

Brand Image Model: Analysis of Customer Relationship Management (CRM) and Service Quality

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Abstract: The object of this research at PT. Bank Mandiri (Persero) unit Jakarta Bintaro Jaya 1 is a branch under the coordination of Regional V Jakarta 3 area of beautiful cottage Jakarta, consisting of 12 units of micro office with Case Study on Micro Credit Loan. This bank has a commitment to provide ease of lending as an additional business capital for Micro Entrepreneur (UM) or UMKM. More than 80 percent of business units in Indonesia are UM / UMKM. During the period of 5 years (2010-2014) the provision of credit / UMKM decreased. In addition, the number of non-performing loans (NPLs) from the UM / UMKM sector has increased significantly. The relationship quality management (CRM) index has declined over the last five years, so there needs to be an effort to improve relationship quality (CRM) and service quality. This will be able to improve the image of banking. The purpose of this research is to develop brand image with CRM and service quality. Unit of analysis of micro business credit debtors, population 558 and samples of 100 customers with slovin techniques. Analysis method with quantitative analysis. Analysis technique with Path analysis, followed by determination analysis (RSquare), Testing of partial hypothesis (t test) and simultaneous (F test) with alpha 5 percent. Before the analysis with the first path analysis in the test questionnaire research with validity and reliability test as well as classical assumptions. SPSS version 22.0 analysis tool. The research result is that Customer Relationship Management and Service Quality have an effect on Brand Image either partially, simultaneously, directly and indirectly.

Keywords: Brand Image, Customer Relationship Management and Service Quality

INTRODUCTION

More than 80 percent of business units in Indonesia are micro businesses. Micro or Small and Medium Enterprises (UM / UMKM) dominate from total business in Indonesia while medium and big business sector only take a fraction of total business unit. Micro sector able to give contribution for national economy especially in providing employment Opportunity. PT. Bank Mandiri (Persero) unit Jakarta Bintaro Jaya 1 is a branch under the coordination of Regional V Jakarta 3 area of Jakarta Pondok Indah consisting of 12 units of micro office. Where this Bank has a commitment to provide ease of credit distribution as additional business capital for UM / UMKM.

During the period of 5 years (2010-2014) from table 1. below is known that the development of credit

to UM or UMKM decreased by PT Bank Mandiri This decrease can be seen from the realization of targets set by the management from in 2010, 111% continues to decline from 2014 to 94%. In addition to declining credit, non-performing loans (NPLs) and non-performing loans (NPLs) also experienced a high enough warning, the fluctuation in the percentage of non-performing loans from 2010-2014 continued to increase with NPL 4.22% in 2010 and continue to increase in 2011 by 9.90%, 6.37% in 2012 as well as in 2014 with NPL 4.74%, so it can be said of the deterioration of credit quality. In addition, there was also a decline in total customer accounts of MSME loans for the last 5 years ie from 2010 loan account 886 until 2014 with rek 569 Debtor.

Table 1: Development of Micro Business Lending (UM / UMKM) Jakarta Bintaro Jaya 1

Unit Jakarta Bintaro Jaya 1	REALIZATION OF MICRO BUSINESS LENDING						NPL (%)
	Credit Tray	Target	% on target	Debtor	Average Credit	NPL of Credit Tray	
	(Rp M)	(Rp M)			(Rp M/Debtor)	(Rp M)	
2010	12.457	11.243	111%	886	14	956	4,22%
2011	19.667	13.430	146%	765	26	1.946	9,90%
2012	11.555	15.540	74%	725	16	736	6,37%
2013	16.337	17.324	94%	653	25	174	1,07%
2014	21.446	23.657	91%	569	38	1.016	4,74%

Source: Portfolio of PT Bank Mandiri 2010-2014.

In addition to the above phenomenon, Jakarta Bintaro Jaya 1 unit is a branch under the coordination of Regional V Jakarta 3 Jakarta Pondok Indah area consisting of 12 units of micro office. Area of Jakarta Pondok Indah periodically evaluates every service quality of every micro branch office under its

coordination, Table 2 shows that in 2014 unit of Micro Bintaro Jaya 1 is ranked 10th. In addition, service quality tends to decrease since January - December 2014 where the valuation range the higher the value the worse the quality of a service to the customer.

Table 2: Service Quality Rating and Customer Relationship Index PT. Bank Mandiri Jakarta Bintaro Jaya 1 Year 2010 - 2014

Period	Rating of Service Quality	Rating of Customer Relationship Index
Year 2010	2	2
Year 2011	4	3
Year 2012	6	3
Year 2013	7	4
Year 2014	9	5

Source : PT Bank Mandiri Bintaro Jaya 1

On the other hand, based on the Customer Relationship Index and its relationship with the quality of relationship with customers of Micro unit of Bintaro Jaya 1 are likely to rank 5 and experience the decrease in the last 5 years as shown in Table 1.2 indicates that unit of Micro Bintaro Jaya 1 has not maximized maintaining quality of relationship with customers.

From the phenomenon of the above problems this research is supported also from the results of research sourced from international journals and reputable namely:

- 1) Ali, Hapzi & Adji [1], Flavian Torres & Guinaliu [2], and Malik, Ghafoor [3], that Customer Relationship Management (CRM) and Service Quality positively and significantly influence both Brand Image and Customer Loyalty maupuan simultaneously;
- 2) Gane *et al* [4] Hapzi, Baruna, & Chree [5], and Hafez and Muhammad, that Service Quality positively and significantly affects Customer Loyalty either partially or simultaneously;
- 3) Stan, Caemmerer, Jallet [6], Ndubisi, Wah [7], that CRM, Service Quality and Brand Image have a positive and significant influence on Customer Loyalty either partially or simultaneously;
- 4) Ali, Hapzi & Adji [1], Kambiz and Safoura [8], there is a significant relationship between brand

image and customer loyalty, that Brand Image has positive and significant impact on Customer Loyalty.

Identification of problems

Based on the background of the problem can be identified as follows:

- 1) During the period of 5 years (2010-2014) provision of credit to MUs. MSEs experienced a decrease from 111% declining in 2014 become 94%.
- 2) The last five years the number of non-performing loans (NPLs) from the UM / UMKM sector experienced considerable warning. Fluctuations in the percentage of non-performing loans from 2010 with 4.22% NPLs continue to increase in 2011 by 9.90% and 6.37% in 2012 as well as in 2014 with npl 4.74%.
- 3) Total account of loan customers (credit) of UM / UMKM for the last 5 years has also been declining from 2010 loan account 886 until 2014 with 569 debtorsaccount.
- 4) The quality of service (service quality) of Bintaro Jaya 1 unit tends to decrease since 2010 - 2014.
- 5) The relative declining relationship quality (CRM) index is faced with the need for good quality relationships with customers to build and retain customers.

Research purposes

Based on the background and formulation of the above problem then the purpose of this study is to analyze:

- 1) The effect of CRM on Brand Image partially;
- 2) Effect of Service Quality on Brand Image partially;
- 3) The effect of CRM and Service Quality on Brand Image either simultaneously or directly and indirectly.

Benefits of research

Based on background, problem formulation and research objectives, the benefits of this research for the first year are:

- 1) Concept or efforts to improve the quality of relationships (CRM) and service quality, by providing and improving the quality of service and quality of good relationships to the customer micro business.
- 2) Model Building the image of banking (brand image) through the quality of relationship (CRM) and service quality.
- 3) Contributing to the development of science to be a reference for subsequent researchers on efforts to build the image of banking (brand image) through the quality of relationships (CRM) and service quality.

LITERATURE REVIEW

Brand Image

Brand image: According to Flavian, Torres, and Guinaliu [2] in Hapzi Ali, that the measurement of banking image is produced with four elements that can form the banking image, that is access to services, service offered, personal contact, security and reputation, to be used in this study.

Access to service consists of an indicator of ease in using services, timeliness of transactions, service convenience, bank operating schedule, and possibility to file a complaint / protest. Services offered consist of an indicator of the availability of the number of products and services, the attractiveness of the products and services offered, the attractiveness of the product of the deposit service, the interest of the loan payment, and the payment of the service charge. Personal contact consists of employee warm-up indicators, individual attention, personal contact, financial advisory assistance, ease of consultation. Security consists of security indicators in transactions, security in saving money, security in data. The reputation of the firm consists of indicators of confidence in banking promises, reputation of services offered, trust in selected banks over other institutions [2].

Ziethaml *et al* [9] and Ali, Hapzi [10]: A favorable and well know image of the Banking quality, satisfaction, and loyalty, a favorable image to know the

company is an asset to the organization because the image can affect the quality of banking, satisfaction, and loyalty. The above statement is clear that a good image will increase customer loyalty.

Customer Relationship Management

Customer Relationship Management (CRM): The concept of customer relationship is a method for maintaining Service Quality in order to maintain sustainable customer relationships. Kenna [11] in Ali, Hapzi [1] reveals the existence of five principles in the application of customer relationship marketing is:

- 1) Placing the market as a mecca of the marketing organization.
- 2) Marketing is the creation of the market and not the market share.
- 3) Marketing is a process issue and not a promotional tactic.
- 4) Marketing is qualitative rather than quantitative.
- 5) Marketing is the job or job of everyone.

Customer relationship has two important elements, namely trust and commitment. Customer's trust will be trust and commitment (customer), so that finally the company image will be built. Image is the whole of a person's perception of one thing formed through the information process obtained from various sources.

Banwari Mittal [12] says that the main core of relationship is trust. Some other opinions that say "commitment" and "trust", are the central role of relational marketing proposed by Boyle et al [13], Palmer Andrian; in Ali, Hapzi [1].

Service Quality

Service quality (service quality / servqual): as the nature of product performance and performance is a major part of corporate or institutional strategy in order to achieve sustainable advantage, either as a market leader or as a strategy to grow. The superiority of a service product is dependent on the uniqueness or characteristic and the quality shown by the service, whether it is in accordance with the expectations and desires of consumers [14]. Quality of service centered on efforts to meet the needs and desires of consumers and the accuracy of delivery to balance consumer expectations. According to Wyckof in Tjiptono [15], the quality of services is the expected level of excellence and control over the level of excellence to meet consumer desires. Consumers who consume and enjoy the services of the company should determine the quality of services provided. If services received by consumers exceed or equal their expectations, it may be stated that the services provided by the service provider are good or satisfactory and vice versa.

Tjiptono [15] states that the quality of service is an attitude or way employees in serving consumers satisfactorily. A company's way of staying competitive is to provide services of a higher quality than its competitors on a consistent basis. Consumer expectations are shaped by past experience, word-of-mouth talks conducted by service companies, and then compared.

Lovelock and Wright [16] explain that consumers will assess the quality of service through the five dimensions of service as a benchmark; this is also supported by the results of research from Cronin and Taylor [17]. These five dimensions are:

- 1) Tangible, is something that looks or real is the appearance of employees and other physical facilities such as equipment and equipment that support the implementation of the service.
- 2) Reliability is the ability to provide precisely and correctly the type of service that has been promised to consumers.
- 3) Responsiveness, ie awareness or desire to quickly act to help consumers in providing services on time.
- 4) Assurance, namely knowledge and compassion and trust of employees. The warranty dimension has the characteristics of compensation to provide service, courtesy, and respect for the consumer.

- 5) Empathy, is giving special attention to the individual. This empathy dimension has the characteristics of the will to approach, provide protection and effort to understand consumer wants, needs, and feelings.

Conceptual Framework

Framework for thinking to design the influence or relationship between variables. That Customer Relationship Management (CRM) and service quality positively and positively affect brand image either partially or simultaneously: Ali, Hapzi & Djoyo, A [1], Falvian Torres & Guinaliu [2], and Malik and Ghafoor [3].

CRM and service quality have a positive and significant influence on customer loyalty both partially and simultaneously: Gane *et al* [4], Ali, Hapzi; Baruna, & Chree [1], and Hafez and Muhammad. CRM, service quality and brand image have a positive and significant influence on customer loyalty both partially simultaneously: Stan, Caemmerer, Jallet [6], Ndubisi, Wah [7], and Ali, Hapzi, Hadibrata, B, & Buchori, C, D [18].

Based on Research Formulation, Research Objectives, Literature Review, past research and research road map, the framework of this research for 3 years is as shown below.

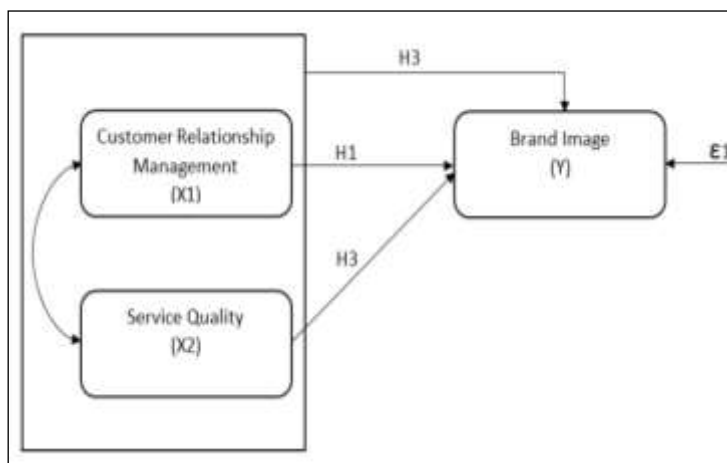


Fig-1: Conceptual Framework

RESEARCH METHODE

This research was conducted at PT. Bank Mandiri, with a case study on Debtor on Micro Business Loan PT Bank Mandiri Jakarta Unit Bintaro Jaya 1, is a branch under the coordination of Regional V Jakarta 3 area of Jakarta beautiful cottage consisting of 12 units of micro office. The research will be conducted for three Academic Year (TA), starting from FY 2015/2016 until FY 2017/2018, or from October 2016 to September 2018. Instrument used is a questionnaire using a likert scale with a score of 1-5

expressed from the most negative, neutral to the most positive,

Method of analysis of this research is quantitative method and its analysis tool with Path Analysis followed by determination analysis (RSquare), partial test of hypothesis (t test) and simultaneously (test F) with alpha 5 percent (0,05). Before the analysis with Path analysis first in the test instrument (questionnaire) with validity and reliability test as well as classical assumptions. SPSS version 22.0 analysis tool.

Path analysis is a statistical technique used to test the relationship or influence between variables. Path analysis is one of the analytical tools developed by Sewall Wright in Ali, Hapzi&Limakrisna, N, [19]. Wright developed a method for knowing the direct and indirect effects of a variable, in which there are exogenous variables and endogenous variables.

RESULTS AND DISCUSSION

This analysis is one option in order to study the dependence of a number of variables within the model. This analysis is a good method to explain if there is a large set of data to analyze and look for causal relationships. The development of the path analysis

model should be based on a strong quality of theoretical relationship. This development aims to develop the causality to be tested and expressed in terms of equations before analysis is made of the path. Models are designed based on concepts and theories.

To answer the research objectives 1, 2 and 3, the direct and indirect influence of customer relationship management (X₁) and service quality (X₂) variables simultaneously and partially to brand image (Y) variable, it is done by path analysis, using the software tool SPSS version 22.0. The steps taken are to calculate the correlation between variables, so obtained as Table 3 below.

Table 3: Inter-variable CorrelationMatrix

Correlations			
		X1_Customer_Relationship_Management	X2_Service_Quality
X1_Customer_Relationship_Management	Pearson Correlation	1	.660**
	Sig. (2-tailed)		.000
	N	100	100
X2_Service_Quality	Pearson Correlation	.660**	1
	Sig. (2-tailed)	.000	
	N	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

Furthermore, based on the calculation of correlation matrix can be calculated path coefficient, the overall influence of X₁ to X₂ and other variable path

coefficients outside variables X₁ to X₂. Based on the calculation results obtained results as follows.

Table 4: Regression results of Customer Relationship Management and Service Quality on Brand Image.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.695	1.613		.431	.668
	X1_Customer_Relationship_Management	.157	.028	.523	5.575	.000
	X2_Service_Quality	.181	.066	.259	2.758	.007

a. Dependent Variable: Y_Brand_Image

The output of Coefficients above is inserted into Figure 2 of the structural equation as below:

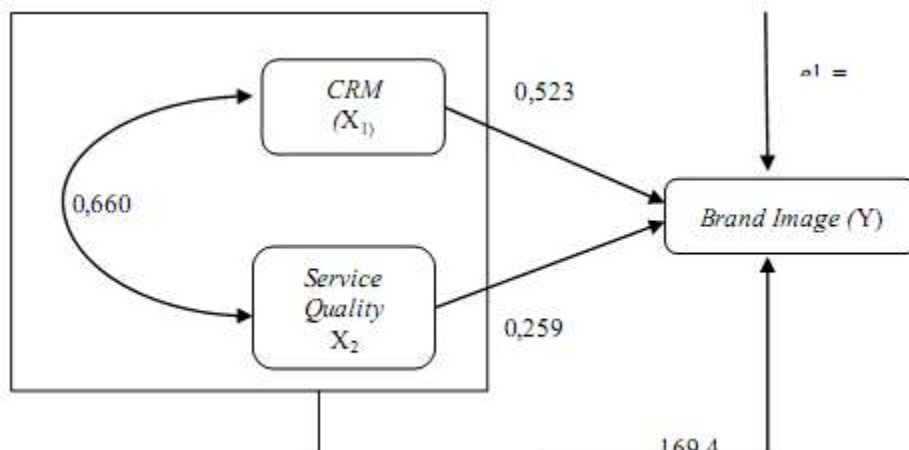


Fig-2: Path Analysis Results

1) Influence Customer Relationship Management (X1) Against Brand Image (Y)

The magnitude of direct and indirect influence X₁ on Y

- Direct influence X₁ on Y

$$\begin{aligned}
 X_1 \rightarrow Y &= X_1 \Omega Y \\
 &= (P_{yx_1}) (P_{yx_1}) \\
 &= (0.523) (0.523) \\
 &= 0.273529 = 27,35\%
 \end{aligned}$$
- Indirect influence X₁ on Y through X₂

$$\begin{aligned}
 X_1 \text{ to } Y &= X_1 \Omega X_2 \rightarrow Y \\
 &= (P_{yx_1}) (r_{x_1x_2}) (P_{yx_2}) \\
 &= (0.523) (0.660) (0.259) \\
 &= 0.08940162 = 8,94\%
 \end{aligned}$$
- Total direct and indirect influence

$$\begin{aligned}
 &= 0.273529 + 0.08940162 \\
 &= 0.36293062 = 36.29\%
 \end{aligned}$$

From the description above is obtained direct influence Customer Relationship Management (X₁) to brand image (Y) is positive value of 27.35%, as well as for indirect effect of positive value of 8.94% and the total effect of 36.29%, this shows that Customer Relationship Management directly and indirectly have a

positive effect on brand image, where direct influence has a big value compared to the value of indirect influence. This explains that if PT. Bank Mandiri is able to improve the optimal Customer Relationship Management to its customers, it will be able to increase the brand image of PT. Mandiri Bank.

2) Influence Service Quality (X2) Against Brand Image (Y)

The magnitude of direct and indirect influence X₂ on Y.

- Direct influence X₂ on Y

$$\begin{aligned}
 X_2 \rightarrow Y &= X_2 \Omega Y \\
 &= (P_{yx_2}) (P_{yx_2}) \\
 &= (0.259) (0.259) \\
 &= 0.067081 = 6,71\%
 \end{aligned}$$
- Indirect influence X₂ on Y through X₁

$$\begin{aligned}
 X_2 \text{ to } Y &= X_2 \Omega X_1 \rightarrow Y \\
 &= (P_{yx_2}) (r_{x_2x_1}) (P_{yx_1}) \\
 &= (0.259) (0.660) (0.523) \\
 &= 0.08940162 = 8,94\%
 \end{aligned}$$
- Total direct and indirect influence

$$\begin{aligned}
 &= 0.067081 + 0.08940162 \\
 &= 0.15648262 = 15.65\%
 \end{aligned}$$

From the description above is obtained direct influence Service Quality (X₂) to brand image (Y) positive value of 6.71%, as well as for indirect effect of

positive value of 8.94% and total influence of 15.65%, it shows that Service Quality directly and indirectly have a positive effect on brand image, where indirect

influence has big value compared to direct value. This explains that if the company is able to provide good service quality and also supported Customer Relationship Management is good too, it will be able to increase the brand image of PT. Mandiri Bank.

- The direct influence of X_1 & X_2 on Y
 $X_1 \& X_2 \rightarrow Y$
 $= X_1 \& X_2 \Omega Y$
 $= (Pyx1.Pyx1) + (Pyx2.Pyx2)$
 $= 27,35\% + 6,71\%$
 $= 34,06\%$
- Indirect influence jointly between X_1 & X_2 on Y
 $= X_1 \& X_2 \rightarrow Y$
 $= (Pyx_1) (rx_{1x_2}) (Pyx_2) + (Pyx_2) (rx_{1x_2}) (Pyx_1)$
 $= 8,94\% + 8,94\%$
 $= 17,88\%$
- Total direct and indirect influence
 $= 34,06\% + 17,88\%$
 $= 51,94\%$

From the above calculation can be concluded that the total influence of direct and indirect customer relationship management and service quality together to

3) Influence of Customer Relationship Management (X_1) and Service Quality (X_2) together to Brand Image (Y).

To know the influence of customer relationship management and service quality simultaneously to brand image can be seen in the calculation result below.

brand image of 51.94%, where the figure explains that directly customer relationship management and service quality contributed to the brand image of 51.94%.

Table 5: Recapitulation of Direct and Indirect Effect of Customer Relationship Management and Service Quality on Brand Image

Variables	Direct	Indirect		Sub Total	Total
		X_1	X_2		
Customer Relationship Management (X_1)	27,35%		8,94%	8,94%	36.29%
Service Quality (X_2)	6,71%	8,94%		8,94%	15.65%
Influence X_1, X_2					51.94%
Influence of other variables					48.06%

Source: Data is processed for research purposes

The total value of the effect of X_1, X_2 above explains the coefficient value of determination R^2 as seen in test result R^2 in Table 6 the following:

Table 6: Test R and R Square

Model Summary				
Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.720 ^a	.519	.509	1.711
a. Predictors: (Constant), X2_Service_Quality, X1_Customer_Relationship_Management				

R value of 0.720 shows the correlation of double (Customer Relationship Management and Service Quality) with brand image. Considering the variation of R Square Value equal to 0,519, it means that contribution percentage of variable of Customer Relationship Management and Service Quality to brand image is 51,9%, while the rest of 48,1% is influenced by other variable not included in this model.

Test Result t (Partial)

This test aims to test whether each independent variable in the model significantly influence the dependent variable. This test is done by using t test that is to see the value of probability or p-value of each regression coefficient independent variable. The way is to compare the value of Probability (p-value) of each independent variable with the level of significance, if the p-value is smaller than the significance level of 0.05

then the independent variable individually significantly influence the dependent variable (Y). It also proves that the null hypothesis (H_0) is rejected and Hypothesis 1

(H_1) is accepted. Here is an output of SPSS 21.0 for t test (Partial).

Table 7: Uji t test (Partial)

Model		t	Sig.
1	(Constant)	.431	.668
	X1_Customer_Relationship_Management	5.575	.000
	X2_Service_Quality	2.758	.007

Sumber data: Output SPSS 22.0

1) Test t Customer Relationship Management (X_1) on Brand Image (Y)

From the result of regression test in Table 7 above by using SPSS 22.0 obtained the number of t count variable of Customer Relationship Management (X_1) is 5,575, with significance value equal to 0.000, due to the significance level <0.05 (0.000 <0.05) it can be concluded that Customer Relationship Management (X_1) effect on brand image (Y) PT. Mandiri Bank. This means there is a linear relationship between Customer Relationship Management (X_1) with brand image (Y).

2) Test t Service Quality (X_2) on Brand Image (Y)

From the result of regression test in Table 7 above by using SPSS 22.0 obtained the t_{count} of Service Quality (X_2) variable equal to 2,758, with significance value equal to 0,007, due to the significance level <0.05 (0.007 <0.05) it can be concluded that Service Quality (X_2) affect the brand image (Y). This means there is a

linear relationship between Service Quality (X_2) with brand image (Y).

F Test Result (Simultaneous)

F test is basically used to test the significant influence of some independent variables to dependent variable. Test F is aimed to determine whether the independent variables of customer relationship management and service quality factors in the model together affect the brand image. In this case is used F test to test the significant influence of Customer Relationship Management and Service Quality together towards the brand image. For decision making can be seen from sig value, if sig value $<0,05$ then conclusion there is significant influence between independent variable (Customer Relationship Management and Service Quality) to dependent variable of brand image of Giant Citra Raya. The following is an output of SPSS 22.0 for the F (Simultaneous) test as Table 8 below.

Tabel 8: F test results simultaneously

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	306.426	2	153.213	52.314	.000 ^b
	Residual	284.084	97	2.929		
	Total	590.510	99			
a. Dependent Variable: Y_Brand_Image						
b. Predictors: (Constant), X2_Service_Quality, X1_Customer_Relationship_Management						

Anova or F test using SPSS 22.0 obtained F_{count} of 52,314 with p-value probability 0.000, because the level of significance is much more <0.05 (0.000 <0.05) Therefore H_0 is rejected and H_1 accepted, so it can be concluded that the null hypothesis (H_0) is rejected and alternative hypothesis (H_1) is accepted this means proves Customer Relationship Management and Service Quality together significantly influence brand image.

Discussion

The results obtained in this study are Customer Relationship Management and Service Quality have a positive and significant impact on Brand Image either partially or simultaneously. In detail the results of the research will be discussed one by one as follows.

1) The influence of Customer Relationship Management on Brand Image partially.

The result of data analysis shows that there is influence of Customer Relationship Management to Brand Image directly is positive and significant. This can be seen from the value of tcount in the research hypothesis testing of 5,575, with a significance value of 0.000, due to the significance level <0.05 (0.000 <0.05) it can be concluded that Customer Relationship Management (X_1) effect on brand image (Y). This means there is a linear relationship between Customer Relationship Management (X_1) with brand image (Y).

The results of this study show the same results with research conducted by Flavian, Torres, and

Guinaliu [2], in Ali, Hapzi (2012) where the results of his research showed there is a significant relationship between customer relationship with bank image. Further Kenna in Ali, Hapzi [11] also suggests the same thing if the customer relationship has a positive and significant impact on the company's image. In addition Ali, Hapzi and Djojo, A [1] suggests customer kereleasian positive and significant impact on the image banking or brand, either partially or simultaneously. Then Ali, Hapzi [20] also explained the debtor's relation has a positive and significant effect on the Brand image or partial banking institution partially.

Customer Relationship Management (CRM): The concept of customer relationship is a method for maintaining Service Quality in order to maintain sustainable customer relationships. This means that if the company is able to improve customer's trust and trust (commitment) customers, so that eventually the image of the company will be built. Image is the whole of a person's perception of one thing formed through the process of information obtained from various sources.

2) The influence of Service Quality on Brand Image Partially.

The result of data analysis shows that there is influence of Service Quality on Brand Image directly is positive and significant. This can be seen from the value of t_{count} in testing the research hypothesis of 5.012, with a significance value of 0.000, due to the significance level < 0.05 ($0.000 < 0.05$) it can be concluded that Service Quality (X_2) effect on Brand Image (Y) Giant Citra Raya. This means that there is a linear relationship between Service Quality (X_2) with Brand Image (Y) Giant Citra Raya.

The results of this study show the same results with research conducted by Flavian, Torres, and Guinaliu [2], in Ali, Hapzi where the results of his research showed there is a significant relationship between service quality and bank image. Further Malik and Ghafoor [3] also expressed the same thing if the quality of service has a positive relationship to the brand image. In addition, Normasari, Kumadji and Kusumawati [21], Stan, Caemmerer and Jallet [6], and Zikmund, William G. [9], in Ali, Hapzi found that service quality had a positive and significant impact on the company's image.

This explains if PT. Bank Mandiri able to improve the quality of services both in terms of Database System Deposit Services, System Hardware Deposit Services, and Software System Deposit Services, it will be able to improve the image of PT. Mandiri Bank. An image or association represents a perception that can reflect an objective reality or not. The image formed from the association (perception) is what underlies the decision to buy even brand loyalty from consumers. Brand image includes knowledge and

belief in brand attributes (cognitive aspects), consequences of use of the mark and appropriate use situations, as well as evaluations, feelings and emotions that are perceived with the brand (Affective aspect).

If the firm wishes to maintain its competitive advantage in the market, the company must understand the aspect of service quality expected by the customer to differentiate the product that the company sells with its competitor, Mullins, *et al.*

3) Influence of Customer Relationship Management and Service Quality to Brand Image simultaneously.

From the results of tests conducted simultaneously by using the F test known that Customer Relationship Management and Service Quality have influence on brand image PT. Mandiri Bank. It is proved by Anova test result or F test by using SPSS 22.0 obtained a number of significance levels 0.05 ($0.000 < 0.05$) It can be concluded that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted that it proves the variable Customer Relationship Management and Service Quality together significantly influence the variable brand image of PT. Mandiri Bank. Where the contribution of Customer Relationship Management and Service Quality to Brand Image is 51.9%, while the rest of 48.1% is influenced by other variables not included in this model.

The results of this study support the results of previous studies conducted by Ali, Hapzi & Djoyo, A [1], Falvian Torres & Guinaliu [2], and Malik and Ghafoor [3]. Where the results of his research show Customer Relationship Management and Service Quality together to increase brand image.

In the world of customer relation or customer relationship management (CRM): The concept of customer relationship is a method for maintaining Service Quality in order to establish sustainable customer relationships. While good service quality reflects all the dimensions of the offer that generate benefits for customers. If the company is able to improve its relation with customers, and provide the best service to customers, so that eventually the company image will be built. Image is the whole of a person's perception of one thing formed through the process of information obtained from various sources.

CONCLUSION AND RECOMENDATION

Conclusion

Based on the results of data analysis and discussion that has been put forward in the previous chapter it can be concluded several things as follows:

- 1) Customer Relationship Management has a positive and significant impact on Brand Image partially. From the results of his analysis is able to give a

positive contribution and have a strong correlation. Customer relationship has two important elements, namely trust and commitment. Customer's trust will be the trust and commitment of the customer, so that eventually the company image will be built. Image is the whole of a person's perception of one thing formed through the process of information obtained from various sources.

- 2) Service Quality has a positive and significant effect on Brand Image partially. From the results of his analysis is able to give a positive contribution and have a strong correlation. This means that if PT. Bank Mandiri able to improve the quality of services both in terms of Database System Deposit Services, System Hardware Deposit Services, and Software System Deposit Services, it will be able to improve the image of PT. Mandiri Bank.
- 3) Customer Relationship Management and Service Quality have positive and significant impact on Brand Image simultaneously at PT. Mandiri Bank. This is justified through the results of an analysis capable of making a positive contribution and has a strong correlation. The total value of direct and indirect influence of Customer Relationship Management and Service Quality together to the brand image of 51.9%. Which has the significance of the contribution of variable influence Customer Relationship Management and Service Quality to brand image. The results of this study support the results of previous studies conducted by Hapzi & Adji [1], Falvian Torres & Guinaliu [2], and Malik and Ghafoor [3]. Where the results of his research show Customer Relationship Management and Service Quality together to increase brand image.

Recommendation

Practically

Based on the above conclusions can be submitted suggestions to the management of companies and academics as follows:

- 1) To improve customer's relation, the company must be able to increase customer's reliance on customer's trust and commitment, so that finally the company image will be built.
- 2) To improve the quality of its services, PT. Bank Mandiri must be able to improve the quality of its services both in terms of Database System Deposit Services, System Hardware Deposit Services, and System Software Deposit Services. Because the best service quality that will be able to provide a sense of satisfaction for customers, and satisfaction that will be realized with the stronger brand image dibenak consumer.
- 3) To improve brand image, employees of PT. Bank Mandiri must maintain an approach with its customers to maintain good relationships built between the two parties.

Academically

In subsequent research, researchers can research with other un-researched variables such as product mix, promotion, human, physical evidence, process and Service Quality. Besides, it can also be investigated by analytical techniques apart from path analysis, so that more accurate results can be obtained that can supplement or complement existing research results. Finally hopefully the results of this research can help banking companies and the like in improving brand image in today's rapidly changing business environment.

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