

THE EFFECT OF CUSTOMER RELATIONSHIP MANAGEMENT (CRM) ON MUZAKKI LOYALTY (CASE STUDY YATIM MANDIRI SURABAYA)

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Abstract: The aim of this research is to test the effect of customer relationship management (data and information, human resources, process, and technology) towards muzakki loyalty case study Yatim Mandiri Surabaya. This research was conducted with an associative quantitative approach. Number of samples that used in this research were 100 people who are active muzakki in Yatim mandiri Surabaya and used purposive sampling technique. This research used a questionnaire that calculates with Likert scale and analyzed with SPSS 23 version. The result of this research indicated that customer relationship management variable has significant effect and positive of muzakki loyalty. Based on the partial test result indicated that customer relationship management has partial effect of muzakki loyalty, and based on the coefficient of determination test result, indicated that customer relationship management variable has a big impact as 33.7% of muzakki loyalty.

Keywords: customer relationship management, muzakki loyalty

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INTRODUCTION

According to Law Number 23 of 2011 concerning Zakat Management, zakat is the wealth of a Muslim whether individual, group, organization or business entity that must be issued to be allocated to those who are entitled to obtain it according to sharia (Law No. 23, 2011). According to the term, zakat means to spend the assets required by Allah SWT. to be disparaged to those entitled to receive it according to the terms and conditions (Ministry of Religion of the Republic of Indonesia, 2013) . Zakat is the third pillar of Islam which is based on the Koran and al-Hadith. One of the legal bases for the implementation of zakat is stated in QS Al-Baqarah verse 43, as follows:

واقِيمُوا الصَّلَاةَ واتُوا الزَّكَاةَ وارْكعُوا معَ الرَّكْعِينَ

“*And establish prayer and give zakah and bow with those who bow [in worship and obedience]*”.

Zakat is worship to Allah SWT vertically, and to fellow humans horizontally. Thus, in addition to increasing devotion to the creator of the jug's a growing sense of social awareness and community relations. Zakat is distributed from the capable groups to certain groups in accordance with existing provisions. The group of recipients of zakat is called mustahiq which is classified into 8 parts as described in QS At-Taubah verse 60, as follows:

أَنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمَلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبِهِمْ وَفِي الرَّقَابِ وَالْغُرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ۚ فَرِيضَةً مِّنَ اللَّهِ ۚ وَاللَّهُ عَلِيمٌ حَكِيمٌ

“*Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or*

slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah . And Allah is Knowing and Wise”.

The distribution of zakat is carried out in accordance with the provisions and provisions of Islamic teachings. The existence of zakat is expected to be able to create equality in society and increase the standard of living of the mustahiq. The potential for zakat in Indonesia in 2012 is calculated from the income and company of around 217 trillion rupiah, this is based on research by Firdaus, Beik, Irawan, and Juanda (National Zakat Agency, 2019). This potential is equivalent to 3.4% of Indonesia's GDP in 2010. Meanwhile, in 2017, the amount of funds raised from ZIS (zakat, infaq and shadaqah) was only 6.2 trillion rupiah. This amount has increased from 2016 which was only 5 trillion rupiah . However, the amount is still very small when compared to the zakat potential in 2012.

In Indonesia, the Muslim population constitutes the majority of the population amounting to 87.21% of the total population (Ministry of Religion of the Republic of Indonesia, 2016) . If every Indonesian Muslim has awareness in tithing and is able to manage it well, there will always be funds that are always useful to build the economic problems of the poor. The existence of a means of managing zakat will play an important role in realizing the goals of zakat. The management of zakat itself has existed since the time of the Prophet Muhammad which was managed by Baitul Maal. Baitul Maal is the first financial institution that functions to store and manage state assets . The source of income is not only from zakat, but also infaq, ramoasan assets, and taxes for non-Muslims (Marimin, 2014) . In Indonesia, zakat management can be done through institutions that have been regulated in Law Number 23 of 2011 concerning Zakat Management.

According to constitution number 23 Year 2011, there are two types of zakat management institutions, namely the National Zakat Management Agency (BAZNAS) and the Amil Zakat Institution (LAZ). BAZNAS is a national zakat management institution, while LAZ is a zakat management institution formed by the community. The management of zakat has the aim of increasing the effectiveness and efficiency of services and increasing the benefits of zakat in creating community health. The management of zakat must be carried out based on the principles of Islamic law, trust, benefit, justice, legal certainty, integration and accountability (Law No. 23, 2011) . The task of zakat management institutions is to plan zakat collection, distribution and utilization. So that the distribution and utilization of zakat is appropriate and right on target, it can be channeled through zakat management institutions. If zakat is distributed directly by muzakki to mustahiq, it is feared that the distribution will be unequal and the goal of zakat will not be achieved. Therefore, the role of zakat management institutions is needed because the distribution will be beneficial for the mustahiq.

As an institution in the public sector, zakat management institutions certainly have many competitors in the same field and demand to maintain muzakki so as not to move to other institutions. The more zakat management institutions that are developing in the midst of society today, these institutions will compete with each other to offer a variety of products and services that are owned with various strategies that are able to attract muzakki. Muzakki as a customer has a very important role in determining the development of a company. If the company is abandoned by its customers, it will be difficult to experience development. Therefore, zakat management institutions are required to be professional, open, and trustworthy institutions to increase accountability and accessibility (Tarsani, 2017). So that

the level of satisfaction and public trust in the institution increases and they will often even have the possibility to return to transactions.

The form of repurchase or transactions back to a company even though the products owned company is not the best product or having lowest prices in the market known as customer loyalty (Imasari & Nursalin, 2011). Loyalty is the most important asset for the company, because in addition to acquiring new customers it costs money, it will also require a considerable amount of time and energy, but the results that will be obtained are not necessarily what is expected. Meanwhile, to maintain customers, the company does not need to repeat from 0 (zero) again, so that the costs incurred will be cheaper and can be used for other purposes. In an effort to maintain muzakki, an institution must be able to establish a good relationship with muzakki. The method that can be done is by implementing customer relationship management (CRM) (Imasari & Nursalin, 2011). CRM is a way of building good and sustainable long-term relationships between stakeholders and shareholders (Setyaleksana et al., 2017). The main objective of CRM focuses on customer ratings rather than sell products, so that customers rate the most important aspects of creating a loyalty and advantage the company.

Based on the data recommended by BAZNAS until the period of May 4, 2017, zakat management institutions are divided into 3 scales, namely 11 national scale and 5 institutions that are still managing permits, 7 provincial scale institutions, and 17 district scale institutions (Ghofur, 2018). One of the zakat management institutions that has a national scale and is headquartered in Surabaya is Yatim Mandiri. Yatim Mandiri is a non-profit organization formed by the Indonesian community that focuses on empowering all orphans through the management of community social funds. Yatim Mandiri is one of the LAZs that will participate in the implementation of the first batch of tests carried out with national standards and recognized by the National Professional Certification Agency (BNSP). This certification test is carried out so that in its operations, LAZ has the same credibility and standards and is recognized by the state. In addition, LAZ can also be accountable for their work professionally so that later it will be able to influence and increase public trust (Zakat Forum, 2019). The higher the level of public trust in LAZ, the more often they will channel their funds to the LAZ, and vice versa. The number of muzakki at Yatim Mandiri every month has also increased, both from old and new muzakki. This development is certainly inseparable from the good relationship between institution employees and muzakki in maintaining loyalty.

LITERATURE REVIEW

Customer

Customers are the greatest asset in any company, because the role of customers is very important in determining the development of a company. According to Lupiyoadi, a customer is someone who purchases goods or services (Lupiyoadi, 2001). Traditionally, according to Zulian Yamit, a customer is someone who buys and uses a product. In the service sector, a customer is someone who uses services, while in banking is a customer (Lesmana, 2016). According to Daryanto, customers are people who have the activity of buying and using a product or service continuously (Suminar & Apriliawati, 2017). Customers are divided into 3

types. First, internal customers (internal customers) are people who use different products within a company and have an effect on company development. Second, an intermediate customer is someone who is not a user, but a distributor like an agent. Third, external customers (external customer) are people or groups that use products or services produced by business companies.

Muzakki

According to Law Number 23 of 2011 concerning Zakat Management, muzakki are Muslims or business entities that have the obligation to give zakat (Law No. 23, 2011). So muzaki obliged to pay zakat, must comply with the conditions that is a Muslim, not a slave, independence and wealth in the amount specified on the terms apply (Rais, 2009).

Customer Relationship Management (CRM)

Customer relationship management (CRM) is one way that can be done to establish good relationships with customers so as to increase customer loyalty and revenue. According to Brent Frei, stated that CRM is a process of maintaining a relationship with someone who has the potential to become a customer, who has become a customer and business partner in all aspects of marketing (Oesman, 2010). According to Stanley and Brown in Yevis Oesman, CRM is a company's marketing strategy in acquiring, retaining and increasing the number of customers who can provide added value (Oesman, 2010). Meanwhile, according to Zikmund and Gilbert in Yevis Oesman, CRM is a method for gaining knowledge in managing relationships with customers (Oesman, 2010).

CRM is a way of managing detailed information about customers and the various services provided to optimize customer loyalty (Kotler & Keller, 2009). Another opinion states, CRM is an approach and effort which deals with all human resources to retain customers, manage, maintain good relationships, and know what customers want and need (Maftuhah et al., 2014). The purpose of CRM according to Storbacka and Lehitnen is to identify the best customers and to provide trust and fulfil customer expectations, so that each customer requires different treatment (Gaffar, 2007). Based on several theories put forward by experts, it can be concluded that CRM is a strategy to maintain and maintain good relationships between companies and customers so that customers feel satisfied and loyal. In this study, what is used as a variable indicator is the CRM dimension which according to Kincaid there are 4 dimensions (Wasi'ah, 2016), namely:

1. Data and information constitute all facts or information that are stored and used in all lines of the company so that they can provide input and description regarding matters relating to the continuation of a company.
2. Human resources are CRM implementers who must have the ability and attitude in managing relationships between humans.
3. Process, is a system and a way for a company to interact and establish relationships with its customers.
4. Technology is a human resource support tool to help accelerate and optimize the CRM activity process.

Muzakki's Loyalty

According to Oliver, loyalty is an attachment that is held to support or buy back a product or service that you like even though the situation or marketing system has the potential for customers to move to another (Kotler & Keller, 2009). According to Setiadi, consumer loyalty is classified into brand loyalty and store loyalty. Brand loyalty is the attitude of a consumer who likes a brand which is reflected in consistent purchases over time. Meanwhile, store loyalty is the consistent behaviour of a consumer in visiting a store where he can buy whatever he wants. With regard to brand loyalty, there are two approaches that can be used. First, the operant conditioning approach. This approach is a condition where buyers are consistent over time to show loyalty of a brand. Second, the approach is based on cognitive theory, in which a person is declared loyal if the commitment to a brand is not only reflected by repeat purchases. The cognitive approach views that brand loyalty is a function of a psychological process (Setiadi, 2015).

Another opinion states that loyalty and repurchase behaviour are different but interrelated (Tjiptono & Chandra, 2012). Loyalty reflects a psychological attachment to a particular brand, whereas the repurchasing behaviour of a brand may occur because only that brand is available, the cheapest, or otherwise. Based on several existing theories, it can be concluded that loyalty is a form of consumer behaviour that likes and re-consumes a product or service consistently over time. According to Hurriyati, customer characteristics that can be called loyal and are also used as variable indicators (Wasi'ah, 2016), namely:

1. Make purchases regularly
2. Buy outside the product or service line
3. Referring or recommending the company's products or services to others
4. Demonstrates immunity from the attractiveness of similar products from competitors

Some of these previous studies were used as comparison and reference materials in this study. There are several previous studies that will be briefly described including:

M. Nur Rianto and Titin Nurasih's research entitled *Customer Relationship Management and Its Effect on Bank Customer Loyalty: A study at Bank Muamalat Indonesia*, states that the CRM variable has a simultaneous influence on loyalty (Arif & Nurasih, 2015). Siti Maftuhah et al's research entitled *The Effect of Customer Relationship Management (CRM) on Customer Satisfaction and Loyalty at PT Bank BNI Syariah Jember Branch*, states that the CRM variable has a positive and significant effect on customer satisfaction and loyalty (Maftuhah et al., 2014). In a study by Estu Widarwati et al entitled *Strategic Approach for Optimizing of Zakah Institution Performance: Customer Relationship Management* stated that the CRM variable has a positive and significant effect on customer satisfaction and loyalty (Widarwati et al., 2017).

Research by Amir et al entitled *The Effect of Using Customer Relationship Management System on Customer Loyalty Case Study: Ansar Bank's Branches in East Azarbaijan*, states that the CRM variable has a significant effect on loyalty (Amir et al., 2014). Whereas in a study conducted by Siti Yasmien RW entitled *The Influence of Customer Relationship Management, Marketing Communication, and Service Quality on Financing Customer Loyalty (Case Study on BMT Pahlawan Tulungagung)*, stated that the CRM variable did not have a direct and significant influence on loyalty because, loyalty that

occurs to customers of BMT Pahlawan Tulungagung is not only for financing activities (Wasi'ah, 2016).

Based on literature review and research plan above, the hypotheses in this study are:
H0: Customer relationship management (CRM) has no effect on muzakki loyalty at Yatim Mandiri Surabaya branch

H1: Customer relationship management (CRM) affects muzakki loyalty at Yatim Mandiri Surabaya branch

The model used as follows:

Figure 1: Variable Model
Source: Analyzed data, 2020



METHOD

The type of research that will be used in this research is an associative quantitative approach. The associative quantitative approach is a method that aims to obtain answers to problem formulations regarding the relationship between the variables to be analyzed, namely customer relationship management (CRM) and muzakki loyalty (Sugiyono, 2012). The population in this study were 157,823 Yatim Mandiri Surabaya muzakki. The sampling technique used was nonprobability sampling with purposive sampling method. Purposive sampling is a sampling technique with consideration certain criteria (Sugiyono, 2015). The criteria referred to are muzakki with productive age 19 to 64 years old who have been and are still channeling their funds to Yatim Mandiri Surabaya.

The sample size was determined by using the Slovin formula which obtained a total sample size of 100 people. The data collection technique was carried out using a questionnaire that the researchers made to distribute to muzakki according to existing criteria. Each answer obtained from the results of the questionnaire will be given a score according to the Likert scale. The data analysis technique in this study used a test instrument consisting of validity and reliability tests. Then the simple linear regression and hypothesis testing comprising t test and determination coefficient (R^2). The data have been obtained and analyzed by using SPSS version 23. Meanwhile, the indicators used in this research were:

1. Data and information
2. Human resources
3. Process
4. Technology for customer relationship management
5. Doing repeated buying regularly
6. Buying outside the product line and services
7. Refer and recommend product and services to another person
8. Showing resistance of competitor's product for loyalty variable.

DISCUSSION

In order to test the effect of customer relationship management (CRM) on the loyalty of muzakki Yatim Mandiri Surabaya, this study used simple linear regression analysis. A simple linear regression analysis is used to describe the presence or absence of a relationship between the dependent variable and the independent variable (Sugiyono, 2015) . The dependent variable is muzakki loyalty, and the independent variable is customer relationship management (CRM).

Table 1: Anova^a

	Model	Sum of Square	df	Mean Square	F	Sig.
1	Regression	104,417	1	104,417	49,748	,000 ^b
	Residual	205.693	98	2,099		
	Total	310.110	99			

Source: Data Primer analyzed by SPSS 23, 2020

Table 1 shows that the significance value is 0.000 which is smaller than 0.05 (<0.05). This means that the model in this study really shows a real picture of the effect of customer relationship management on muzakki loyalty.

Table 2: Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	3,227	1,722		1,874	0,064
CRM	0,334	0,047	0,580	7,053	0,000

Source: Data Primer analyzed by SPSS 23, 2020

Table 2 shows the regression value, namely $Y = 3.227 + 0.334X$, where a constant of 3.227 states that when CRM is 0 (zero), muzakki's loyalty is 3.227, while the coefficient of 0.334 states that when CRM increases by 1, muzakki's loyalty increases by 0.334. The value of the CRM regression coefficient is positive, which indicates that the better the CRM is carried out by Yatim Mandiri, the better the muzakki loyalty. From the significance value obtained is 0.000 smaller than 0.05 (<0.05), then *customer relationship management* has an effect on the loyalty of muzakki Yatim Mandiri Surabaya branch. This means that the implementation of CRM carried out by the Surabaya branch of Yatim Mandiri has been considered good by Muzakki. Muzakki loyalty can have a positive impact and influence on the development of an institution. The performance of zakat management institutions as public sector institutions is very much dependent on the good relations that occur between muzakki and institutional employees. The better the CRM that happens, the easier it is to get loyalty from muzakki to keep transacting at the institution.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Item Estimate
1	,580 ^a	,337	,330	1,449

Source: Data Primer analyzed by SPSS 23, 2020

Table 3 shows that the R square value is 0.337 which states that the effect of customer relationship management on muzakki loyalty is 33.7%, while the remaining 66.3% is influenced by variables or other factors not included in this study.

CRM is an approach and method related to all human resources in order to maintain, manage, maintain good relationships, and know what customers want and need (Maftuhah et al., 2014) . CRM is carried out in order to be able to increase customer loyalty and revenue. According to Kincaid, there are 4 dimensions of CRM that are used as indicators of this research (Wasi'ah, 2016) , namely data and information, human resources, processes, and technology.

First, data and information are all information that is stored and used in all lines of the company so that they can provide input and description on a matter related to the continuation of a company. Based on the existing theory, Yatim Mandiri has kept all the information given by muzakki when registering as a customer and using it for the benefit of institutions such as offering existing products and services, conducting further follow-ups , providing information about the institution's products and services, and for the benefit of other.

Second, human resources (people) are CRM implementers who must have the ability and attitude in managing relationships between humans. Based on the existing theory, Yatim Mandiri employees have professional attitudes and abilities in accordance with the duties and responsibilities of each position, and are able to maintain good relations with each muzakki.

Third, the process is a system and a way for a company to interact and establish relationships with its customers. Based on the existing theory, Yatim Mandiri has established good relations with muzakki, provides fast response to muzakki complaints, and provides convenience in every transaction. Fourth, technology which is a human resource support tool to help accelerate and optimize the CRM activity process. Based on the existing theory, Yatim Mandiri has used technology to simplify and optimize the process of activities at institutions such as the availability of websites and social media to simplify and speed up muzakki in obtaining information.

CRM carried out by Yatim Mandiri can be considered good by muzakki. This is because all indicators used can influence muzakki to remain loyal and use the products and services offered by Yatim Mandiri. Therefore, as an institution of zakat, Yatim Mandiri emotion s continued meningkatk an CRM applied so muzakki remain loyal and less likely to switch to other similar institutions.

The results of this study are consistent with previous research conducted by M. Nur Rianto and Titin Nurasiah who examined the customers of Bank Muamalat Indonesia, Slipi branch. So that the results show that CRM has a significant effect on loyalty (Arif & Nurasiah, 2015) . The results of this study are also in line with research conducted by Siti Maftuhah et al who examined customers of PT. Bank BNI Syariah Jember Branch Office. Based on the results of these studies indicate a positive and significant influence, which means that the better the CRM is implemented, the better customer loyalty PT. Bank BNI Syariah Jember Branch Office (Maftuhah et al., 2014).

Inversely proportional to the results of previous research by Siti Yasmien RW which examined the financing customers of BMT Pahlawan Tulungagung. The research resulted in the CRM variable having a significant but negative effect on the loyalty variable. so that

CRM cannot directly influence customer loyalty. The better CRM at BMTahlawan Tulungagung does not necessarily make customers loyal to the institution. This is because the customer loyalty of BMT Pahlawan Tulungagung is not only for its financing activities (Wasi'ah, 2016).

The implications of the findings theoretically giving information that the effect of customer relationship management on muzakki loyalty in this object studied is 33.7%, while the remaining 66.3% is influenced by variables or other factors not included in this study. While practically, it is suggested for Yatim Mandiri to maintain customer loyalty by preserving this customer relationship management and yet expand it to another method to gain more customers.

CONCLUSION

Based on the results of research and discussion that has been done regarding "The Influence of Customer Relationship Management (CRM) on Muzakki's Loyalty (Case Study of Yatim Mandiri Surabaya)" it can be concluded that the working hypothesis (H 1) is accepted. This shows that the variable customer relationship management (CRM) has a significant effect on the loyalty of muzakki Yatim Mandiri Surabaya branch and has a positive relationship. A positive relationship means that the better customer relationship management (CRM) is carried out by Yatim Mandiri, the better the loyalty of the muzakki. The author hopes that further research can provide a broader explanation and can reveal other factors that can affect muzakki loyalty besides customer relationship management.

Limitation

The limitation of this study is this study only aimed to know the effect of Customer Relationship Management (CRM) on Muzakki's Loyalty in Yatim Mandiri Surabaya. This study is limited by its variable and location, so it cannot be generalized into another place and variables. Suggested research ahead is finding another bigger variable which effect on loyalty more than Customer Relationship Management (CRM) and research in another place could have different result.

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