.016) > Ftable (3.07). Then Ho is rejected and Ha is accepted, and this is reinforced by the statement Sigcount (0.000) < 0.05, then Ho is rejected and Ha is accepted, thus it can be stated that the Digitalization and Customer Relationship Management Variables simultaneously affect Customer Loyalty Variable at BMT NU Artha Berkah significantly.

By forming the character of members to be loyal, such as emphasizing good relations with members, members will automatically become loyal to the company. If there are members who are dissatisfied with the services or products owned by the BMT, the manager will look for solutions to these problems starting by selecting products that are by the wishes of members and the best service for their members.

While the results of the individual influence test show that the individual effect of the Digitalization variable (X1) does not affect Member Loyalty (Y) by 0.49%. And the variable Customer Relationship Management (X2) affects Member Loyalty (Y) of 32.31%.

CONCLUSION

Based on the results of the research and the results of hypothesis testing as well as the discussion regarding the effect of Digitalization and Customer Relationship Management on Member Loyalty as a whole, the following conclusions can be drawn, it shows that the Digitalization variable (X1) does not have a positive and significant influence on Member Loyalty (Y). This is because at this time the use of communication tools has become commonplace so companies should use digital systems. Then Ho is accepted and Ha is rejected, therefore there is no digitalization effect on member loyalty.

The Customer Relationship Management variable (X2) has a positive and significant influence on the Member Loyalty variable (Y). This is because a good relationship is the most important thing in the success of a business, where satisfied members will become loyal to the positive impact of business continuity so that the company will be known as a good company and can improve the company's image. Then Ho is rejected and Ha is accepted, therefore there is an influence of Customer Relationship Management on Member Loyalty.

The Digitalization variable (X1) and the Customer Relationship Management variable (X2) has a simultaneous and significant influence on the Member Loyalty variable (Y), then Ho is rejected and Ha is accepted, therefore there is an effect of digitalization and Customer Relationship Management on Member Loyalty.

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