The Influence of Relationship Marketing and Banking Digitalization on Customer Loyalty Through Corporate Governance at Bank Mandiri KCP Sidrap

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A R T I C L E   I N F O

A B S T R A C T

This study aims to examine the effect of relationship marketing and banking digitalization on customer loyalty through corporate governance as an intervening variable at Bank Mandiri KCP Sidrap. The population in this study were Bank Mandiri KCP Sidrap customers, while the sample in this study was determined using the Slovin formula technique so that the number of samples obtained in this study was 100 samples. This research uses a survey method by distributing questionnaires to the research object. The statistical method used to test the hypothesis uses the partial least squares application. The results of the analysis show that relationship marketing has a significant and positive effect on corporate governance, banking digitalization has an insignificant positive and effect on corporate governance, relationship marketing has a significant and positive effect on customer loyalty, banking digitalization has a significant and positive effect on customer loyalty, corporate governance has an insignificant and positive effect on customer loyalty, relationship marketing has an insignificant and positive effect on customer loyalty through corporate governance as an intervening variable and banking digitalization has an insignificant and positive effect on customer loyalty through corporate governance as an intervening variable.

INTRODUCTION

The banking business is a service business based on the principle of trust, so in choosing a place to invest, of course, people must select and choose which bank is right to be a forum to invest their funds, whether in the form of savings, deposits or others. People who keep their funds or who use facilities at banks are called customers. Customers are very important in the survival of a bank, because customers are one of the main sources of funds, so banks must compete in retaining their customers.

Customer loyalty has an important role in a company, retaining customers means improving financial performance and maintaining the survival of the company, this is the main thing for a company to attract and retain its customers. This is because one of the behaviors of loyal customers is recommending the company concerned to others. Therefore, loyal customers will be very valuable to the company. To maintain customer loyalty, it is necessary to build a better marketing relationship with customers or commonly called *Relationship Marketing*.

Relationship marketing is a method of building, maintaining, and raising strong relationships and has high value for customers and other interested parties. According to Nurbakti (2022) *Relationship Marketing* is a strategic approach used by companies to foster lasting and profitable relationships with customers, with the goal of fostering consumer loyalty. In addition, *relationship marketing* also aims to understand customer expectations (*Understanding Customer Expectation*) which is directed by selling products at prices that can be reached for customers, providing facilities that are suitable for customer expectations, answering opinions from customers and responding to complaints from customers. The results of research conducted by Mulyono (2020) stated that *relationship marketing* has a positive and significant effect on customer loyalty. As well as research conducted by Anggrahita (2018) stated that

relationship marketing has a positive and significant effect on customer loyalty. This means that the better *the relationship marketing* obtained by customers, the more its influence on loyalty will also increase. However, a different thing was expressed by Waqi'ah (2019) who stated that *relationship marketing* has no effect on loyalty.

In addition to the aspect of relationship with customers, banks must also be able to change their products and services into digital aspects. With the presence of technological advances in this period, the digital banking system is expected to be further maximized, especially during the Covid-19 pandemic which began to emerge and disrupt economic activities which resulted in a shift in customer transaction patterns which initially saw and depended on physical bank branch offices and ATMs. However, currently customers prefer to switch to the facilities provided by the company. Digitalization puts banks in a favorable position where most customers must switch from physical banks to the digital world, starting from creating accounts, saving, and transacting through mobile banking. Bank Indonesia has also uploaded data on the number of digital banking transactions in the second quarter of 2023, which grew by IDR 13,827 trillion or 11.6% (www.bi.go.id). The results of Fathan's (2020) research stated that bank digitalization has a significant positive effect on customer loyalty. This can happen because currently customer behavior in transactions has undergone significant changes. In the past, banking transactions only relied on branch offices, but for now, customers are prioritizing banking that can provide faster, more effective and efficient services, regardless of location and not only limited to office operating hours. Meanwhile, research conducted by Azies (2022) states that Digitalization does not have a positive and significant influence on Loyalty. This is because at this time the use of communication tools has become a common thing so that companies should use digital systems.

Banks are also required to be able to implement the principles of Good *Corporate Governance* (GCG). According to Rusdianto et al. (2019) revealed that the existence of corporate governance will lead to implications in terms of the economy and the welfare of the company, at least with the implementation of *corporate governance*, the company's goals will be clearer and the creation of a mechanism in assessing accountability and transparency will foster fairness in maintaining a balance between the company's power and authority in giving its responsibility to the *stakeholders*. The results of Awan's research (2022) stated that the variable *of good corporate governance* has a positive effect on customer loyalty. This means that the better the implementation of good corporate governance in a company will increase customer trust and satisfaction in using the services of the bank, which goes hand in hand with increasing customer loyalty. Meanwhile, the results of research conducted by Siti (2023) stated that *good corporate governance* is known to have no positive influence on customer loyalty. One of the largest banks in Indonesia is PT Bank Mandiri (Persero) Tbk

One of the branches of Bank Mandiri that contributes in terms of serving customers is Bank Mandiri KCP Sidrap which is located on Jl. A.P Pettarani No.20, Lelebata Village, Panca Rijang District, Sidenreng Rappang Regency. Bank Mandiri KCP Sidrap has been serving customers from 2010 – now and still provides the best service to customers. The number of customers of Bank Mandiri KCP Sidrap over the last three years is as follows:

Table 1. Number of Bank Mandiri KCP Sidrap Customers in 2020 – 2023

Year	Number of Customers
2019	3037
2020	3395
2021	3818
2022	4296
2023 (Oct)	4643

Source: Bank Mandiri KCP Sidrap

From Table 1, it can be concluded that there is an increase in the number of Bank Mandiri KCP Sidrap customers every year. Where in 2019 the number of customers was 3037, in 2020 the number of customers was 3395 people increased to 3818 people in 2021, in 2022 the number of customers was 4296 people and continued to increase to 4643 people in October 2023. This proves that the services and facilities provided by Bank Mandiri KCP Sidrap can make customers loyal to Bank Mandiri, which is evidenced by the continued increase in the number of customers every year so that it is hoped that Bank Mandiri KCP Sidrap can maintain the best service that can increase the number of loyal customers.

RESEARCH METHOD

This study uses variant-based Structural Equation Modelling (SEM) with the Partial Least Square (PLS) method as a data analysis technique. Santoso (2014) revealed that Structural Equation Modeling (SEM) is a multivariate statistical technique which is a combination of factor analysis and regression analysis (correlation), which aims to test the relationships between variables in a model, both between indicators and their constructs or inter-construct relationships. There are two methods that are widely used in research, namely covariance-based SEM (SEM) and SEM based on the smallest square partial (SEM PLS, also called PLS path modeling) (Hair, et al., 2021). Covariance-based SEM is in principle used to affirm (or reject) the underlying theories and hypotheses by identifying how closely the proposed theoretical model can reproduce the covariance matrix for the observed set of sample data. In contrast, PLS has been described as a "causal-predictive" approach to SEM that focuses on explaining variance in dependent variable models. The population of this study is all customers of PT. Bank Mandiri (Persero) Tbk KCP Sidrap. The number of customers given by Bank Mandiri (Persero) Tbk KCP Sidrap is 4,643 customers. In this study, the author narrowed the population, namely the entire number of customers at PT Bank Mandiri KCP Sidrap which amounted to 4,643 customers from 2019-2023 by calculating the sample size carried out using the Slovin formula according to Sugiyono (2015). Based on the calculation of the sample used in this study, there were 98 customers and were rounded up to 100 customers (respondents). This sampling is carried out using the purposive sampling method with the criteria of having been a customer for at least 2 years and making transactions at least 2 times for 1 month. The research instrument used in this study is a questionnaire that contains a statement of each variable, namely independent variables, including relationship marketing and banking digitalization, bound variables, namely customer loyalty, and intervening variables, namely corporate governance, which is measured using the Likert scale. The data analysis in this study is the measurement model (outer model), structural model (inner model), Hypothesis Test, and Path Analysis (path analysis).

RESULTS AND DISCUSSION

Results

1. Validity Test Results

The results of the validity test calculation for all variables can be seen in full in the table below:

Table 2. Validity Test

Variable	Average Variance Extracted (AVE)	Information
Customer Loyalty	0.549	Valid
Relationship Marketing	0.710	Valid
Digitalisasi Perbankan	0.759	Valid
Corporate Governance	0.793	Valid

Source: Data processed (2024)

Based on table 2, the *customer loyalty, relationship marketing*, banking digitalization, and *corporate governance* questionnaires are declared valid because they have *an average variance extracted* (AVE) value with an AVE value above 0.5, meaning that all variables used as indicators are appropriate for the questionnaire.

2. Reality Test Results

The results of the Reliability test calculation for all variables can be seen in full in the table below:

Table 3. Reality Test

Variable	Cronbach's Alpha	Information
Customer Loyalty	0.803	Valid
Relationship Marketing	0.897	Valid
Digitalisasi Perbankan	0.921	Valid
Corporate Governance	0.934	Valid

Source: Data processed (2024)

Based on table 3, the variables *customer loyalty, relationship marketing*, banking digitalization, and *corporate governance* are declared valid because they have a Cronbach alpha value of > of 0.7, so it can be concluded that all variables have a high reliability value. Thus, the data is reliable. So that it meets the criteria for further analysis.

3. R Test Results

The results of the R test can be seen in the table below:

Table 4. R Square Test

	R Square	R Square Adjusted
Corporate Governance	0.811	0.807
Customer Loyalty	0.515	0.500

Source: Data processed (2024)

From table 4 the R Square value of the *Customer Loyalty variable* is 0.515. For the adjusted R value of Square *Customer Loyalty*, it shows several 0.500 which means that the independent variable has an effect of 50% on the dependent variable while the other 50% shows the influence of external variables that are not determined in this study. The R Square value of the Corporate *Governance* variable is 0.811. The adjusted R Square *Corporate Governance* value shows a figure of 0.807 which means that the two independent variables have an effect of 80.7% on the intervening variable while the other 19.3% shows the influence of external variables that are not determined in this study.

4. Hypothesis Test Results

Hypothesis testing can be done by paying attention to its significance value based on the path parameter between the variables. The structural model of the research can be seen in the figure below:
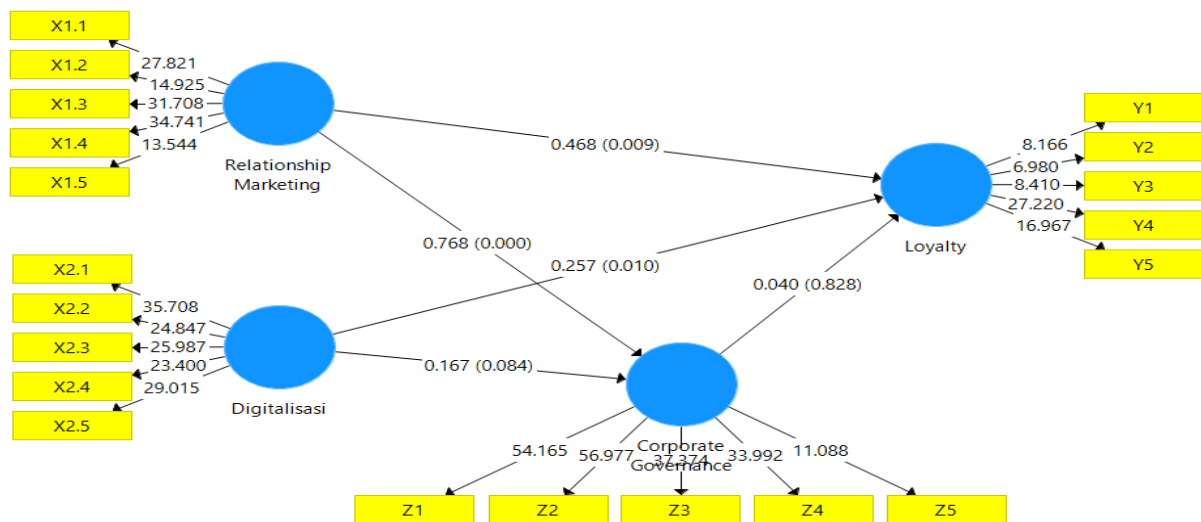
Figure 1. Results of Structural Equation Model Analysis
Source: Data processed (2024)

The following is also presented the results of the structural model test, which can be seen in the following table:

Table 5. *Path Coeficient*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Relationship Marketing -> Corporate Governance	0.768	0.767	0.089	8.588	0.000
Digitalisasi Perbankan -> Corporate Governance	0.167	0.170	0.090	1.846	0.065
Relationship Marketing -> Customer Loyalty	0.468	0.499	0.186	2.513	0.012
Digitalisasi Perbankan -> Costomer Loyalty	0.257	0.248	0.100	2.571	0.010
Corporate Governance -> Customer Loyalty	0.040	0.027	0.189	0.213	0.832

Source: Data processed (2024)

The results in table 5 reflect Path *Coefficients* which are the results of direct *effect* and indirect *effect* testing so that it can be concluded as follows:

a. *Testing the First Hypothesis (H1)*

The first hypothesis (H1) states that *relationship marketing* has a positive and significant effect on *corporate governance*. The results of hypothesis testing using PLS show that the original sample/path coefficient value in *relationship marketing* on *corporate governance* is 0.768 and the p-value of 0.000 is less than 0.05 so that it can be interpreted that *relationship marketing* has a positive and significant effect on *corporate governance*, so hypothesis 1 is accepted.

b. *Second Hypothesis Testing (H2)*

The second hypothesis (H2) states that banking digitalization has a positive and significant effect on *corporate governance*. The results of hypothesis testing using PLS show that the original sample/path coefficient in banking digitalization on *corporate governance* is 0.167 and the p-value of 0.065 is more than 0.05 so that it can be interpreted that banking digitalization has a positive and insignificant effect on *corporate governance*, so hypothesis 2 is rejected.

c. *Third Hypothesis Testing (H3)*

The third hypothesis (H3) states that *relationship marketing* has a positive and significant effect on *customer loyalty*. The results of hypothesis testing using PLS show that the original sample/path coefficient in *relationship marketing* for *customer loyalty* is 0.468 and the p-value of 0.012 is less than 0.05 so it can be interpreted that *relationship marketing* has a positive and significant effect on *customer loyalty*, so hypothesis 3 is accepted.

d. *Testing the Fourth Hypothesis (H4)*

The fourth hypothesis (H4) states that banking digitalization has a positive and significant effect on *customer loyalty*. The results of the hypothesis test using PLS show that the original sample value/path coefficient in banking digitalization on *customer loyalty* is 0.257 and the p-value of 0.010 is less than 0.05 so that it can be interpreted that banking digitalization has a positive and significant effect on *customer loyalty*, so hypothesis 4 is accepted.

e. *Testing the Fifth Hypothesis (H5)*

The fifth hypothesis (H5) states that *corporate governance* has a positive and significant effect on *customer loyalty*. The results of hypothesis testing using PLS show that the original sample value/path coefficient in *corporate governance* on *customer loyalty* is 0.040 and the p-value of 0.832 is more than 0.05 so that it can be interpreted that *corporate governance* has a positive and insignificant effect on *customer loyalty*, so hypothesis 5 is accepted.

5. Mediation Effect Hypothesis Test Results

Testing the mediation effect hypothesis through customer compliance as an intervening variable using PLS. The test results can be seen in the following table:

Table 6. Results of Mediation Effect Hypothesis Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Relationship Marketing -> Corporate Governance -> Customer Loyalty	0.031	0.019	0.148	0.208	0.835
Digitalisasi -> Corporate Governance -> Customer Loyalty	0.007	0.005	0.034	0.197	0.844

Source: Data processed (2024)

1. Testing the Sixth Hypothesis (H6)

The sixth hypothesis (H6) states that *relationship marketing* has a positive and significant effect on *customer loyalty* through *corporate governance* as an intervening variable. The results of hypothesis testing using PLS show that the original sample/path coefficient in the relationship *of marketing, customer loyalty* and is 0.031 and the p-value of 0.835 is more than 0.05 so that it can be interpreted that *relationship marketing* has a positive and insignificant effect on *customer loyalty* through *corporate governance* as an intervening variable, so hypothesis 6 is rejected

2. *Testing the Seventh Hypothesis (H7)*

The seventh hypothesis (H7) states that banking digitalization has a positive and significant effect on *customer loyalty* through *corporate governance* as a variable intervening. The results of hypothesis testing using PLS show that the original sample/path coefficient in the relationship of banking digitalization, *customer loyalty* and is 0.007 and the p-value of 0.844 is more than 0.05 so that it can be interpreted that banking digitalization has a positive and insignificant effect on *customer loyalty* through *corporate governance* as an intervening variable, so hypothesis 7 is rejected.

Discussion

The Effect of Relationship Marketing on Corporate Governance at Bank Mandiri KCP Sidrap

Based on the results of the questionnaire distribution to a number of Bank Mandiri KCP Sidrap customers related to relationship marketing, it can be seen that the largest average value of the first indicator is trust with the statement that customers feel safe transacting at Bank Mandiri KCP Sidrap which is dominated by statements of strongly agreeing as many as 62 with an average value of 4.6, which is well perceived where customers have a high sense of trust in Bank Mandiri in carrying out their transactions.

The results of the hypothesis test of the relationship marketing variable obtained a value of 0.768 with a significant value of 0.000 < 0.05 which stated that the variable relationship marketing had a positive and significant influence on corporate governance at Bank Mandiri KCP Sidrap. This means that the relationship marketing factor is very significant in improving corporate governance at Bank Mandiri KCP Sidrap. This result is in line with the first hypothesis in this study which states that relationship marketing has a positive and significant influence on corporate governance at Bank Mandiri KCP Sidrap.

The Effect of Banking Digitalization on Corporate Governance at Bank Mandiri KCP Sidrap

Based on the results of the questionnaire distribution to a number of Bank Mandiri KCP Sidrap customers related to banking digitalization, it is seen that the largest average value of the fourth indicator, namely security and privacy, with the statement that Bank Mandiri KCP Sidrap Digital services are guaranteed to be safe because they are accessed privately which is dominated by statements of strongly agreeing as many as 66 with an average score of 4.63, which is well perceived where customers feel that their security is guaranteed in transacting using Bank Mandiri KCP Sidrap digital services. Meanwhile, the lowest average score is found in the statement that Bank Mandiri's digital services are easy to learn and use with a value of 4.5, so customers still feel difficult in learning and using Bank Mandiri KCP Sidrap digital services.

The results of the Hypothesis Test of the Banking Digitalization variable obtained a value of 0.167 with a significant value of 0.065 > 0.05 which stated that the Banking Digitalization variable had a positive and insignificant influence on Corporate Governance at Bank Mandiri KCP Sidrap. This means that the Banking Digitalization factor is less significant in improving the Corporate Governance of Bank Mandiri KCP Sidrap. This result is not in line with the second hypothesis in this study which states that Banking Digitalization has a positive and significant influence on Corporate Governance at Bank Mandiri KCP Sidrap

The Effect of Relationship Marketing on Customer Loyalty at Bank Mandiri KCP Sidrap

Based on the results of the distribution of questionnaires to a number of Bank Mandiri KCP Sidrap customers related to relationship marketing, it can be seen from the answers of each statement that they voted strongly agree with a percentage of 53.2% where the highest average value of the first indicator is trust with the statement that customers feel safe transacting at Bank Mandiri KCP Sidrap which is dominated by statements of strongly agreeing as many as 62 with an average score of 4.6, which is well perceived where customers have a high sense of trust in Bank Mandiri in carrying out their transactions so that it can increase customer loyalty.

The results of the hypothesis test of the Relationship Marketing variable obtained a value of 0.468 with a significant value of 0.012 < 0.05 which stated that the Relationship Marketing variable had a positive and significant influence on Customer Loyalty at Bank Mandiri KCP Sidrap. This means that the better the relationship marketing obtained by customers, the more its influence on customer loyalty will also increase. This result is in line with the third hypothesis in this study which states that

Relationship Marketing has a positive and significant influence on Customer Loyalty at Bank Mandiri KCP Sidrap.

The Effect of Banking Digitalization on Customer Loyalty at Bank Mandiri KCP Sidrap

Based on the results of the distribution of the questionnaire to a number of Bank Mandiri KCP Sidrap customers related to banking digitalization, it can be seen from the answers of each statement that they voted strongly agree with a percentage of 61%% where the largest average value of the fourth indicator is security and privacy with the statement that Bank Mandiri KCP Sidrap Digital services are guaranteed security because they are accessed privately which is dominated by statements of strongly agreeing as many as 66 with an average score of 4.63, which is well perceived where customers feel that their security is guaranteed in transacting using Bank Mandiri KCP Sidrap digital services so that it can increase customer loyalty.

The results of the Hypothesis Test of the Banking Digitalization variable obtained a value of 0.257 with a significant value of 0.010 < 0.05 which stated that the Banking Digitalization variable had a positive and significant effect on Customer Loyalty at Bank Mandiri KCP Sidrap. This means that the better the banking digitalization enjoyed by customers, the more its influence on customer loyalty will also increase. This result is in line with the fourth hypothesis in this study which states that Banking Digitalization has a positive and significant influence on Customer Loyalty at Bank Mandiri KCP Sidrap

The Effect of Corporate Governance on Customer Loyalty at Bank Mandiri KCP Sidrap

Based on the results of the questionnaire distribution to a number of Bank Mandiri KCP Sidrap customers related to corporate governance, it can be seen from the largest average value of the fourth indicator, namely independence with a statement that all customer interests are always protected by Bank Mandiri KCP Sidrap which is dominated by a statement of strongly agreeing as many as 56 with an average value of 4.49, which is well perceived where customers feel that their interests are always protected by Bank Mandiri KCP Sidrap. Meanwhile, the lowest average score is found in the statement that all customer interests are always treated the same by Bank Mandiri KCP Sidrap with a value of 4.29.

The results of the hypothesis test of the Corporate Governance variable obtained a value of 0.040 with a significant value of 0.832 > 0.05 which stated that the Corporate Governance variable had a positive and insignificant influence on Customer Loyalty at Bank Mandiri KCP Sidrap. This result is not in line with the fifth hypothesis in this study which states that Corporate Governance has a positive and significant influence on Customer Loyalty at Bank Mandiri KCP Sidrap

The Effect of Relationship Marketing on Customer Loyalty Through Corporate Governance as an Intervening Variable at Bank Mandiri KCP Sidrap

The results of the hypothesis test of the relationship between the Relationship Marketing, Corporate Governance and Costomer Loyalty variables obtained a value of 0.031 with a significant value of 0.835 < 0.05 which stated that the Relationship Marketing variable mediated by Corporate Governance had a positive and insignificant influence on Customer Loyalty at Bank Mandiri KCP Sidrap. This result is not in line with the sixth hypothesis in this study which states that Relationship Marketing has a positive and significant effect on Customer Loyalty through Corporate Governance as an intervening variable at Bank Mandiri KCP Sidrap.

The relationship between Relationship Marketing, Corporate Governance and Costomer Loyalty factors has a weak and unidirectional relationship. This means that the better the Relationship Marketing of a bank with the implementation of good corporate governance that supports a company, it will increase customer trust and satisfaction in using the services of the bank, which will increase customer loyalty

The Effect of Banking Digitalization on Customer Loyalty Through Corporate Governance as an Intervening Variable at Bank Mandiri KCP Sidrap

The results of the hypothesis test of the relationship between the variables of Banking Digitalization, Corporate Governance and Costumer Loyalty obtained a value of 0.007 with a significant value of 0.844 < 0.05 which states that the variable of Banking Digitalization mediated by Corporate Governance has a positive and insignificant influence on Customer Loyalty at Bank Mandiri KCP Sidrap. This result is not in line with the sixth hypothesis in this study which states that Banking Digitalization has a positive and significant effect on Customer Loyalty through Corporate Governance as an intervening variable in Bank Mandiri KCP Sidrap.

The relationship between Banking Digitalization, Corporate Governance and Costumer Loyalty has a weak and unidirectional relationship. This means that the better the Banking Digitalization owned by a bank with the implementation of good corporate governance that supports a company, it will increase customer satisfaction in using the services of the bank, which will increase customer loyalty

CONCLUSION

Based on the results of the research from the discussion, it can be concluded that Relationship Marketing has a positive and significant effect on Corporate Governance at Bank Mandiri KCP Sidrap, Banking Digitalization has a positive and insignificant effect on Corporate Governance at Bank Mandiri KCP Sidrap, Relationship Marketing has a positive and significant effect on Customer Loyalty at Bank Mandiri KCP Sidrap, Banking Digitalization has a positive and significant effect on Customer Loyalty at Bank Mandiri KCP Sidrap, Corporate Governance has a positive and insignificant effect on Customer Loyalty at Bank Mandiri KCP Sidrap, Relationship Marketing has a positive and insignificant effect on Customer Loyalty through Corporate Governance as an intervening variable at Bank Mandiri KCP Sidrap and Banking Digitalization has a positive and insignificant effect on Customer Loyalty through Corporate Governance as an intervening variable at the Bank Mandiri KCP Sidrap.

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