



# The Influence Of Customer Relationship Management Dimensions On Customer Loyalty At Bank Bengkulu (A Case Study at Bank Bengkulu Bintuhan Branch)

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## How to Cite :

Hakim, A. P., Soleh. A., Sachanovrissa. S. (2025). The Influence Of Customer Relationship Management Dimensions On Customer Loyalty At Bank Bengkulu (A Case Study at Bank Bengkulu Bintuhan Branch) . EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis, 13(4). DOI: <https://doi.org/10.37676/ekombis.v13i4>

## ARTICLE HISTORY

Received [25 March 2025]

Revised [12 September 2025]

Accepted [22 September 2025]

## KEYWORDS

Customer Relationship Management, Customer Loyalty, Complaint Resolution, Customer Knowledge, Customer Empowerment, Customer Orientation, Bank Bengkulu.

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## ABSTRACT

Bank Bengkulu has shown a positive performance increase in 2023. Third-party funds collected increased by 1.60% to Rp7.06 trillion, while credit granted rose by 1.03% to Rp6.30 trillion. The bank's total assets grew by 4.19% to Rp9.04 trillion, and total liabilities increased by 4.49% to Rp7.80 trillion. Total equity also experienced an increase of 2.39% to Rp1.24 trillion. This study aims to analyze the influence of Customer Relationship Management (CRM) dimensions on Customer Loyalty at Bank Bengkulu Bintuhan Branch. This research employs a quantitative causal method. Data collection used a closed questionnaire distributed to a sample of 230 Bank Bengkulu Bintuhan customers. The data collection process utilized an online survey disseminated through social media, specifically WhatsApp. Data analysis was conducted using multiple regression analysis with IBM SPSS 26 software. The analysis results show that the variables Complaint Resolution, Customer Knowledge, and Customer Empowerment have a significant positive influence on Customer Loyalty, leading to the acceptance of these three hypotheses. However, Customer Orientation does not have a significant influence on Customer Loyalty, resulting in the rejection of the fourth hypothesis. In conclusion, it is recommended that Bank Bengkulu strengthen complaint handling, product education, and Customer Empowerment to enhance loyalty. Service innovations, including digital banking and loyalty programs, can also help maintain customer engagement.

## INTRODUCTION

Economic challenges and competition in the banking industry are getting tougher, and Bank Bengkulu is taking big steps to achieve a better future. Bank Bengkulu officially became a member of the Bank Business Group (KUB) of PT Bank Pembangunan Daerah Jawa Barat and Banten Tbk (Bank BJB). By joining KUB Bank BJB, there are many benefits that can be obtained by the Bank in order to continue to improve its performance. Bank Bengkulu continues to strive to strengthen its business and ecosystem through the development of products and services that meet the needs of customers and to support the economy in the Bengkulu region.

The efforts and strategies undertaken by Bank Bengkulu can be a solid foundation for Bank Bengkulu to achieve brilliant and sustainable business growth in the future. Seeing the improvement in Bank Bengkulu's financial performance in 2023 which increased from the previous year made Bank Bengkulu able to increase customer loyalty. The following is data on the performance improvement of PT Bank Bengkulu:

**Table 1. Report On The Improvement Of PT Bank Bengkulu's Financial Performance**

Category	Increase from 2023	Description
Third Party Funds	1,60 %	Third party funds collected by Bank Bengkulu throughout 2023 reached Rp 7.06 trillion, an increase of 1.60% compared to the previous year of Rp 6.95 trillion.
Loans	1,03 %	Total loans granted by Bank Bengkulu in 2023 reached Rp 6.30 trillion, an increase of 1.03% compared to the previous year of Rp 6.24 trillion.
Total Assets	4,19 %	Total assets of Bank Bengkulu in 2023 reached Rp 9.04 trillion, an increase of 4.19% compared to the previous year of Rp 8.68 trillion.
Total Liabilities	4,49%	Total Liabilities of Bank Bengkulu in 2023 reached Rp 7.80 trillion, an increase of 4.49% compared to the previous year of Rp 7.47 trillion.
Total Equity	2,39%	Total Equity of Bank Bengkulu in 2023 reached Rp 1.24 trillion, an increase of 2.39% compared to the previous year of Rp 1.21 trillion.

Source: Bank Bengkulu Annual Report 2023

Bank Bengkulu showed a positive improvement in performance in 2023. Third party funds raised increased by 1.60% to Rp7.06 trillion, while loans extended rose by 1.03% to Rp6.30 trillion. The bank's total assets grew by 4.19% to Rp9.04 trillion, and total liabilities rose by 4.49% to Rp7.80 trillion. Total equity also increased by 2.39% to IDR1.24 trillion. These improvements across various categories indicate steady growth and growing public confidence in Bank Bengkulu.

Bank Bengkulu Bintuhan Branch also recorded an increase in the number of customers, particularly in the commercial loan sector, which is managed through various branch and sub-branch offices in the Kaur Regency area. To provide a clearer picture of this development, the following data is presented on the number of commercial loan customers at Bank Bengkulu Bintuhan Consolidated Branch Office during the period July to September 2024.

The Bintuhan branch of Bank Bengkulu is located at Jalan Mana Bintuhan Desa Selasih, Kaur Regency. The Bintuhan branch of KCP Bintuhan was established in 1990 under the South Bengkulu branch, the kcp ranged from 1990 to 2015, the year of the signing of the Bintuhan

branch was 2015, the address of the first Bintuhan KCP was in the village of air dingin, South Kaur District, at that time still under South Bengkulu because the Kaur Regency expansion district had not yet been established in 2005. Bank Bengkulu office in Kaur Regency. This office serves Bank Bengkulu customers to establish new accounts, cash deposits, deposit withdrawals, balance enquiry, loan/credit applications and services on other Bank Bengkulu products.

The financing disbursement programme in 2024 showed a consistent increase, especially in the commercial loan sector. Comprehensive banking services and friendly service are committed to supporting the banking needs of the community in the bank's area and beyond. The programme covers a wide range of loans, including non-revolving business loans, small business working capital loans, working capital loans KUR (Kredit Usaha Rakyat), working capital loans for business purposes, micro business loans (KMK-Kredit Usaha Mikro), investment loans KUR, and investment loans for business purposes. This distribution is designed to support various business financial needs, both for working capital and investment, in order to encourage sustainable economic growth.

In today's banking world, customers are not only their source of income, but there is a relationship maintenance activity built through Customer Relationship Management (hereinafter will be abbreviated as CRM) with the aim of maintaining customer trust (Muhammad, 2020). The basic goal of CRM is to understand customers and the factors that influence customer retention and loyalty to build long-term relationships with customers (Rigby et al., 2003; Lavender, 2004; Leverin and Liljander, 2006; Thakur, 2014; Al-hawari, 2015). Better relationships with customers can ultimately lead to greater customer loyalty and retention and also provide a better competitive advantage over others (Ngai, 2005; Brun et al., 2014; Sayani, 2015).

Based on the literature (Fox and Stead, 2001; Ryals and Knox, 2001; Lavender, 2004; Wright et al., 2006; Narang et al., 2011; Siddiqi, 2011; Filip, 2013) found that CRM implementation has not been done properly. Relationship managers revealed that they have simplified CRM as just a technology solution without a proper review of what it really is, and how it fits into the overall corporate strategy. The managers agreed that the customer should be the main focus when formulating any CRM strategy assuming that CRM is a multidimensional construct consisting of four major components: Complaint Resolution, Customer Knowledge, Customer Empowerment, and Customer Oriented.

## **LITERATURE REVIEW**

### **Customer Relationship Management (CRM)**

CRM is increasingly recognised as a means to develop innovative capabilities and provide long-lasting competitive advantage (Lin et al., 2010). By obtaining customer information, CRM allows companies to better understand their customers. This is an important factor in targeting customers and their retention, optimising operations and forecasting demand. CRM as a philosophy considers customer loyalty as the key to business profitability and long-term competitiveness (Siddiqi, 2011). To achieve loyalty, companies must shift their focus from acquiring new customers to retaining existing ones (Reichheld, 2006).

### **Complaint Resolution**

Complaint resolution has a major impact on customer relationships. A typical complaint is a report of product or service failure, followed by a narrative about the customer's efforts to resolve the problem (Galitsky and Rosa, 2011). Complaint handling increases customer loyalty and retention, which in turn develops a sense of belonging among customers to the company. Bhat and Darzi, (2016) assume the CRM dimension is a multidimensional construct consisting of four major components: complaint resolution, customer knowledge, customer empowerment

and customer orientation. Complaining consumer behaviour has gained popularity due to its potential impact on customer loyalty and repurchase intentions (Day, 1984).

### **Customer Knowledge**

Closely related to knowledge management, successful CRM is based on effectively transforming customer information into customer knowledge (Peppard 2000; Plessis and Boon 2004; Stefanou et al., 2003; Stringfellow et al, 2004). Specifically, to improve customer profitability, information about customers must be collected through interactions or touchpoints across functions or areas of the company, so that a 360-degree view of the customer is formed, maintained, and continuously updated (Fox and Stead 2001).

### **Customer Empowerment**

Customer empowerment is another important factor for managing relationships with customers. Customer empowerment, for this research, is examined from a process perspective, which requires giving customers the power or authority to make decisions. For internal customers, empowerment means controlled delegation, involving clarification of mandate, expected performance, and empowerment (Kilton, 2003). For external customers, it is about increasing customer value by providing additional access, content, education, and commerce wherever the customer is (Pires et al., 2006). It involves helping customers choose what they want, when they want it, on their own terms.

### **Customer Orientation**

Bhat and Darzi, (2016) revealed that through customer orientation dimensions such as customisation and customer-oriented services or salespeople, CRM produces significant customer benefits. Many authors argue that customer orientation and customer perception Anderson and Srinivasan (2003); Verhoef, 2003). Gaining customer loyalty has become a double-edged sword for organisations in competitive markets because acquiring new customers costs significantly more than retaining existing customers. Siddiqi (2011) found that the relationship between service quality, value fosters customer loyalty initially to the salesperson and then to the organisation as a whole. Thus, it is expected that customer loyalty towards the service personnel is transmitted to the organisation as the former serves as a representative of the latter in the customer's mind (Doney and Cannon, 1997). Further research provides empirical evidence of customer-oriented arguments customer loyalty one of the main objectives of CRM is customer loyalty or customer retention Anderson and Srinivasan (2003) behaviour (customer orientation) increases customer loyalty and company performance.

### **Customer Loyalty**

Customer loyalty is generally defined as a person's loyalty to a product, both certain goods and services. Customers or customers are individuals who are accustomed to buying a product through frequent purchases and interactions over a certain period (Griffin, 2003). Loyalty is the willingness of customers to use company products in the long term, use exclusively, and recommend company products to friends and colleagues.

## **METHODS**

This type of research uses quantitative descriptive methods with primary data, namely research where the data is collected and expressed in numerical form. Descriptive research is research whose problem-solving procedures are carried out by describing the object of research based on the facts as they are, then analysed and interpreted (Siregar, 2015). This research collects, processes, simplifies, presents, and analyses data quantitatively and descriptively.)

RESULTS

Validity Test

Table 2 Validity Test

Variable	Item	Pearson Corelation	Sig value	Maximum α Sig standard (0.5)	Description
Complaint Resolution	1	0.908	0.000	0.5	Valiid
	2	0.919	0.000	0.5	Valiid
	3	0.940	0.000	0.5	Valiid
	4	0.908	0.000	0.5	Valiid
	5	0.923	0.000	0.5	Valiid
	6	0.905	0.000	0.5	Valiid
Customer Knowledge	1	0.919	0.000	0.5	Valiid
	2	0.916	0.000	0.5	Valiid
	3	0.926	0.000	0.5	Valiid
	4	0.920	0.000	0.5	Valiid
	5	0.920	0.000	0.5	Valiid
Customer Empowerment	1	0.925	0.000	0.5	Valiid
	2	0.909	0.000	0.5	Valiid
	3	0.913	0.000	0.5	Valiid
	4	0.887	0.000	0.5	Valiid
	5	0.924	0.000	0.5	Valiid
	6	0.923	0.000	0.5	Valiid
Customer Orientation	1	0.934	0.000	0.5	Valiid
	2	0.929	0.000	0.5	Valiid
	3	0.918	0.000	0.5	Valiid
	4	0.928	0.000	0.5	Valiid
Customer Loyalty	1	0.925	0.000	0.5	Valiid
	2	0.908	0.000	0.5	Valiid
	3	0.929	0.000	0.5	Valiid
	4	0.934	0.000	0.5	Valiid
	5	0.917	0.000	0.5	Valiid

Source: Research Results, 2024

Validity test comes from statistical analysis conducted to test the validity of research instruments, especially in terms of construct validity. This analysis is generally carried out using the Pearson correlation coefficient calculated with SPSS statistical software. In the results of Table 4.16, to measure the validity of an instrument, it is seen from the significance value. If the significance value is <0.05 and the Pearson Correlation is positive, it can be concluded that all instrument items for the Complaint Resolution, Customer Knowledge, Customer Empowerment, Customer Orientation, and Customer Loyalty variables are declared valid.

**Reliability Test****Table 3 Reliability Test**

Variable	Number of Questions	Cronbach's Alpha	Minimum Limit	Description
Complaint Resolution	6	0.963	0.600	Reiliabeil
Customer Knowledge	5	0.955	0.600	Reiliabeil
Customer Empowerment	6	0.96	0.600	Reiliabeil
Customer Orientation	4	0.945	0.600	Reiliabeil
Customer Loyalty	5	0.956	0.600	Reiliabeil

Source: 2024 Research Results

In Table 3 to measure the reliability of a variable instrument, it can be seen from the Cronbach's Alpha value. If the Cronbach's Alpha value is > 0.600, then the instrument is considered reliable. Based on the test results, each instrument for the Complaint Resolution, Customer Knowledge, Customer Empowerment, Customer Orientation, and Customer Loyalty variables is declared reliable.

**Normality Test****Table 4. Normality Test**

Sig. 2 (Tailed)	Minimum Limit	Description
0.066	0.50	Normal

Source: 2024 Research Results

Table 4 shows the results of the normality test with a significance level of 0.066. This means that the data used in the study is normally distributed, because the significance value is  $0.066 > 0.05$ . A good regression is a regression that has normally distributed data.

**Multiple Regression Test Results****Table 5 Hypothesis Test Results**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		aB	Std. Error	Beta		
1	(Constant)	.885	.105		8.440	.000
	X1	.258	.119	.294	2.174	.031
	X2	.247	.113	.281	2.191	.029
	X3	.257	.127	.291	2.016	.045
	X4	.059	.099	.061	.594	.553

a. Dependent Variable: Y

Source: 2024 Research Results

Based on table 5 Hypothesis Test Results, the regression equation can be arranged as follows:

$$Y = 0.885 + 0.258X_1 + 0.247X_2 + 0.257X_3 + 0.059X_4$$

Where:

1. (Y) is the dependent variable that is influenced by the independent variable.
2. (X<sub>1</sub>, X<sub>2</sub>, X<sub>3</sub>, X<sub>4</sub>) are independent variables that affect (Y).

3. 0.885 is the intercept or regression constant, which shows the value of (Y) when all independent variables ((X<sub>1</sub>, X<sub>2</sub>, X<sub>3</sub>, X<sub>4</sub>)) are zero.
4. The coefficient for each independent variable shows how much influence the variable has on the dependent variable (Y).

Based on the multiple regression test results contained in Table 4.7, it can be concluded that not all independent variables show a significant effect on customer loyalty. The following is an explanation adjustment according to the contents of the table:

1. Complaint Resolution has a coefficient value of 0.031 with a significance value of 0.031. This shows that customer complaint resolution has a positive and significant effect on customer loyalty. This means that the better the bank handles customer complaints, the more likely customers will be loyal.
2. Customer Knowledge also shows a coefficient value of 0.029 with a significance value of 0.029. This means that customer knowledge about bank products and services has a positive and significant effect on customer loyalty.
3. Customer Empowerment has a coefficient value of 0.045 with a significance of 0.045. This shows that customer empowerment also has a positive and significant effect on customer loyalty. The greater the role of customers in decision making, the higher their level of loyalty to the bank.
4. Customer Orientation, with a coefficient value of 0.553 and a significance of 0.553, has no significant effect on customer loyalty because the significance value is above 0.05. This means that customer orientation does not have a significant impact on customer loyalty in this study. This means that customer orientation in the context of the study does not have a strong enough relationship with customer loyalty at Bank Bengkulu Bintuhan Branch Office. These results suggest that in the context of the research at Bank Bengkulu, customer orientation may not have a direct or significant impact on customer loyalty. Other factors, both internal to the bank (such as service quality, products, or service policies) and external (such as customer preferences or local market conditions), may have a greater influence in shaping customer loyalty.

Overall, three of the four dimensions of Customer Relationship Management (Complaint Resolution, Customer Knowledge, and Customer Empowerment) have a significant influence on customer loyalty, while Customer Orientation does not show a significant influence. Banks can focus on improving these three aspects to increase customer loyalty.

## F Test Results

**Tabeil 6 Simultaneous Test Results**

ANOVA <sup>a</sup>						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	168.745	4	42.186	301.556	.000 <sup>b</sup>
	Residual	31.477	225	.140		
	Total	200.222	229			

Source: 2024 Research Results

Based on the F test results in Table 4.20, it can be seen that the probability value is 0.000 < 0.05. So it can be concluded that Complaint Resolution, Customer Knowledge, Customer Empowerment, and Customer Orientation together (simultaneously) affect Customer Loyalty.

### Test Coefficient of Determination

**Table 7 Test Results of the Coefficient of Determination**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.918 <sup>a</sup>	.843	0.840	.37403

The coefficient of determination in this study uses Adjusted R Square ( $R^2$ ) which is used to measure how far the ability of the independent variable to influence the dependent variable. Based on the table above, it can be seen that the Adjusted R Square value is 0.840, equivalent to 84%. This means that 84% of customer loyalty is influenced by Complaint Resolution, Customer Knowledge, Customer Empowerment, and Customer Orientation. The remaining 16% is influenced by other factors not mentioned. This is in accordance with the opinion of Ghazali (2012) which states that the coefficient of determination essentially measures how far the model's ability to explain the dependent variable, while the rest is influenced by other variables outside the model.

## DISCUSSION

### Complaint Resolution Affects Customer Loyalty

This study reveals that complaint handling significantly affects customer loyalty. If complaints are handled well, satisfied customers tend to remain loyal to the bank. This is also supported by previous studies that emphasise the importance of effective complaint handling in increasing customer satisfaction and loyalty. At Bank Bengkulu KCP Tanjung Kemuning, customers still use services because of good complaint handling, especially with technology such as QRIS which facilitates digital transactions.

Customers at KCP Tanjung Kemuning, especially millennials, rely heavily on digital payments, and complaints handled effectively make them feel more comfortable and secure in using the bank's services. Bank Bengkulu KCP Tanjung Kemuning can maintain customer loyalty by improving the complaint handling system, speeding up responses, and creating an easily accessible complaint system.

The results of this study are in line with Wahjono's research (2010) complaints have a strategic impact on the company. In line with other opinions, according to Timm (2005) complaints are an opportunity to strengthen relationships and create loyalty. Schanaars in Hasan (2008) argues that if the complaint handling strategy is efficient, then this strategy can turn dissatisfied customers into satisfied customers of the company's products. This is reinforced by the opinion of Mudie and Cottam in Tjiptono (2007), that handling complaints effectively provides an opportunity to turn a dissatisfied customer into a satisfied customer of the company's product or service (or even become a `perpetual customer).

### Customer Knowledge Affects Customer Loyalty

Customer knowledge about bank products and services was also found to have a significant effect on loyalty. Customers who have more knowledge about Bank Bengkulu KCP Tanjung Kemuning products are more likely to be loyal. This increased knowledge can be obtained from good communication between banks and customers, as well as constantly updated information about new products and services.

In Bintuhan, Bank Bengkulu KCP Tanjung Kemuning should provide clear information about its products, both through direct education and through social media. This will strengthen the relationship between customers and the bank, and increase the potential for them to use the service again.



The results of this study are in line with the findings of previous studies which say Customer Knowledge determines customer choice (Wang et al., 2016). The results of this study also found that high customer knowledge increases customer intimacy, and has an impact on increasing repurchase intention (Nora, 2019).

Customer Knowledge is a strategy to understand consumers, consumer needs, and consumer priorities which are considered the most important resources for a company or business to create a competitive advantage. (Ahmad, 2020 in Alam et al., 2021). Customer Knowledge is one of the requirements for maintaining a good relationship with consumers, because the higher the amount of information a company has on consumers, the higher consumers become loyal to the company (Lavender, 2004).

The results of this study are in line with research conducted by (Alam et al., 2021) showing the results that Customer Knowledge has a positive effect on customer loyalty. Customer Knowledge research in Afrida et al., (2020) with the result that knowledge has a positive impact with significance.

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

Customer empowerment has a significant influence on loyalty. Customer empowerment, which involves providing opportunities for customers to provide input and participate in the decision-making process, creates a higher sense of ownership. Customers who feel listened to and involved are more likely to be loyal.

Bank Bengkulu KCP Tanjung Kemuning needs to create a platform for customers at KCP Tanjung Kemuning to provide feedback and suggestions, and provide more open access to communicate with staff. This will strengthen customer relationships and loyalty.

The results of this study reveal that Customer Empowerment is an important factor in customer relationship management. In the context of this research, Customer Empowerment is explored from a process perspective that involves giving power to customers to make decisions. For internal customers, this concept includes controlled delegation, which involves clarifying mandates, performance expectations, and empowerment. Meanwhile, for external customers, Customer Empowerment means increasing customer value by providing additional access, content, education, and services wherever the customer is (Pires et al., 2006). This includes assisting customers in making choices according to their own wants and needs, on terms they set. Thus, Customer Empowerment not only empowers customers to make better decisions, but also strengthens the relationship between the company and the customer by giving customers greater control over their experiences and interactions with the services provided.

### **Customer Orientation Affects Customer Loyalty**

Customer orientation was also found to have no effect on loyalty. Banks that place customer interests as a top priority in their strategy tend to be more successful in retaining loyal customers. Customer orientation involves a deep understanding of customer needs and providing services that meet their expectations.

Bank Bengkulu at KCP Tanjung Kemuning needs to continue to maintain their focus towards customer satisfaction, ensuring that all interactions with customers are orientated towards their needs and preferences. This will create strong long-term relationships and increase customer loyalty.

By implementing these strategies, Bank Bengkulu KCP Tanjung Kemuning can continue to maintain customer loyalty in the midst of increasingly fierce competition. Customer orientation refers to 'a collection of beliefs that place the interests of customers at the forefront, to develop a long-term profitable organisation' (Deshpande et al., 199). Customer orientation is a part of organisational culture that provides implicit values and beliefs where behavioural norms are accepted (Bentum and Stone, 2005). Through customer orientation such as customisation and customer-oriented service/sales-person, CRM generates significant benefits for customers. Many

authors argue that customer orientation and the value perceived by customers drive customer loyalty initially to the salesperson and then to the organisation as a whole. Therefore, it is expected that customer loyalty towards the sales person is transmitted to the organisation as the former serves as a representative of the latter in the customer's mind (Doney and Cannon, 1997). Further studies provide empirical evidence for the argument that customer-oriented behaviour (customer orientation) increases customer loyalty and firm performance (Sirdeshmukh et al., 2002).

## CONCLUSION

### 1. Regression Equation Results

$$Y = 0.885 + 0.258X_1 + 0.247X_2 + 0.257X_3 + 0.059X_4$$

### 2. T Test Results

- Complaint Resolution (X1), because the significance value (0.031) is smaller than 0.05, then X1 has a significant positive effect on Customer Loyalty. Hypothesis 1 is accepted.
- Customer Knowledge (X2), because the significance value (0.029) is smaller than 0.05, then X2 has a significant positive effect on Customer Loyalty. Hypothesis 2 is accepted.
- Customer Empowerment (X3), Because the significance value (0.045) is smaller than 0.05, X3 has a significant positive effect on Customer Loyalty. Hypothesis 3 is accepted.
- Customer Orientation (X4), Because the significance value (0.553) is greater than 0.05, X4 has no significant effect on Customer Loyalty. Hypothesis 4 is rejected.

### 3. F Test Results

The F test is used to test the significance of the regression model as a whole, namely to determine whether all independent variables together affect the dependent variable Customer Loyalty.

### 4. Coefficient of Determination ( $R^2$ )

The coefficient of determination or  $R^2$  measures the extent to which the independent variables as a whole can explain variations in the dependent variable (Customer Loyalty).

## LIMITATION

Based on the results of research that shows the influence of several variables on Customer Loyalty, suggestions that can be given to Bank Bengkulu KCP Tanjung Kemuning are as follows:

### 1. Increase the Effectiveness of Complaint Resolution

#### a. Build an Integrated Complaint Tracking System

Implement a technology-based system to track every customer complaint, from receipt to resolution. This can be in the form of a mobile application or online platform that allows customers to file a complaint, follow its status, and receive notifications when the issue is resolved.

#### b. Employee Training in Grievance Handling

Conduct regular training for staff responsible for handling customer complaints so that they can provide quick and appropriate solutions, and maintain good communication. Focus training on effective communication, empathy, and problem-solving skills.

#### c. Set a Clear Response Time

Set a standard time for complaint resolution, for example within 24 or 48 hours, and ensure that each complaint is resolved in accordance with the SLA (Service Level Agreement). Communicate this turnaround time clearly to the customer.

#### d. Satisfaction Survey After Complaint Resolution

Once the complaint is resolved, conduct a satisfaction survey to the customer to assess whether the solution provided is satisfactory. Use this feedback to further improve the complaint handling process.

### 2. Expand and Improve Customer Knowledge

- a. Education Through Various Channels  
Expand educational channels by creating content that is easily accessible to customers through various platforms. For example:
    - 1) Seminars and Workshops: Organise regular seminars or workshops on banking products and services (both physical and online).
    - 2) Brochures and Educational Materials: Design informative and easy-to-understand educational materials for distribution through bank branches, websites, and mobile applications.
    - 3) Educational Videos on Apps: Create a short educational video explaining the features of Bank Bengkulu's products and services, and incorporate it into the mobile banking application or website.
  - b. Referral and Incentive Programmes  
Develop a referral or reward programme for customers who successfully recommend bank products or services to others, with the aim of increasing customer understanding of bank services and expanding the customer base.
  - c. Interactive Features in Mobile Banking Application  
Add features in the mobile banking application that provide direct explanation of product features, financial management tips, or interactive FAQs that can be accessed directly by customers at any time.
3. Strengthen Customer Empowerment
    - a. Customer Feedback Programme  
Implement a digital-based feedback programme, such as a customer satisfaction survey or online forum in the bank's app, that allows customers to provide ideas or complaints about existing products and services. Utilise the results of this feedback for improvement.
    - b. Customer Involvement in Product Development  
Conduct research or discussion groups with customers to gain direct insight into the features they want in bank services. This can be done through digital polls or community events at bank branches.
    - c. Product Offerings Based on Customer Preferences  
Use data analytics to offer products that match customer needs and preferences. For example, offer relevant products based on the customer's transaction history or activities detected by the system.
  4. Reevaluate Customer Orientation Strategy
    - a. Review the Customer Service Process at Contact Points  
Evaluate each customer touchpoint (e.g., in the branch, through an app, or through a call centre) to ensure that these interactions focus on understanding customer needs and providing a positive experience. Ensure employees are trained to provide a more personalised and quality experience.
    - b. Enhance Employee Skills in Customer Service  
Conduct further training to improve interpersonal skills and the ability to understand customers' emotional needs. For example, employees should be able to identify problems that are not only technical in nature, but also the personal needs of the customer.
    - c. Survey Customer Needs  
Conduct regular surveys to identify unmet customer needs. Use these surveys to adapt products and services that are more in line with customer expectations.
  5. Continuous Innovation to Maintain and Increase Customer Loyalty
    - a. Digital Product and Service Innovation  
Continue to develop digital banking services that make it easier for customers to transact, such as digital payment features, online investment or loan management, and advanced security features.

- b. Service Personalisation  
Use customer data to offer more personalised services, such as offering products that match customer preferences or transaction behaviour. For example, if a customer frequently makes investment transactions, offer the latest relevant investment products.
- c. Attractive Loyalty Programme  
Develop a loyalty programme that rewards loyal customers, for example through points that can be exchanged for certain products or services. This programme can be integrated with the mobile banking application for easy access.
- d. Collaboration with External Service Providers  
Consider partnering with other companies (e.g. e-commerce, travel, or restaurants) to provide discounts or additional benefits to customers, so that they feel they are getting more out of using the bank's products.
- e. New Product Research and Development  
Continue to conduct market research to understand changing customer trends and preferences, as well as to identify opportunities for new products or services that can attract and increase customer loyalty.

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