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The Supply Chain Management on Customer Bonding towards Customer Relationship Management in Mediating Dominant of Customer Value in the Village Credit Institution of Bali Province, Indonesia

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Abstract: **Business competition is very competitive, like in financial services banks, village credit institution and other financial service businesses must always try to meet customer bonding. From the empirical test result, it is obtained that the significance level of research for the customer bonding variable significantly impacted customer relationship management is accepted. Customer bonding has a significant impact on customer value in the Village Credit Institution. From the empirical test result, it is obtained that the significance level of customer bonding on Customer value is accepted. The customer value significantly impacts Customer relationship management in the Village Credit Institution. From the empirical test, it is obtained the level of research significance for the variable Customer value to customer relationship management is accepted. Customer Value has a significant impact on customer relationship management in the Village Credit Institution. From empirical tests obtained that Customer Value can mediate the relationship between customer bonding and customer relationship management is accepted.**

Keywords—*Customer relationship management, Customer Value, Customer Bonding, Marketing Services, Supply Chain Management*

1. Introduction

Dynamic and global-moving business competition moves products or services able to adapt the needs and desires of consumers or customers to meet expectations, which are automatically delivering value to consumers or customers. Companies that can compete in the market are companies that can provide good quality products or services. This makes the goods and services offered will give the value of the community perspective as a customer or prospective customer, and later the customer assesses the services provided by the company. The industrial sector of goods and services is growing so that competition gets tougher. It can be seen that once a businessman invests. Therefore, to be competitive, every businessman has a special strategy to be at the forefront. Business competition is very strict nowadays in the financial services business, including banks, village credit institutions (LPD), and other institutions that should always strive to meet customer bonding to create a perfect bond of customers. Creating consumer awareness of the products or services offered so that it becomes a sustainable bond as the basis of the relationship between the company and the consumer, and expanded to other customers. Therefore, the company must be supported by three components, namely: a strategy that emphasizes customer loyalty, honest statements from the company to consumers, delivered through certain media, experience product use that meets or exceeds customer expectations [1]

Ref [2] explains that the ever-increasing form of pressure from supply chain management stakeholders including Bank Industri has indeed created concerns for the company to be more sustainable in the operational process. All sustainability initiatives are not fully integrated but should consider all Supply Chain Management activities and the demand aspect is taken seriously. Therefore, the company, in particular, the village credit institution should focus solely on the sustainability of the business which is important for the company to train sustainably and together with the demand for customer relations and supply. It can improve the sustainability and total performance of the company's performance and market sustainability.The system that provides the framework of customer-focused performance structure and strategy of creating customer loyalty to the company can then be implemented by the company by building a database to get information about customers as well as prospective customers [1]. The CRM process provides an important role to provide successful implementation of the CRM system, so special attention should be given to each process in the organization's supply chain for achieving the objectives [3]. Conducting education exposure to customer relationships is a major pillar of positive social CRM and provides effective results for customers [4]. CRM implementation as a business strategy, Bonding derive through financial and non-financial performance and CRM business evaluation for future review and implementation. The CRM model performance and its identified benefits are

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consistent with the benefits of Business Processes, Customer Loyalty, Cost Reduction, Organizational and HR alignment, Customer Service, and Customer e-Service. [5].

[6] says that a late relationship of a series of events occurs between trust in a particular moment. Dwyer in [6] explained that there are five stages of relationship development, namely: the level of consciousness (awareness) at this stage occurs when each trust can pay attention to each other and consider building cooperation/partnership. Stage Assessment (exploration) at this stage each of the trust tries to investigate and test the capacity and ability of each, this stage, many buyers who purchase a limited number of products to know the quality and services owned. The expansion stage (increased relationships) on improving this relationship occurs when the trust is a mutual interdependent feeling, this will be a lot of acceptance and existence of arising, the level of Samanya at this stage occurs there is an increase in self-adjusting and the attitude of the mutual role and the purpose of each, termination of the relationship at this stage a lot of disconnection with various reasons, such as the bad tub or the demands on the product that is registered the change. Customer value is an important factor that affects the sustainable business of both the real sector and the service sector. Based on the results of research conducted by [7] the value of the service dimension and the value of customer relations have a significant positive effect on customer satisfaction, whereas and the value of the relationship has no significant positive influence on customer loyalty. According to the result of [8]where the influence of Customer Value has a significant influence on Customer Loyalty. Based on the explanation, Customer Value is a significant effect on Customer Loyalty. The results of [9], found that Customer Value has a significant effect on Customer Loyalty, Customer Relationship Marketing affects customer Value at Bank Jatim in Jember, Customer Relationship Marketing affects Customer Loyalty at Jatim Bank in Jember, Customer Value effect on Customer Loyalty at Jatim Bank in Jember and Customer Relationship Marketing effect on Customer Loyalty through Customer Value in East Java in Jember. Customer Bonding is a strategy to put customers into one bond to be faithful to the service provided. The strategy can be more centralized to existing customers and new potential customers to obtain responsible service so that customers feel satisfied as stated by Cross and Smith in [10].

As revealed by [11], The Village credit institution in the province of Bali to implement a CRM strategy in ensuring customer bonding then management must conduct customer relationships implemented by each village credit institution. This is done as an effort to establish communication between the company and its customers, where the task is the Customer service department (Customer Relations). Customer Relationship Management should be able to integrate Sales, marketing, and strategy Services to foster a relationship Coordination and collaboration based Knowledge with customers For long-term interests [12] Therefore, each Village Credit Institution has an

important role in maintaining good relations with customers, which is ready to serve various questions about products and services, provide information to every customer of Village Credit Institution of Bali Province regarding service, promote new products and events related to the company. The after-sales service found in Village Credit Institution of Bali Province also has an impact on creating customer bonding. This after-sales service also has an important role in achieving customer bonding when a product purchased by a customer is damaged or decreased performance in activities, so the company needs to give a guarantee to the customer. The Village Credit Institution of Bali Province owned after-sales service facility namely partnership service where customer partners can perform personal services, so customer partners will get many benefits, including determining the time of arrival and free queuing. The Village Credit Institution of Bali Province has a service system called Inter-Customer Services (AJAN) integrated with banking application as one of the sophisticated services. The Village Credit Institution of Bali Province always strives to provide good services to increase its customers. [13] said that Village Credit Institution should be able to improve the service by using a feedback system, conduct training of employees and always implement regular advertising campaigns that can attract new customers and also speak to existing customers about the latest products from Village Credit Institution and customer is the biggest asset in determining whether the company is developing or not. In this case, the customer is not only a buyer but as a partner for the company. Customers can also be the main key to the sustainability of the company by satisfying and retaining its customers. Therefore, companies do many ways to always pay attention to the existing customer bonding and attract new customers so the company can develop sustainability. CRM and after-sales service are closely related to each other because they have a great impact on the company to maintain the good name of the company and is a strategy that must be observed by the company in achieving customer bonding. Consumers will build emotional bonding through the value of the company they see. Marketers should ensure that the consumer experience that has used the product is good. Identity bonding is formed when a consumer recognizes and admires through the assessment, attitudes, and lifestyle choices where it socializes with the company's product or brand. Identity bonding is created through a one-way combination of marketers to consumers. Identity bonding can be done in two ways, namely green marketing and involving the community. Green Marketing is not only to seek the company's profits but to pay attention to environmental sustainability as well as the environment. Furthermore involving the community, the company creates value through social action as a form of concern towards the community, such as fund aid or directly involved the social activity [14]. But the direct relationship between the independent variable to the dependent variable is stronger. [12] building relationship marketing that is not supported by good relationship quality through

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providing good quality service, good customer value, and good customer bonding will not cause bonding to customers. Because there are many types of financial institutions today that cause strict competition where customers have the choice to determine which financial institution provides higher bonding. The presence of Village Credit Institution in rural areas can reach groups in improving the community's standard of living. Village Credit Institutions must also pay attention to Customer relationship management issues in conducting their activities. Service is the main key to establish a relationship with customers. The experience received by the customer, it can be a pleasant or unpleasant experience which will affect Customer relationship management. Because with bonding, customer bonding will be even better in the future and will affect the assessment of customers or consumers. Village Credit Institution has a very strategic role because so far it has been serving micro-small enterprises (MSEs) and citizens in the Indonesia of Bali Province Bali through services that are carried out by customer needs. Village Credit Institution must be managed with a good management pattern in all fields including services to customers. If the Village Credit Institution is not managed properly, it will affect Customer relationship management and customer bonding because customer bonding in Village Credit Institution is very important even though it is a Village Credit Institution that helps village welfare, but villagers can also switch to borrow or save to other places because they are less satisfied with what was obtained at Village Credit Institution. Village Credit Institution must be able to foster trust and a sense of security to the public in saving their money in form of savings, deposits, or credit by always trying to implement good administrative and financial governance, and provide good services. The implementation of impactive Village Credit Institution governance and good service is an absolute thing and is a vehicle for Village Credit Institution to be professional and careful in managing their business for the benefit of customers so later it will create bonding from customers whose can benefit the Village Credit Institution of the rural community. Bonding is one of the ways to maintain good relations with customers so Village Credit Institution in Bali Province Indonesia can compete with other financial institutions to avoid Village Credit Institution from bankruptcy/overlap. In its development, the number of customers in Village Credit Institution in 2018, it obtained that the total assets of Village Credit Institution in Bali Province Indonesia reached more than IDR 2.2 trillion, with a profit of more than 72 billion IDR. And According to the data, as of October 2018, there are 1433 LPD in Bali, with more than 7,900 employees and total assets reaching IDR 21,5 trillion. When reviewed from the amount of data LPD is already very convincing to be able to compete with conventional banks, but there are a small number of village credit institutions established many customers assess or complain that the services of employees are not satisfactory. The staffs are not friendly when serving customers, staff skills are less skilled and they are wrong in calculating numbers, so customers feel uncomfortable. Like the process of borrowing credit that

is felt by customers is far more difficult than saving or depositing money, the credit availability is longer and the interest is too high. So a lot of customers move to another financial institution, resulting in the customer data fluctuating. There are an increase and decrease in each month and later can affect customer assessments that allegedly can affect customer bonding through Customer relationship management received. Customers are not satisfied with the services provided by the Village Credit Institution. Therefore, customer bonding is the main key in every company. Based on the background that has been described, the researcher analyzes The Supply Chain Management On Customer Bonding Towards Customer Relationship Management In Mediating Dominant Of Customer Value In The Village Credit Institution Of Bali Province, Indonesia.

2. Literature Review

2.1. Customer Bonding

According to [14]Customer bonding is the process of maintaining customer trust, so both sides trust each other. Customer bonding is used as a new strategy to bind consumers to a company. The goal is to create a satisfied and loyal customer and commit to the product or service produced by a company. From the explanation above, it can be concluded that Customer bonding is a process to sustain customers by providing more confidence in customers to be able to create satisfied and loyal customers and committed to the company. According to [1] the dimension of Customer Bonding as follows: Awareness Bonding. The company conducts promotional activities through advertising both print and electronic media. Identifying Bonding. Identifying bonding is formed when a consumer knows and admires through the assessment, attitudes, and lifestyle choices in which it is associated with a company's product or brand. Relationship Bonding. This bonding process involves more interactions with consumers. When an attachment relationship has begun to form, it is a prospect that the consumer is actively involved in the relationship with the marketer. Community Bonding. At this stage, the consumer or supporter has used the product and has been tied to the brand of a company and other people who share their interests and they acquire what they want. Advocacy Bonding. The process of the erosion no longer involves the company directly but the customer who is on his own will become a marketer for the firm. The commonly used term is word of mouth (WOM).

2.2. Customer Value

Customer value is a product characteristic in mind and is explained by the customer. [15] states that Customer value is important factors that influence sustainable business both real sector and service sector and the value of the customer can also affect the use of services, where the customer who has a positive value will retain himself for using the service and as a whole will be loyal thus customer value is defined as the difference between the total value of the customer and the customer received from the product or service and

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the total cost of the customer arising from the assessment, acceptance, use, and rejection of the product. or service. The customer value indicators according to [16] are as follows: Total customer transactions, the average value of purchase, frequency of customer transactions, number of products/services purchased, time of each transaction, number of referrals generated and established customer relationship

2.3. Customer relationship management (CRM)

Customer touchpoints are customers facing brands and products, from actual to personal experience or from mass communication to casual observation. CRM provides fully satisfying services for customers by using impactive information about customers. [17] describes Customer relationship management (CRM) is a business activity and strategy that involves all resources to build, manage and maintain relationships with existing customers, to find out the needs and desires of customers. CRM is an effort or strategy in building and maintaining relationships with customers to stay loyal to the company. The customer relationship management (CRM) indicator, according to [18] states that there is three customer relationship management (CRM) programs: Sustainable Marketing Program, Head-to-Head Marketing Program, Partnership Program. This program can create relationships with customers. It can also grow and maintain relationships with customers in the long run, and create customer loyalty [19] and The expert [20] said that CRM capabilities as a multi-dimensional construction consisting of three components are The ability of the company to conduct customer interactions; improve customer relationships and Win-Back customer capability.

3.   METHODOLOGY

Based on the theoretical study that has been described, the variables be used are as follows: customer value, customer bonding, and customer relationship management. So the framework can be described as in the following figure:
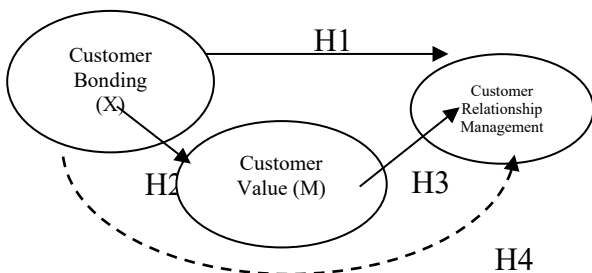

Figure 1. Customer Bonding in Mediating the Impact of Customer Value toward Customer relationship management g in Village Credit Institution of Bali Province Indonesia

Information :
Customer Bonding: ——————➤

Mediation impact: - - - - - - - - ➤

Based on the theoretical framework above, as for the explanation of each impact relationship between variables can be explained that the customer bonding variable (X) has a positive and significant impact on customer relationship management (Y) in Village Credit Institution of Bali Province. The customer value (M) variable has a positive and significant impact on customer relationship management (Y) in the Village Credit Institution of Bali Province. Customer value variable (X) has a positive and significant impact on customer relationship management (Y) in Village Credit Institution of Bali Province and through Customer value (M) variable. Customer bonding (X) has a positive and significant impact on customer relationship management (Y) in the Village Credit Institution of Bali Province.

3.1. Location of Research
This research was conducted in the 35 Village Credit Institutions of Bali Province, Bali

3.2. Definition of Variable Operation
In this study, the operational definition of the variable is as follows:

1.   Customer Bonding (X)
       Customer bonding (Y) is the maintenance of an ongoing relationship with Village Credit Institution customers in the long term. Indicators of consumer bonding include Awareness Bonding, Identifying Bonding, Relationship Bonding, Community Bonding. Advocacy Bonding

2.   Customer Value (M)
       Customer value indicators include: Product value, Service value, Image value

3.   Customer Relationship Management (Y)
       The variable indicators of Customer relationship management are as follows: Sustainable Marketing Program, Head-to-Head Marketing Program, Partnership Program
.
3.3. Population and Sample
The population in this study is all customers in 2019 Because the Village Credit Institution customer population is unknown in number. The formula needed to determine the number of samples is by using the Lemeshow formula [21], namely: If the degree of trust is 95% and the sampling error is 10% and the number of samples is 1.96

$$n = Z2\ 4d2$$
$$n = (1,96)2\ 4(0,1)2$$
$$= 3,8416\ 4(0,1)2$$
$$n = 96,04 = 100$$

Then obtained the minimum number of samples needed in this study was 96 respondents. Based on the above calculation, the sample of respondents in this study was adjusted to 100 respondents, this was done to obtain data processing and for the better testing result.

3.4. The Technique of Sampling
The method used in this study is the technique of sampling by accidental sampling, namely how to

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obtain a sample based on the customers who happened to be encountered when conducting the research. The customer taken was from the study area, from within the study area and from outside of the study area district.

3.5. The technique of Analyzing Data
1. Validity Test
2. Reliability Test
3. Descriptive Statistics
4. Path Analysis

4. Result
4.1. Path Analysis
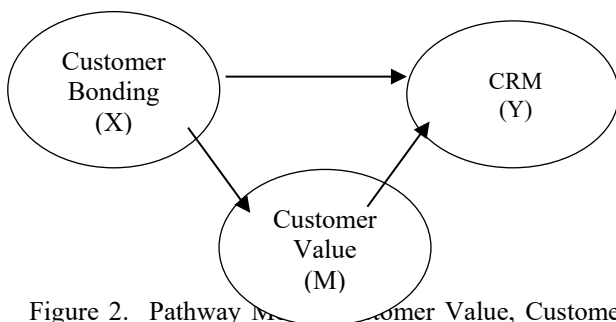The modeled in the form of a path diagram, as follows.

Figure 2. Pathway M... ...mer Value, Customer relationship management, and Customer Bonding

For the estimation of the parameter carried out by regression analysis, the following results were obtained Substructure 1: $M = \beta_1 X + e$. From the result of test data is.

. **Table 1. Substructure Coefficient 1 (Model 1)**
Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	6.279	2.172		5.305	.000
X	.485	.075	.485	7.466	.000

a. Dependent Variable: M
Source: Own calculated, 2019

Substructure 2 : $Y = \beta_1 X + \beta_2 M + e$. From the result on test data is.

Table 2. Substructure Coefficient 2 (Model 2)
Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
1 (Constant)	6.439	1.625		5.567	.000
X	.628	.196	.353	5.459	.000
M	.431	.200	.535	3.514	.046

a. Dependent Variable: Y
Source: Own calculated, 2019

From the result of substructures 1 and 2, it can be seen the magnitude of direct impact, indirect impact, and the total impact between variables. the result of the impact between variables is as follows

Table 3. Direct Impact, Indirect Impact, And Total Impact Of Customer Value Variable, Customer relationship management, and Customer Bonding

Variable		Direct Impact	Indirect impact through Customer relationship management	Total Impact
Customer Bonding	CRM	0,628		0,628
Customer Bonding	Customer Value	0,431		0,672
Customer Bonding	CRM	0,485	0,209	0,694

Source: Own calculated, 2019

4.2. Model validation check
The total coefficient of determination results is $R^2m = 0.664$. The pattern of data by the model is 66.4 percent or the information generated in the data is 66.4 percent and can be explained by the model, and the remaining 33.6 percent is explained by other variables (not contained in the model) and errors.

4.3. Trimming Theory

The validation test on each path for direct impact is the same as the regression, the p-value of the t-test, which tests the regression coefficient of the partial variable with the customer bonding (X) on Customer value (M) is 7,466 sig. 0,000, customer bonding (X) for customer relationship management (Y) is 5,459 with sig 0,000, Customer Value (M) variable with customer relationship management (Y) is 3,514 with sig 0,046.

4.4. Mediation Analysis of Variable Regression with the Sobel Test Method

To assess mediation variables that relate between dependent and independent variables, the following steps are taken: Indirect impact of customer bonding on customer relationship management through customer value: Calculating Value of Z = 73,4, Determining Z table with a significance level of 0.05, namely 1,96, Comparing Z count (73,4) with Z table (1.96) and the conclusion that customer value can mediate the relationship between customer bonding and customer relationship management

4.5. Model Interpretation

1. The Impact Of Customer Bonding On Customer Relationship Management.
   The result is obtained that the significance level of research for customer bonding variable significantly impacted customer relationship

management of 0,000 <0.05, so H1 was accepted, the first hypothesis, customer bonding has a positive and significant impact on customer relationship management in Village Credit Institution and it can be received.

2. The Impact Of Customer Bonding On Customer Value

The result is obtained that the significance level of research for customer value variable on Customer relationship management of 0,000 <0.05, so H2 was accepted, the second hypothesis, customer value has a positive and significant impact on Customer relationship management in Village Credit Institution was accepted.

3. The Impact Of Customer Value On Customer Relationship Management

The result is obtained that the significance level of research for Customer Value variable on customer relationship management of 0.046 < 0.05, so H3 was accepted, the third hypothesis, Customer relationship management has a positive and significant impact on customer bonding in Village Credit Institution and it can be received.

4. The Impact of customer bonding on customer relationship management through Mediation Customer Value

The result is obtained that Z count > Z table, H4 is accepted. Based on the calculation result, it is obtained that Z_{count} (73,4)> Z_{table} (1.96) so customer value could mediate the relationship between customer bonding and customer relationship management.

5. DISCUSSION

5.1. The Impact Of Customer Bonding On Customer Relationship Management

The result is obtained that the significance level of research for customer bonding variable significantly impacted customer relationship management of 0,000 <0.05, so H1 was accepted, customer bonding has a significant impact on customer relationship management of in Village Credit Institution Bali Province Indonesia

5.2. The Impact of Customer Bonding on Customer Value

The result is obtained that the significance level of research for customer bonding variable on Customer value of 0,000 < 0.05, so H2 was accepted, customer bonding has a significant impact on Customer value in Village Credit Institution Bali Province Indonesia.

5.3. The Impact Of Customer Value On Customer Relationship Management

The result is obtained that significance level of research for Customer Value variable on customer relationship management of 0.046 <0.05, so H3 was accepted, Customer value has a significant impact on customer

relationship management in Village Credit Institution Bali Province Indonesia

5.4. The Impact Of Customer Bonding On Customer Relationship Management Through Customer Value Mediation

The result is obtained that Zcount (73,4)> Z table (1.96) so Customer value could mediate the relationship between customer bonding and customer relationship management. The perceived value of the customer can be interpreted as the amount of acceptance of the perceived value of the customer to a product/service. So based on the value that is felt the customer would make a choice of product or buy services and product that is considered to provide the highest value and benefit. Thus if a customer perceives a perceived value positively, then Customer relationship management will increase and it will encourage customer bonding rates.

6. Conclusion

The conclusions that can be drawn, in this study are as follows:

6.1. Based on the empirical test result, it is obtained that the significance level of research for customer bonding variable significantly impacted customer relationship management of 0,000 <0.05, so H1 is accepted, customer bonding has a significant impact on customer relationship management of Village Credit Institution of Bali Province

6.2. Based on the empirical test result, it is obtained that the level of significance of the study for customer bonding variable to Customer value of 0,000 <0.05, so H2 is accepted, the customer bonding has a significant impact on Customer value of Village Credit Institution of Bali Province

6.3. Based on the empirical test result, it is obtained that significance level of research for Customer Value variable on customer relationship management of 0.046 <0.05, so H3 is accepted, Customer value has a significant impact on customer relationship management of Village Credit Institution of Bali Province

6.4. Based on the empirical test result, it is obtained that Z count (73,4) > Z table (1.96) so Customer value could mediate the relationship between customer bonding and customer relationship management. So H4 is accepted

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