# Marketing Performance Analysis by Customer Relationship Marketing, Market Orientation, and The Image of Islamic Banks in Kediri, East Java, Indonesia

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***ABSTRACT:****This study tried to determine and analyze the performance of marketing through customer relationship marketing (CRM), market orientation, and the image of Islamic Banks in Kediri, East Java, Indonesia. The population in this study some 65 873 customers who have savings in five Islamic Banks. Testing of the model is done with Generalized Least Square Estimation (GLS), analysis of structural equation modeling (SEM), proportional random sampling method and software assistance Amos 22, on 397 respondents. The test results model (fit) seen from the GFI, AGFI, TLI, CFI, RMSEA and CMIN / DF, each of which amounted to 0.915, 0.901, 0.949, 0.953, 0.063 and 1.497 are all that are in the range of expected values so that the model can be accepted.The results showed that: customer relationship marketing (CRM), market orientation, and image effect on the competitive advantage of Islamic Banks in Kediri. CRM, and market orientation affect the marketing of Islamic Banks Performance in Kediri. The company's image does not affect the marketing of Islamic Banks Performance in Kediri.It is suggested that the bank to constantly improve its image. This can be done by giving the concern for the surrounding community as the company's involvement with social activities. Thus the social programs that the company will be able to form a personality, raise the reputation of companies before the general public.*

***KEYWORDS:****Customer relationship marketing (CRM), market orientation, corporate image, competitive advantage, marketing performance.*

## I. INTRODUCTION

Intense competition in the business banking services make management must understand what and how to manage its resources. An important key to win the competition lies in the ability of companies to create a competitive advantage (Feliks, and Hotman, 2012). Competitive advantage can be achieved if the company is able to provide more value to customers than what is given by competitors. Competitive advantage can be derived from a variety of activities such company in the design, manufacture, market, deliver, and support its products. Each of these activities should be directed to support the company's relative cost position and create the basis for creating differentiation (Narver and Slater, 1990).

In the increasingly fierce competition and technological progress, then a product the company will grow to a point, where these products will be difficult to distinguish from one another. In order to win in a competition then in marketing the product, the manufacturer does not only focus on product quality, but also depends on the strategy adopted by the company. Related to that, there are currently several strategies that are commonly used, such as: customer relationship marketing (Kotler, 2008), corporate image (Alma, 2007), and market orientation (Narver and Slater, 1990).

One potential and make a major contribution to raising the competitive advantage of banking is a program of customer relationship marketing (CRM). CRM is able to exploit the strength and customer desires to use information technology in providing services to the customer. Stimuli want to be resurrected from the CRM concept is the concept for the attention, maintenance, service and customer satisfaction as well as enhance and strengthen relationships with customers. In other words, CRM seeks to extend the life of the customer life time. (Khoe Yaou Tung, 1997), thus the bank will increase marketing performance. Islamic banking is also marketing performance is also affected market orientation, and the image of the bank, where corporate image is the perception of the brand is a reflection of consumers associations in memory of the brand (Alma, 2015). The influence of market orientation on performance marketing evidenced by Yunita, and Bambang (2011). The development of Islamic banks in Kediri, East Java has not been followed by the development of society intention to become a customer, especially a customer of savings products. This has become one of the triggers desire researchers to better determine what is the cause.

## II.    LITERATURE REVIEW

### 2.1  Customer Relationship Marketing

Customer Relationship Marketing (CRM) is the process of obtaining, maintaining, and developing profitable customers and focus on the attributes of a service that can generate value for customers (Adrian, Payne. 2014). Another understanding of CRM is an approach to marketing with its customers that promote both the company's longterm growth and the customer's maximum satisfaction.Murphy, Laczniak and Wood (2007), mentions that the CRM process consists of three management activities, namely: Getting new customers; Mastering and retain existing customers; and Develop customer. values.According Palmatier (2006) that the target of CRM is to focus on three things, namely: 1). Getting new customers (acquire). This is done by providing easy access to information, new innovations and services of interest. 2). Improve relationships with existing customers (enhance). The company seeks to establish relationships with customers through the provision of better services to its customers (customer service). Performed by the application of cross selling and up selling in the second stage may increase the company's revenue and reduce costs to acquire customers (reduce cost). 3). Retain customers (retain). Attempts to obtain customer loyalty by listening and meet customer desires.Callaghan, and Shaw (2001), in the "Relationship orientation: towards an antecedent models of trust in marketing relationships", says there are four major components of CRM are bonding, empathy, reciprocity, and trust. According to Morgan and Hunt (1994), that the commitment to the relationship is the center of customer relationship marketing. In the area of CRM, a relationship built on mutual commitment, which will ultimately create loyalty to a brand.

Muhammad Haseeb, et al., (2016), proving that CRM influence on the creation of customer value and customer loyalty. Hatane Samuel (2012) states that the commitment and complaint handling influence on customer trust, and trust is an intervening variable that connects CRM and customer loyalty. Afan Doni, Achmad Fauzi, and Zainul Arifin (2010), indicates that the variable bonding, empathy, reciprocity, trust, and commitment is positive significant effect on customer satisfaction and loyalty.In this discussion, CRM is an introduction to each customer more closely to create two-way communication with managing a mutually beneficial relationship between the customer and the company. CRM is measured by bonding, empathy, reciprocity, trust, and commitment.

### 2.2  Market Orientation

Market orientation is a business culture in which the organization is committed to continue to be creative in creating superior value for customers. Market orientation is an organizational culture that is focused on understanding the market which help the company to develop strategies for customer value by taking advantage of the opportunities that exist and rejects threats Dating (Vorhies, Harker, and Rao, 2009); (Sukma, and Harniza, 2011).Richard A. Heiens (2000), states that the concept of market orientation is an aspect of the organizational culture which is believed to have broad effects on the company. According to Deshpande and Webster (1993), the most relevant aspects in the organization's culture from the perspective of marketing is a marketing concept, which includes: a group of beliefs and fundamental values are shared, which puts consumers at the center of corporate thinking in terms of strategy and operations.Research conducted Narver and Slater (1990) concluded that market orientation consists of three major components, namely: customer orientation, competitor orientation, and coordination between functions. Hooley, and Fahy, (2012); Nofal, et al., (2014) mentions that the high market orientation can improve business performance. Peng-Jung Lin, et al., (2016), mention that the market orientation emphasizes a lot on relationships with other manufacturers, reputation, and communication and knowledge-based competence.In this case what is meant by a market orientation is a set of concrete actions that allow the company maintain market supply and demand variations and provide an appropriate response to changes that occur. Market orientation measured through indicators on customer orientation, competitor information and coordination across functions.

### 2.3 Corporate Image

The desire for an organization to have a good image to the target public originated from the proper understanding of the image as a stimulus for management efforts that need to be implemented. The accuracy of image understanding an organization can assign an attempt to make it happen on the object and encourages the implementation of the priorities.Kotler (2008), mentions that the image is a set of beliefs, ideas, and impressions of a person to an object. While Feliks and Hotman (2012), Djunaedi (2016)suggested that the image is the total perception of an object formed by processing information from various sources each time. According to Gaby, et al., (2014) image shows the impression of an object to another object that formed in processing information at any time from various reliable sources. There are three important things in the image, namely: the impression of an object, the image formation process, and a reliable source. Objects include individuals as well as companies which consist of a group of people inside. The image can be formed by processing information that does not close the possibility of changes in the image on the object of their receipt of the information each time. The

amount of trust objects to information resources provide the basis for acceptance or rejection of information. Sources of information can be derived from the company directly and or others indirectly. The image of Islamic banks showed a hint of object against Islamic bank formed by processing information at any time from various sources of reliable information.

Good corporate image intended for the company to stay alive and the people in it continue to develop creativity even more significant benefits for others. Alma (2007) asserts, the image is formed based on impressions, based on the experiences of someone against something as consideration for a decision. Based on the description above that the intended corporate image is the impression gained by a person or a community about a company based on knowledge and experience of a person or the public about a company if the company is good or not. And the company's image indicators are: personality, reputation, value, corporate identity.

## 2.4 Competitive Advantage

Competitive Advantage is the heart of the company's performance in a competitive market. Competitive advantage is basically grew from a value or benefit created by the company for its buyers more than the costs to create it. Value or benefit that is available is paid by the buyer, and superior value is derived from offering lower prices than competitors prices for equivalent benefits or offers unique benefits that exceed the price offered.According to Porter (2008), the competitive advantage is the strategic benefit of companies that cooperated to compete more effectively in the market place. Day and Wensley (1988) stated that there are two foothold in achieving competitive advantage that resource advantage and position advantage. Colgate (2001) describes a competitive advantage as a unique organizational position against competitors. Competitive advantage can be gained most of resources and capital. The resources in question are the strengths and weaknesses of marketing performance, while capital is defined as the company's ability to manage the resources they have to work together as a team working in one department, or in other words the level of marketing performance will affect the level of competitive advantage of companies. Competitive advantage can be created with the right knowledge will precede variables as proposed by Narver and Slater (1990).

Bharadwaj et al., (1993), and the Arasy Alimudin (2009) stated that a competitive advantage is the result of the implementation of strategies that utilize various resources of the company. Expertise and unique assets is seen as a source of competitive advantage. The unique expertise is the company's ability to make its employees as an important part in achieving competitive advantage. The company's ability to develop the skills of its employees properly will make the company the superior and the implementation of strategies based human resources will be difficult to be imitated by competitors. Average assets or unique resources are the real resources needed by the company to execute its competitive strategy. Both of these resources should be directed to support the creation of the company's performance, low-cost and feature differences with other companies. Bharadwaj et al., (1993), Ferdinand (2002), and the Arasy Alimudin (2009), proving that the effect on the competitive advantage of marketing performance.Competitive advantage is the ability of a company to provide more value to its products than its competitors and that value does bring benefits to customers. Competitive advantage is measured by indicators: the uniqueness of the product, imitabilitas or difficult to imitate, product quality and competitive prices.

## 2.5  Marketing performance

Marketing performance is a measure of the achievements obtained from the process of overall marketing activities of a company or organization. In addition, marketing performance can also be seen as a concept used to measure the extent to which the market performance that has been achieved by a product produced by the company. Ferdinand (2002) states that marketing performance is a factor that is often used to measure the impact of the strategy applied by the company. The company's strategy has always aimed to produce marketing performance (such as sales volume and sales growth rate) was good and good financial performance. Furthermore, Ferdinand also stated that a good marketing performance expressed in three magnitude of the value, ie the value of sales, sales growth and market share.

The company's performance with regard to how the company's business strategy is implemented effectively and efficiently. The process of the implementation of business strategies related to how marketing activities completed. How well is completed activity is influenced by how they are organized and specific behaviors in the organizational activities with regard to customer orientation, competitor analysis, innovation, and management fees (Chen, 2009).Besides marketing performance measures customer satisfaction and loyalty that is used is the market share (Nicky Hannry, 2015). The market share shows the market share of a product and similar products. Results of studies conducted Murphy, et.al. (2007) revealed that the performance measurement indicators and the competitive advantage that is usually used is the market share and profitability.In this paper, the performance marketing is an achievement by the organization as seen from the

work of marketing. Marketing performance indicators measured by sales volume, customer growth, sales growth and market share.

## 2.6 Theoretical Framework
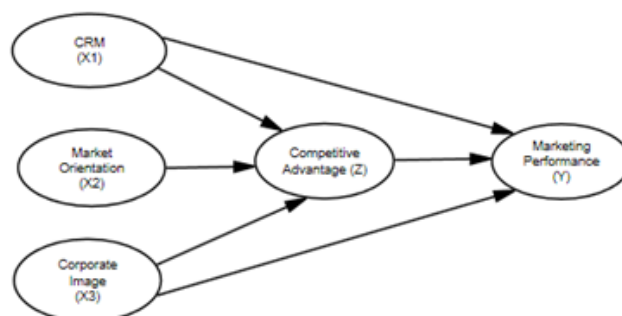


**Figur 1:** Conceptual Framework

The variables used were explained as Fig. 1 and each relationship of an independent variable with dependent variable represent hypothesis.

## 2.7Research Hypotheses
The hypothesis in this study are as follows:
1. CRM significant effect on the competitive advantage of sharia banks in Kediri.
2. CRM significant effect on the marketing performance sharia banks in Kediri.
3. Market orientation significant effect on the competitive advantage of sharia banks in Kediri.
4. Corporate image significant effect on the competitive advantage of sharia banks in Kediri.
5. Corporate image significant effect on the marketing performance sharia banks in Kediri.
6. Competitive advantage a significant effect on the marketing performance sharia banks in Kediri.

# III.     RESEARCH METHODE
## 3.1  Research Subjects
The study population was some 65, 873 customers who have savings 5th Islamic Banks in Kediri, East Java. Referring to the formula Slovin with a tolerance of 5%, the sufficient number of samples = 397. With Proportional random sampling method, and the amount of the sample of respondents for each common location of Bank Syariah determined by Taro Yamane formula as follows: PT Bank Syariah Mandiri 111 respondents, PT Bank BNI Syariah 104 respondents, PT Bank Syariah BRI 79 respondents, PT. Bank Syariah Muamalat Indonesia 56 respondents, and PT. Bank Syariah Mega Indonesia 47 respondents. This study, using the analysis of structural equation modeling (SEM), and the estimated generalized least squares estimation (GLS).

## 3.2  Research Measurement
Customer Relationship Marketing Variables measured using five indicators adopted from (Callaghan et al, 2001): association, empathy, reciprocity, trust, and commitment. Variable market orientation was measured using three indicators adopted by the (Im and Workman, 2004), namely: customer orientation, competitor information and coordination across functions. Variable corporate image is measured using four indicators adopted from (Feliks and Hotman (2012); Droge and Vickery, 1995), namely: personality, reputation, value, corporate identity. Variable Performance marketing is measured using five indicators adopted from (Murphy, 2007; and Ferdinand, 2002), namely: sales volume, customer growth, sales growth and market share.

# IV.     RESULT AND DISCUSSIONS
In principle, the Islamic bank is the rule of Islamic law based on the agreement between the bank and other parties to deposit funds and financing business activities or otherwise sharia-compliant. The most fundamental difference between conventional economic sharia is the concept given by both the economic system. If the concept of conventional economics prefers flowers as profits, in contrast to the Islamic economic concept that prioritizes sharing system. Islamic economics can provide prosperity for all its people, justice, solidarity, kinship and transparent for each culprit.

### 4.1 Results Testing Instrument
The results of testing the validity showed significant for all indicators or the item in question, which means that the indicators or items of questions for each of the variables included in the questionnaire have been eligible validity. From the results of Pearson product moment correlation, it is known that all of the question items on the questionnaire correlated significantly to the error rate of 5% (** <0.05), so we can say all of the item in question is valid and can be processed further.

Reliability test results with test Cronbach alpha ($\alpha$) in this study indicate that all variables of the study are reliable, since the entire value of the alpha coefficient of each variable larger study of standardized (0.6), so that each item question on measurement instruments can be used. The value of the corrected item total correlation of the entire item in question is greater than 0.3.

### 4.2 Confirmatory Factor Analysis
Results of confirmatory factor analysis of the measurement model of research based on the results of statistical tests, obtained value of the loading factor for each indicator forming study variables is greater than 4, therefore, all indicators of research variables are indicators that significantly shape each study variable.

**Tabel 1:**Confirmatory Factor Analysis

| Variable Name | Loading Factor | Variable Name | Loading Factor |
|---|---|---|---|
| **CRM** | | **Corporate Image** | |
| CRM → Crm1 | 0.637 | C_Image → Img1 | 0.736 |
| CRM → Crm2 | 0.625 | C_Image → Img2 | 0.941 |
| CRM → Crm3 | 0.966 | C_Image → Img3 | 0.803 |
| CRM → Crm4 | 0.728 | C_Image → Img4 | 0.836 |
| CRM → Crm5 | | | |
| **Competitive Advantage** | | **Market Orientation** | |
| C_Advan → Advan1 | 0.696 | M_Orient → Orient1 | 0.443 |
| C_Advan → Advan2 | 0.867 | M_Orient → Orient2 | 0.659 |
| C_Advan → Advan3 | 0.605 | M_Orient → Orient3 | 0.661 |
| C_Advan → Advan4 | 0.947 | | |
| **Marketing Peformance** | | | |
| M_Perform → Peform1 | 0.851 | | |
| M_Perform → Peform2 | 0.817 | | |
| M_Perform → Peform3 | 0.917 | | |

### 4.3 Model Test Results
The structure of the model used to describe models of causality research with tiered relationship. Model baseline (Proposed Model) has been created, analyzed by structural equation modeling with the help of software AMOS 22.Goodness of fit of the votes, the probability is equal to zero (chi-square value is large) so that the null hypothesis can not be rejected, or accept the null hypothesis that states the sample covariance and covariance population is not the same.But on the evaluation of regressionweight, all variables have a causal relationship and have a critical ratio value is not equal to zero. This indicates that the accepted research model just has not entered criteria (standard) were determined. Therefore, in this study do not modify the model, but it does is modify the index.

After modification of the index, then the data processing with a sample size of 397 indicates a level of significance to test the hypothesis above difference is 257.495 with a probability of 0.082.This shows that there is no difference between the sample covariance matrix and covariance matrix of the population, so that the null hypothesis is accepted (accepted if the probability $\geq$ 0.05).Meanwhile the value of GFI, AGFI, TLI, CFI, RMSEA and CMIN / DF respectively by 0915, 0901, 0949, 0953, 0063 and 1497 all of them are in the range expected value so that the model can be accepted.
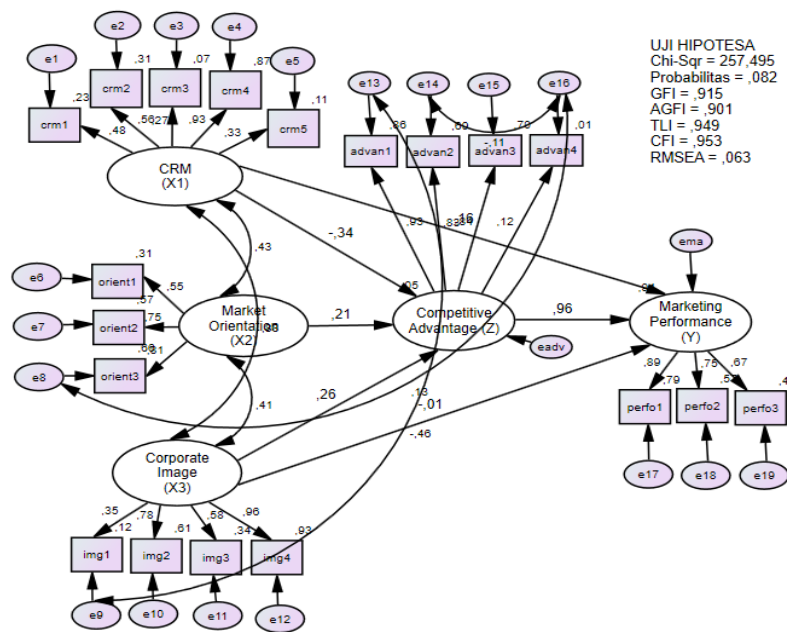
**Figur 2:**Structural Model Research (Final model)

### 4.4 Hypothesis testing and analysis

Having regard to the regression results in Table 2, it is known that the value of the critical ratio (CR) which is identical to the t test in the regression analysis shown that all the regression coefficient is significantly different from zero. Thus the null hypothesis that the regression coefficient is equal to zero can be rejected or an acceptable alternative hypothesis. Causality in the model is acceptable.

The amount of regression between variables CRM with a competitive advantage by 0.916 with the value of CR = 9.049, and the significant value of 0.000. That is the effect of CRM on competitive advantage and significant strong Islamic banking. CRM already implemented, will improve the competitive advantage of Islamic banks. This means that the first hypothesis is accepted.

Indicators dominant shaper CRM is an indicator bonding. This shows that the respondents prefer the emergence of a business relationship that is mutually beneficial, ie between banks and customers. Next dominant indicator is trust, where respondents want the honesty and certainty of the promise given by the bank. Next dominant indicator is empathy, commitment, and reciprocity.

**Tabel 2:** Parameter Estimation

| Regression Weights | | | Standardized Estimate | S.E. | C.R. | P |
|---|---|---|---|---|---|---|
| C_Advan | ← | CRM | 0.916 | 0.081 | 9.040 | 0.000 |
| M_Perform | ← | CRM | 0.417 | 0.074 | 6.114 | 0.000 |
| C_Advan | ← | M_Orient | 0.880 | 0.059 | 10.574 | 0.000 |
| C_Advan | ← | C_Image | 0.890 | 0.083 | 7.906 | 0.000 |
| M_Perform | ← | C_Image | -0.023 | 0.453 | -0.051 | 0.959 |
| M_Perform | ← | C_Advan | 0.927 | 0.081 | 11.414 | 0.000 |

The amount of regression between variables CRM to marketing performance of 0.417 with the value of CR = 6.114, and the significant value of 0.000. That is the effect of CRM on customer marketing performance is strong and significant. Competitive advantage already owned Islamic bank significantly influence customers' marketing performance. This means that the second hypothesis is accepted.

With the significant variables CRM to variable competitive advantage and marketing performance of the bank, then it should the Islamic banks in Kediri further enhance CRM programs that are already running at this time, by providing easy access to information, new innovations and services that attract, also the company tried to establish a relationship with customers through the provision of better services to customers, and strive to gain customer loyalty by listening and meet customer desires.

The amount of regression between the variables of market orientation of Islamic banking on competitive advantage of 0.880 and the value of CR = 10.574, and the significant value of 0.000. That is the effect of market orientation on competitive advantage and significant strong Islamic banking. Market orientation significant effect on the competitive advantage of Islamic banks, which market orientation of banks will increase the competitive advantage of Islamic banks. This means that the third hypothesis is accepted. Indicators dominant shaper orintasi market is an indicator of customer orientation. This indicates that respondents prefer to enable companies to identify customer needs and bring solutions that bank products required by customers. Indicator is the next dominant competitor information. where Islamic banks need to pay attention not only to the current competitors, but also a potential competitor in the future. Next dominant indicator is cross-functional coordination where the coordinator of resources between functions within the company do to create superior value for customers. Individuals in every function of the company could potentially have contributed to the creation of value for the buyer.

The amount of regression between the variable image of the company with a competitive advantage with value 0.890 CR = 7.906, and the significant value of 0.000. This means that the variable image of the company strong and significant influence on competitive advantage sharia banking. CRM is either already run Islamic banks, will increase the competitive advantage of sharia banks in Kediri. This means that the hypothesis 4 is accepted.Indicators dominant image forming companies is corporate identity. This shows that the respondents agree that the bank includes components that facilitate the consumers to know their bank as the bank logo, colors and slogan that is used in connection with services offered. Indicators next dominant concern is the value where the attitude of management that cares about its customers, and employees are encouraged rapid responsiveness to requests and customer complaints. Another indicator is the personality. This shows that the respondents, namely the extent of the response and corporate social responsibility towards the environment, and the last indicator is a reputable company in running its operations.

The amount of regression between the variables on the performance of corporate image marketing value of -0.023 with CR = -0.051, and the significant value of 0.959. This means that the corporate image of Islamic banks is low and no significant effect on the performance of Islamic commercial bank marketing in Kediri. It shows that the marketing peformance Islamic banks in Kediri, is not affected by the corporate image of Islamic banks. This means that the hypothesis is rejected 5.
With no significant effect on the performance of corporate image marketing of Islamic commercial bank, then the company should seek to encourage better corporate image. On the other hand affect the corporate image marketing performance indirectly through competitive advantage.

The amount of regression between the variables of the competitive advantage of the performance marketing 0.927 with CR = 11.414, and the significant value of 0.000. That is the effect of competitive advantage against strong marketing performance and significant. This means that 6 hypothesis is accepted. Indicators dominant shaper of competitive advantage is price competitive. This indicates that the price be the primary consideration the purchase. Another indicator is the uniqueness of the product, imitabilitas, and product quality.

# V. CONCLUSION

From the test results of the model in this study, was able to explain the relationship between customer relationship marketing (CRM), market orientation, corporte image, competitive advantage, and marketing peformance. The results in this study is very important because there are phases of effect of each variable that goes by way of a tiered, variable CRM, market orientation, and corporte image, positively influencing variables Islamic banking competitive advantage. While the effect on the competitive advantage of marketing peformance Islamic banking. The results of this study is a contribution that signifkan particularly in marketing management, and marketing strategy in terms of marketing peformance Islamic commercial bank in Kediri. Based on the analysis and hypothesis testing research that has been done before then from this study can be concluded as follows:

1.  CRM affect the competitive advantage of Islamic banks in Kediri, this indicates that the presence of good relations to customers, will increase the competitive advantage of sharia banks. These findings are in line with research results Muhammad Haseeb, et al., (2016), Hatane Samuel (2012), Achmad Fauzi, and Zainul Arifin (2010).
2.  CRM affect the performance marketing Islamic banks in Kediri, this indicates that the presence of good relations to customers, will increase marketing performance of Islamic banks. These findings reinforce the statement Callaghan, and Shaw (2001), CRM is an introduction to each customer more closely to create two-way communication with managing a mutually beneficial relationship between the customer and the company.
3.  Market orientation affect the competitive advantage of sharia banks in Kediri. it does show that the strategy of market orientation which is run bank, will increase the competitive advantage of sharia banks. These findings are in line with the findings. Nofal, et al., (2014), and Peng-Jung Lin, et al., (2016). Market

orientation is a set of concrete actions that allow the company maintain market supply and demand variations and provide an appropriate response to changes that occur.

4. The image of the company influence the competitive advantage of Islamic banks in Kediri, this shows that the image of the company will increase the competitive advantage of sharia banks. These findings reinforce the statement Feliks, and Hotman (2012), and Djunaedi (2016). Corporate image is the impression obtained by the customers of the company based on its knowledge and experience of a company if the company is good or not.

5. Corporate image does not affect the performance of Islamic commercial bank marketing in Kediri, this shows that the image of Islamic banks have not been able to increase marketing performance.

6. Competitive advantage a significant effect on the performance of marketing Islamic banks in Kediri, this suggests that competitive advantage will increase marketing performance of Islamic banks. The results of this research in line with the findings of Bharadwaj et al., (1993), Ferdinand (2002), and the Arasy Alimudin (2009).

## VI.     FURTHER RESEARCH DIRECTIONS

The findings obtained in this study can be input and consideration to develop the following research so that the development of science, especially the science of management marketing strategies especially in Islamic commercial bank in order to grow in accordance with the development time and age.

Suggested to other researchers to further examine the factors that influence the competitive advantage and marketing performance of Islamic banks. Considering there are still many factors that influence the competitive advantage and marketing performance of Islamic banks, which are not only related to mundane but also with regard to the next world.

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