
The Influence of Customer Relationship Management (CRM) and Satisfaction Members Regarding Participation Decisions With Loyalty As an Intervening Variable in the TCI Group

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Abstract

Cooperatives are one of the community financing organizations or institutions that have long been present in Indonesia. TCI Group presents institution finance non-bank as holding which licensed Cooperative that is The well-known Tri Capital Investama Services Cooperative with TC Invest, TCI Group with various line business in between his Aminin Tour and Travel, agency Asia ACademy and Bahaso education, Permata Hijau Housing, TCI Fam, Fundex and several line business other. With level competition between institution finance non-banks and banks are very tight, and competition from line similar TCI Group businesses, condition This make company For do breakthrough For can more innovate and attract members new. At the moment level participation active members Cooperative Tri Capital Investama and member services line still other businesses Enough low matter This because lack of members' trust. Study This aim For test what is customer relationship management and satisfaction member with loyalty as variable intervening influential significant to decision participation member. Study This is study quantitative with amount sample as many as 235 members in the Mojokerto and Kediri areas with taking sample use purposive sampling technique. Data analysis techniques using analysis PLS-SEM pathway, utilizing the SMART-PLS program Version 3.0 Research results stated Customer Relationship Management and satisfaction member influential significant to decision participation with loyalty as intervening variable.

Keywords: *Customer Relationship Management (CRM), Satisfaction Members, Loyalty, Opt-in Decisions*

INTRODUCTION

Cooperatives are economic organizations that have different characteristics from other economic organizations. The difference lies in the ethical value system that underlies one's life which is outlined in principles in principle so that cooperatives can survive in economic competition. The main characteristic is cooperation between members with the aim of achieving prosperity in living together. (Rusyana, et al, 2016 in Ni'mah, 2019). The existence and survival of cooperatives is very dependent on members, because cooperatives are formed from members, managed by members and utilized by members, so there is a term that

cooperatives are "of, by and for members". Members are owners, managers as well as users of goods and services produced by the Cooperative, so that whether a cooperative develops or not depends on the contribution of members or what is called member participation (Trusuladana, Suparman, 2017). Member participation in a Cooperative means involving Cooperative members in operational activities to achieve mutually agreed goals. (Pratama, Soejoto, 2015). Member activity is sometimes influenced by the member's level of trust in the Cooperative management or administrators.

Cooperatives are one of the community financing organizations or institutions that have been present in Indonesia for a long time. For can exist and win from competition. This required exists breakthrough and innovation. However, data from the Central Statistics Agency (BPS) shows that the number of cooperatives in Indonesia has continued to decline since 2017. This is in line with the decline in people's interest in becoming members of cooperatives. Data from the Ministry of Cooperatives and SMEs shows that the number of cooperative members has continued to decline since 2017.

It was recorded that in 2010, the number of members reached 30.5 million people and continued to increase until its peak in 2016 was recorded at 38.6 million people. However, the glory of cooperatives faded in 2017 when the number of members recorded was only 18.2 million people, a decrease of more than half compared to the previous year. To get around this decline, a number of cooperatives decided to digitalize. If you don't want to be eroded by changing times, it's time for cooperatives to transform from conventional to digital and collaborate between cooperatives. This step is considered to be able to facilitate the distribution of funds and storage so that membership records can be accessed easily and safely. With catch existing opportunities, TCI Group in matter This Tri Capital Investama Services Cooperative (TC Invest) developing cooperative digitally based, with grow since 2016, during period 8 years time as digital cooperative, TC Invest, implementing CRM as one of the strategies implemented by the TCI Group, among others intertwine commitment, communication, maintaining quality service, care trust as well as develop technology information. TC Invest is committed For always consistent innovate develop technology information with presenting application that provides convenience and speed in the process, checking, monitoring and connecting user with device other. The TC Invest application includes application Champion and TCI Mobile for makes it easier member in transactions and commerce.

Trust in cooperative management is also influenced by reputation administrator or manager Cooperative, then How administrator or management will build trust Member so that member Want to take decision For participate active in all over business Cooperative. This matter in line with study Previously stated that trust Influential significant to decision purchase (Kusnanto, et.al., 2020). Implementation of CRM in the TCI Group in matter This Cooperative Tri Capital Investama's services are very good role important in enhancement Profitability company, with member feel satisfied with various facilities and services so will end with loyalty and decisions For follow as well as in a way active in various product.

Whereas from side TC Invest cooperative can creation community members who can used as a data base and as a test on product product new from TC Invest Cooperative or Product from TCI Group. With community from members will zoom out risk If happened service test failure product new.

Customer Relationship Management (CRM).

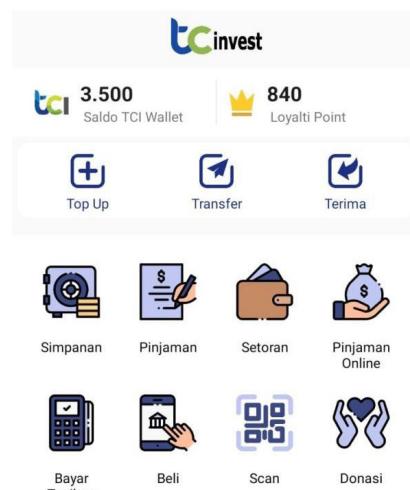
Customer Relationship Management can defined as introduction every Customer method more with create Two- way communication with manage Something connection the most profitable between Customer with company (Chan, 2003 in Rahmadewi, t.al., 2015). Customer Relationship Management (Management Connection Customers) is a marketing strategy Use approach Management connection with designed customers For influence purchasing decisions. Maintain customer Far more cheap than look for customer new, according to study required five times the cost For get one customer new than maintain one person who has become customers (Ratnasari, 2011:9). According to Kotler and Keller (2009:148) *Customer Relationship Management (CRM)* is a managing process information detailed about customer individuals and all “ period contact ” customers in a way carefully For maximizing loyalty customer.

Commitment including one factor important *CRM*, which is deep matter This covers bond emotional faith between companies and members For You're welcome guard connection Good between both of them. Commitment more focus to promises given company to its members. Communication, in *CRM* is interpreted that companies and members can convey or communicate the desires of each party and communication become more effective Because exists two- way communication, and then can responded with Good in accordance with hope from company nor member.

Quality Service in *CRM* by Kotler in Lupiyoadi (2013:228) that factor important from application *CRM* is quality service available seen from achievement satisfaction member. quality service something company is advantages provided company to member For fulfil needs and desires from member this thing in line with study The previous one concluded that Customer Relationship Management (CRM) has an influence significant To decision purchase repeated (Rahmadewi, et al, 2015). Technology Information in CRM consists on various implemented technology For processing nor send information digital form (Lucas, 2000). Thompson through Tjhai (Tjhai, 2003) said when use technology information is the uses desired by its users during operate task : measurement determined by intensity use technology, level usage, and amount application used.

Technology information influence decision For participation member, with the more strictly level competition from a number of line business from a similar TCI Group, then TCI Group develops networking and innovation For can compete, among others Technology TCI Mobile Digital Information and applications Champion in TC Invest Services Cooperative. Development in this world Asia Academy education, TCI Group developed various cooperation in several school with implementation access easy, teaching offline and online, where Asia Academy is business social combine CSR & Waqf concept for well-being society. Aminin

Tour and Travel does do development technology information from side application named Amen Muslim App. With development technology information This is it, congregation Lots given convenience in the walking various spiritual tours as well as non- spiritual and Still Lots Again various line business from TCI Group. This matter in line with study Previously stated utilization technology information impact positive, crucial and influential significant to loyalty members (Santo, et.al., 2022).



“JUARA” sebagai aplikasi PPOB (Payment Payment Online) untuk keagenan Pulsa & Data dari Semua Operator Telepon Selular, pembayaran listrik, BPJS, berniaga & lainnya.



Layanan Bimbingan Belajar Bergaransi

Asia Digital Academy



Tentang



Aminin Travel merupakan Biro Perjalanan Wisata, Penyelenggara Perjalanan Ibadah Umroh & Haji Khusus, sudah memperoleh Ijin Umrah dari Kementrian Agama dengan Nomor SK : U.353 Tahun 2021.

Dengan pedoman "One Stop Travel Services" Kami menyediakan beragam solusi layanan perjalanan yang memudahkan pengalaman kami dengan teknologi terkini. Semua kami lakukan agar Anda dapat meningkatkan efisiensi tanpa mengurangi kualitas layanan yang Anda harapkan dan terima.

9

Produk

Produk Umroh

- Umroh Reguler 9H/12H
- Umroh Plus Turki/Dubai/Aqsa/Kairo
- Umroh Ramadhan Awal/LailatulQadr/dul Fitri
- Umroh Syawal

Produk Wisata

- Domestik
- Asia
- Eropa
- Timur Tengah

Melayani Jamaah dengan sepenuh hati



Satisfaction Customer

Satisfaction is feeling like or disappointed someone appears Because compare perceived performance (product or results) against expectation them (Kotler and Keller, 2009:138). Kasmir (2017:236) explains that customer satisfaction is a person's hopes or feelings regarding the purchase of a good or service. According to Fornel et al., (1996), in Lase, (2018:15), there are three indicators to measure customer satisfaction, namely overall satisfaction, namely overall customer satisfaction after using the service, confirmation of expectations (confirmation of expectation), namely the level of conformity between performance and expectations, as well as comparison with the ideal situation (comparison to ideal), namely the performance of the product/service compared to the ideal product/service according to the customer's perception. Evaluation customer on performance product depends on a lot factors, esp type connection loyalty you have customer with A brand. Consumer often form more perception pleasant about A product with brand Yang Already they consider positive. Satisfaction strategy customer must based with something detailed and accurate knowledge to hope customer. Customer expectations sometimes Can For controlled But too often company No can control hope and p the can make customer become more easy For move to competitor if No get appropriate results with what the company expects.

Satisfaction member caused Because exists quality service that becomes interaction between hope and reality. On the contrary what is received member as expected is decisive actor satisfaction. So hope member can formed by past experiences, comments from relatives, as well promises and information marketers and competitors. Satisfied members will loyal longer without think about price and deliver good comment about company. If performance exceed hope so customers will feel very satisfied and become loyal. This matter in line with study Previously stated that satisfaction customers influential significant to loyalty customers (Fitri,et.al.,2020) However There is Gab Research from Anggita et al (2019) which says that there is no influence significant from satisfaction member to to loyalty because unwillingness customer For move Because bureaucracy.

Loyalty Customer

Hermawan (2012:58) explains response to brand is size faithfulness a customers on a brand. According to Oliver in Kotler and Keller (2009:138) defines loyalty as commitments held in a way deep For buy or support return product or preferred services in the future though influence situation and effort marketing potential cause customer. Setyaleksana et al., (2017:47) put forward three indicators of customer loyalty, namely repeat purchase, showing loyalty by making repeat purchases or periodic purchases of a product/service, retention, which is the resilience of customer loyalty to negative influences regarding the company and will not switching to other products, referrals, customers are able and willing to recommend the company's products/services to others

Loyalty is response about commitment member For still do request on product or do purchase return on product the in a way consistent. This matter naturally influenced by several factor ie quality service, response member through belief which is part from loyalty and also satisfaction for members who have get service in accordance with his hope.

Opt-In Decision

Sciffman and Kunuk (Ima Sonada, 2018) state that "a decision is a choice of action from two or more alternatives." Based on the definition above, it can be described that a cooperative member's decision to save has several choices and he can choose something that has advantages compared to others. And members decide For follow and also based on existence need or something that becomes desire. Liveliness member sometimes influenced by level trust member to manager or administrator Cooperative. Trust is also influenced by Word of Mouth communications referring to Provision recommendation Individual or Group for Product or Purposeful service Give information By personal. In general public more sure if that gives Such information is the person he is know well, like relatives, friends and neighbors close, where the person is also already become members of the cooperative concerned. They will more Certain in Take decision For keep or invest the funds are in the Cooperative.

Framework Conceptual

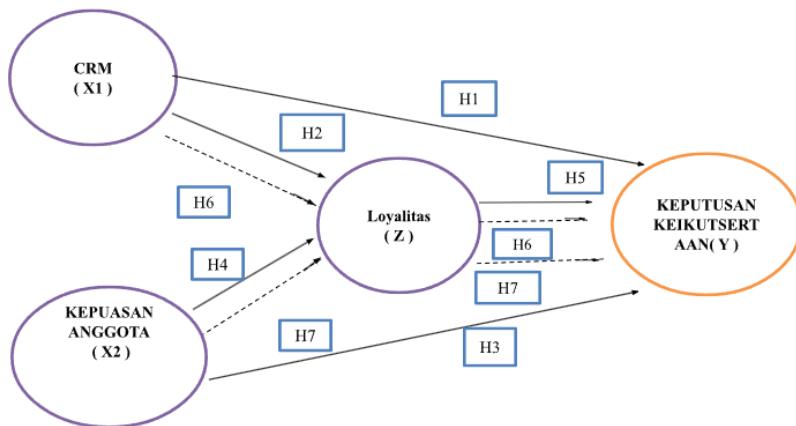


Figure 1. Framework Conceptual

METHOD

Study This is study quantitative with survey method. Research methods quantitative used For research on populations or sample specific, data collection using research instruments, data analysis is of a nature quantitative / statistical, with objective For test hypothesis that has been set. Philosophy positivism looking reality / symptoms / phenomena That can classified, relatively fixed, concrete, observable, measurable, and relationship elephant nature because consequence. Study quantitative in general carried out on the samples taken randomly, so conclusion results study can generalized to the population in which it is sampled the taken. (Sugiyono, 2013:8)

Place and time of research

Object from Research This is TCI Group at the Tri Capital Investama Regional Jatim 1 Bali Nusra Services Cooperative which is usually abbreviated as "TC Invest", having its address at Jl. Gajah Mada No 73 B Magersari Mojokerto. Study This carried out on May 25, 2024 until by June 3, 2024

Sampling Method

Retrieval method sample in study This use method *Purposive Sampling*. *purposive sampling a nonprobability sample that conforms to certain criteria is called purposive sampling (cooper and Schindler, 2014:359)*. Purposive sampling is one technique *non random sampling* where taking sample with set characteristics appropriate specials with objective study so that expected can answer problem study. Characteristics special on purpose made by researchers so that samples are taken later can fulfil supporting criteria or in accordance with study. Criteria This usually given term with criteria inclusion and exclusion (Hidayat, 2017). Criteria This is right researcher For reduce sample. The size population totaling 9904 people. Based on magnitude population the selected one that meets condition inclusion and exclusion, then found a total of 235 members. Stage next is count amount sample will researched. The size amount sample will researched depending on the level accuracy or desired error.

Method of collecting data

Data Type

Based on nature and type, then the type of data used by researchers in study moment This are primary and secondary data.

Data Source

Data used in study This are primary data and secondary data. Sourced primary data of the respondents, viz members of the TCI Group in matter This Cooperative TC Invest services while secondary data is used For support study This originate from document print nor system, in the form of report TC Invest Services Cooperative as well other documents needed For study This.

Data Collection Techniques

Data collection techniques use instrument study form questionnaire. According to Rikunto (2019:203) Instruments study is tool or facilities used

researcher in collect data to get the job done more easy and results more good, careful, complete and systematic so that more young processed. questionnaire that will spread the 235 respondents who complied condition inclusive and exclusive that have been determined by the researcher. Questionnaire is distribution of a list of questions that have been arranged to the respondents. a list of questions That containing stuffing and then some statement or question, where are the respondents choose one considered answer they are most appropriate considered answer they are most appropriate the answer in accordance with perception them (respondents the). Statements or questions the originate from dimensions and indicators from variable and used For measure variable. Instrument order study can be measured so needed scale measurement. Measurement scale used by researchers in study This use scale Likert. Deep Likert Scale charging questionnaire, respondents can determine level agreement attitude, opinion to something statement can choose one from available options.

Data Analysis

Testing Instrument Study According to Sugiyono (2013:121) said that need differentiated between results valid and reliable research with valid and reliable instruments. The research results are valid if there is similarity between the collected data with real data occurs in the object under study. Validity test in study This use formula Pearson product moment correlation.

Data Analysis Techniques

Analysis techniques used in study This is analysis path (*path analysis*) with *Structural Equation Modeling* based *Partial Least Square* (PLS-SEM) with utilize the *Smart PLS 3.29* Research program This test *Inner model* or regular one is called an influence test or purposeful hypothesis testing For predict connection between latent variable. Connect study This own dimensions at each the variable as indicator, then technique analysis hypothesis use second order technique.

RESULTS AND DISCUSSION

Based on from profile respondents study amount respondents as much 235 dominated by respondents Woman amounted to 51.06%, meanwhile respondents man amounting to 48.94%. Characteristics respondents seen based on characteristics demographic respondents. If depicted using a pie chart, the gender composition of respondents can be seen in Figure 2 as follows :

Characteristics of Respondents Based on Gender

Table 1. Characteristics Based on Gender

Gender	Amount	Percentage
Man	115	48. 94
Woman	120	51.06
Total Respondents	2 35	100.0 0

Source: Processed Primary Data (2024)

Table 2. Characteristics of Respondents Based on Age

Age	Amount	Percentage
18 -25 years	42	17.89
26-30 years old	38	16.17
31- 35 years old	65	27.65
36 - 40 years	55	23.40
Over 40	35	14.89
Total Respondents	235	100.00

Source : Processed Primary Data (2024)

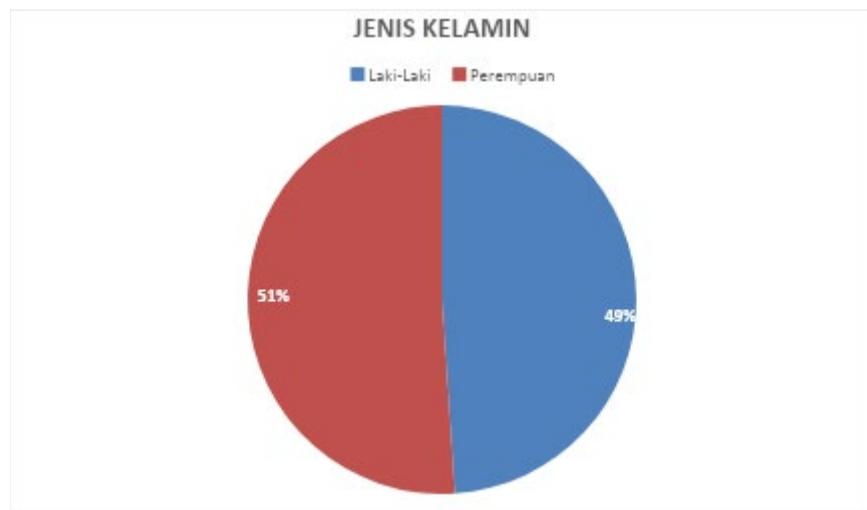


Figure 2. Characteristics respondents based on gender
 Source: Processed Primary Data (2024)

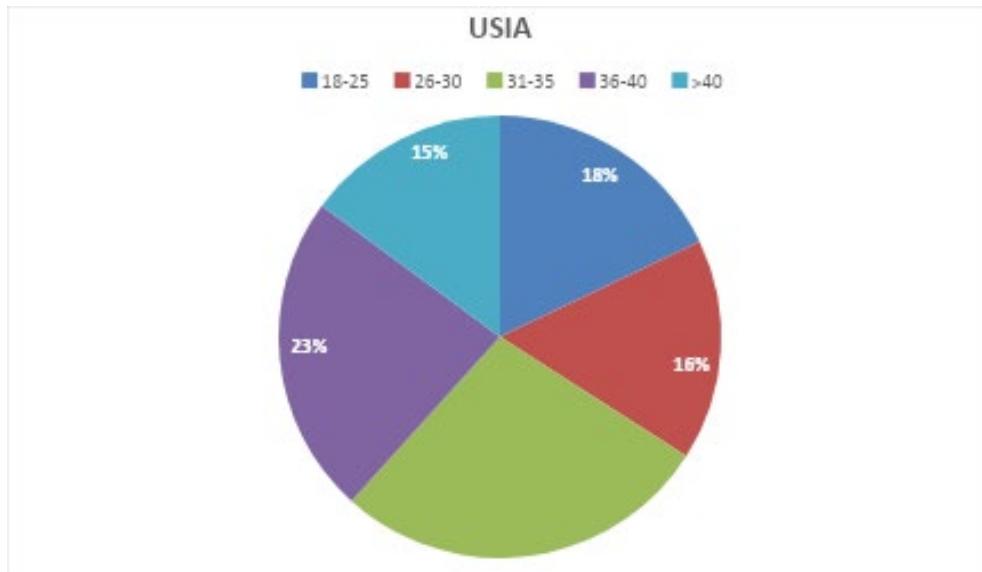


Figure 3. Characteristics respondents based on Age
 Source: Processed Primary Data (2024)

Based on table 2. above it can be seen that almost most of the age group of respondents are over 26-30 years old, amounting to 155 respondents (65.95 3%), and a small portion are in the age group over 40 years old. as many as 35 respondents (3.9%). Member TC Invest Cooperative in Reg East Java 1 Bali Nusra is more dominant at the age of 31 -3 5 years because at that age many members starting to get familiar with technology and interested For know more digital cooperatives Far. If drawn in the form of a pie chart, the composition of respondent characteristics based on respondent age can be seen in Figure 3 below.

PLS analysis

Measurement Model Testing (Outer Model)

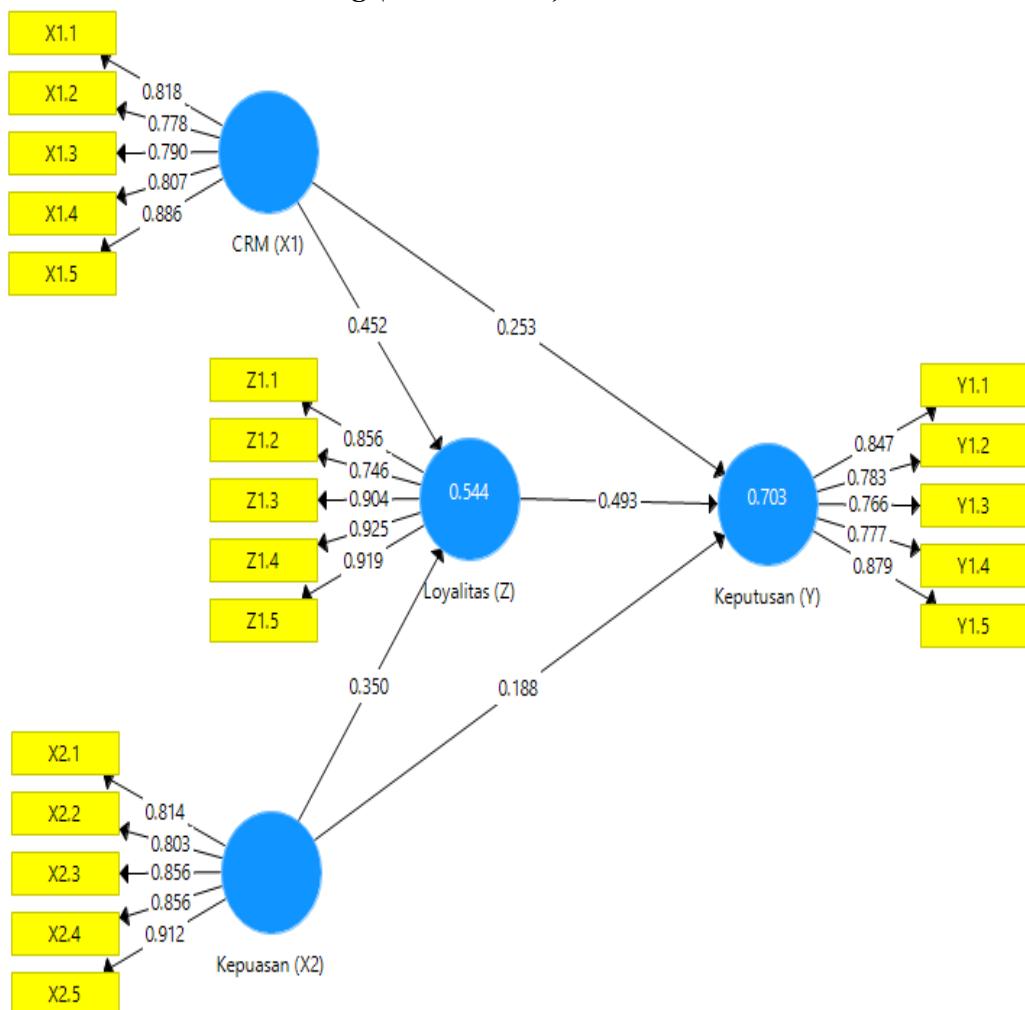


Figure 4. Testing Measurement Models (*Outer Model*)

Convergent validity

Measurement model show How manifest variables or observed variables represent latent variable for be measured. *Convergent validity* be measured with using the *outer loading* parameter. Size individually reflexive can said correlate If mark more from 0.5 with desired construct measured (Ghazali and Latan, 2015).

From the results analysis of the measurement model above, is known that there is a number of manifest variable whose value *factor loading* is <0.5 , so For fulfil *rule of thumb* nya, then Manifest variables whose value is <0.5 must be dropped from the model.

Tables 3 - 6 show values *factor loading* from all manifest variable being tested seen that all mark *factor loading* > 0.5 . So that all manifest variables have fulfil measurement model rules and can next For testing furthermore.

Table 3. Construct Loading Factor Value Exogenous Customer Relationship Management

Code	Factor Loading	Information
X1.1	0.818	Valid
X1.2	0.778	Valid
X1.3	0.790	Valid
X1.4	0.807	Valid
X1.5	0.886	Valid

Source : Primary data processed, 2024

Table 4. Construct Loading Factor Value Exogenous Satisfaction Member

Code	Factor Loading	Information
X2.1	0.814	Valid
X2.2	0.803	Valid
X2.3	0.856	Valid
X2.4	0.856	Valid
X2.5	0.912	Valid

Source : Primary data processed, 2024

Table 5 Construct Loading Factor Values Endogenous Participation Decisions

Code	Factor Loading	Information
Y1.1	0.847	Valid
Y1.2	0.783	Valid
Y1.3	0.766	Valid
Y1.4	0.777	Valid
Y1.5	0.879	Valid

Source : Primary data processed, 2024

Table 6 Loyalty Intervening Variable Loading Factor Values

Code	Factor Loading	Information
Z1.1	0.868	Valid
Z1.2	0.755	Valid
Z1.3	0.832	Valid
Z1.4	0.843	Valid
Z1.5	0.713	Valid

Source : Primary data processed, 2024

Based on Tables 3 - 6 shows values *factor loading* from all manifest variable being tested seen that all mark *factor loading* > 0.5 . So that all manifest variables have fulfil measurement model rules and can next For testing furthermore.

Composite Reliability

Apart from seeing mark from *factor loading* construct As a validity test, the measurement model also carries out a reliability test. Reliability test done For prove accuracy, consistency and precision instrument in measure something construct. In PLS – SEM with use SmartPLS, for measure reliability something construct can done in two ways, viz with *Cronbach's Alpha* and *Composite reliability*. However, use *Cronbach's Alpha* For test reliability something construct will give more value low (*under estimate*) so more recommended For use *Composite reliability*.

Table 7 Construct Reliability and Validity

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Customer Relationship Management (CRM)	0.875	0.879	0.9 09	0.667
Satisfaction Member	0.90 3	0.9 09	0.92 8	0.721
Opt-In Decision	0.870	0.878	0.9 06	0.6 59
Loyalty	0.9 20	0.9 26	0.94 1	0.761

Source: Primary data processed (2024)

From table 7 you can seen that mark all variable in testing reliability Good use *Composite reliability* value > 0.7 and *Average Variance Extracted (AVE)* > 0.5 . Therefore that, you can concluded that the variables tested are valid and reliable, so can next For testing the structural model.

Structural Model Analysis (*Inner model*)

Evaluation of structural models or *inner model* aim For predict connection between latent variable. Structural model evaluated with see big *percentage of variance* explained that is with see *R- Square* value For Endogenous latent construct.

Table 7 R² Value of Endogenous Variables

Variable	R Square	R Square Adjusted
Opt-In Decision (Y)	0.703	0.699
Loyalty (Z)	0.544	0.540

Source : Primary data processed, 2024

Based on table 7 can concluded that Customer relationship management (CRM) variables, satisfaction member loyalty regarding participation decisions give mark of 0.703, which can be interpreted that Customer Relationship Management (CRM), Satisfaction members, loyalty to decision participation give value of 70.3%, whereas the rest explained by variables outside study This. Likewise with Customer Relationship Management (CRM), Satisfaction member to loyalty give mark of 0.544, which can be interpreted that variability construct Loyalty can explained by variability CRM constructs and satisfaction member is amounted to 54.4% whereas the rest explained by other outside variables study This.

Hypothesis test

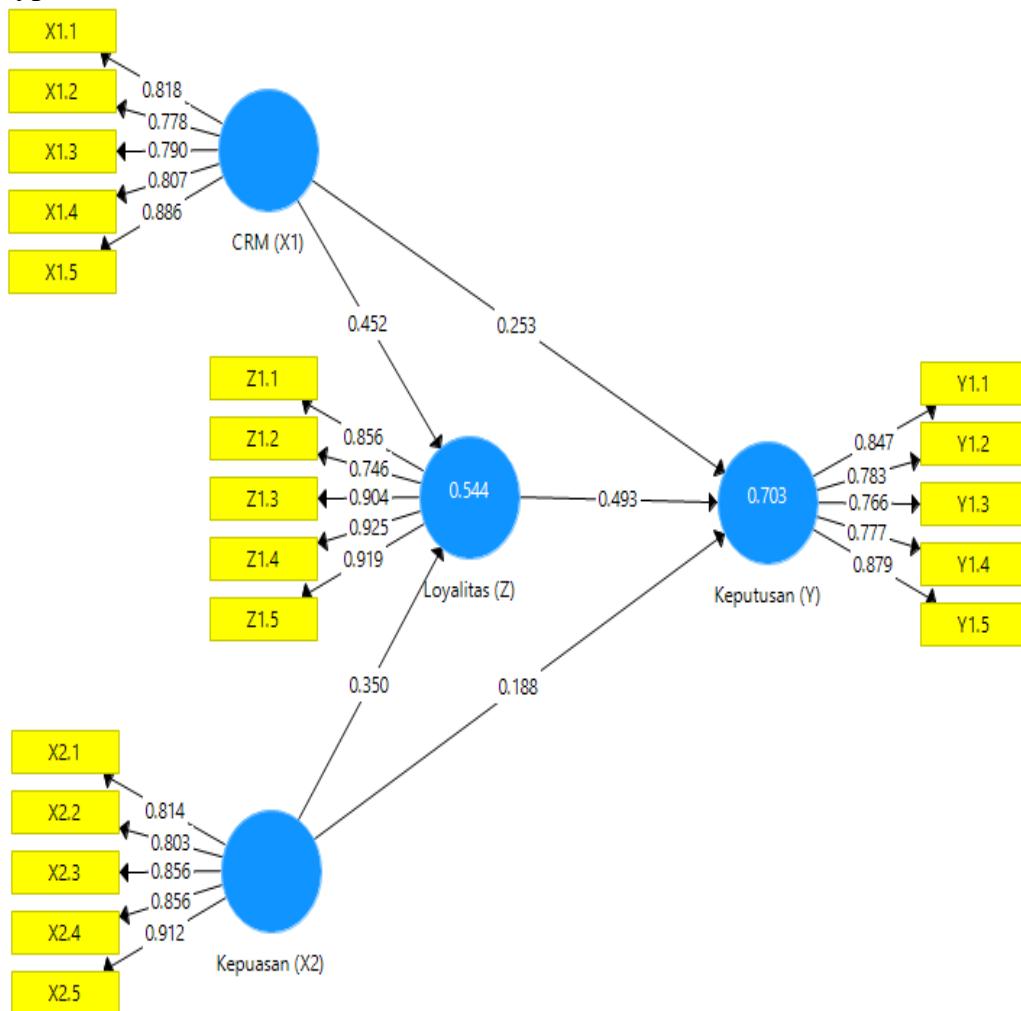


Figure 5 Structural Model Testing

For know is something hypothesis accepted or rejected can done with notice mark significance between constructs, t- statistics and p- values. With method that, then estimate measurements and standard errors do not Again calculated with assumption statistics but based on observation empirical.

In method *bootstrapping* in research this, hypothesis accepted If mark significance $p\text{-value} < 0.050$ and if mark significance $p\text{-value} > 0.050$, then hypothesis rejected. Following is proposed hypotheses in study This :

1. Customer Relationship Management (CRM) has an effect significant to decision participation in the TCI Group.
2. Customer Relationship Management (CRM) has an effect significant to Loyalty at TCI Group.
3. Satisfaction member influential significant to decision participation in the TCI Group.
4. Satisfaction Member influential significant to loyalty at TCI Group.
5. Loyalty influential significant to decision participation in the TCI Group.
6. Customer Relationship Management (CRM) has an effect significant to decision participation through loyalty at TCI Group..
7. Satisfaction member influential significant to decision participation through loyalty at TCI Group.

Table 8 Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
CRM --> Decision Opt-in	0.253	0.257	0.069	3,661	0,000
CRM --> Loyalty	0.452	0.451	0.064	7,045	0,000
Satisfaction Member --> Opt-In Decision	0.188	0.190	0.055	3,452	0.001
Satisfaction Members --> Loyalty	0.350	0.349	0.058	5,987	0,000
Loyalty --> Opt-In Decision	0.493	0.488	0.079	6,271	0,000

Source : Primary data processed, 2024

Based on table 8 can seen that construct exogenous Customer relationship management (CRM) has influence ($O = 0.253$) on Endogenous construct of Despair Opt-In. The $p\text{-values}$ of the relationship construct This is $0.000 < 0.050$. Therefore that's a hypothesis first to state that Customer Relationship Management (CRM) influential significant impact on the Participation Decision Tri Capital Investama Services Cooperative accepted.

Customer relationship management (CRM) has influence ($O = 0.452$) on Endogenous construct Loyalty. The $p\text{-values}$ of the relationship construct This is $0.000 < 0.050$. Therefore that's a hypothesis first to state that Customer Relationship Management (CRM) influential significant on loyalty Tri Capital Investama Services Cooperative accepted.

Construct Satisfaction Member have influence ($O = 0.188$) on Decision Opt-In. The p -values of the relationship construct This is $0.001 < 0.050$. Therefore that's a hypothesis the third stated that Compensation No influential significant impact on employee performance Tri Capital Investama Services Cooperative No accepted.

Construct exogenous Satisfaction Member to Loyalty have influence ($O = 0.350$). The p -values of the relationship construct This is $0.000 < 0.050$. Therefore that's a hypothesis the fourth stated that Satisfaction Member influential significant impact on loyalty in the Tri Capital Investama Services Cooperative No accepted.

Construct exogenous loyalty have influence ($O = 0.493$) on Endogenous constructs Opt-in decisions. The p -values of the relationship construct This is $0.000 < 0.050$. Therefore that's a hypothesis the fifth stated that loyalty influential significant impact on the Participation Decision Employee Tri Capital Investama Services Cooperative accepted.

At stage furthermore will discussed PLS-SEM analysis with effect mediation, that is connection between construct exogenous and endogenous through variable liaison. In other words, influence variable exogenous to Endogenous variables can in a way direct but also possible through variable liaison. For know how much Far variable loyalty Can mediate connection between Customer Relationship Management and Satisfaction member, against decision participation with loyalty as intervening ' can seen in the table *specific indirect effects*.

Table 9 Specific Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ($ O/STDEV $)	P Values
CRM-> Loyalty -> Opt-In Decision	0.223	0.220	0.048	4,639	0,000
Satisfaction Members -> Loyalty -> Opt-in Decisions	0.172	0.170	0.036	4,734	0,000

Source : Primary data processed, 2024

Can seen from table 9 that connection Customer Relationship Management on participation decisions through loyalty with p -value $0.000 < 0.050$, p This means that loyalty role as intervening variables of CRM regarding participation decisions have significant influence.

Connection satisfaction member to the Decision participation through loyalty with p -value $0.000 < 0.050$, p This means that loyalty role as intervening variable satisfaction member regarding participation decisions have significant influence.

CONCLUSION

Conclusion

Based on results analysis and discussion about The Influence of Transformational Leadership Style and Compensation on Employee Performance with Work Motivation as an Intervening Variable in the Tri Capital Investama Services Cooperative, so can concluded as following :

1. Customer Relationship Management has an impact significant to decision participation in the TCI Group.
2. Customer Relationship Management has an impact significant to loyalty at TCI Group.
3. Satisfaction member influential significant to decision participation in the TCI Group.
4. Satisfaction member influential significant to loyalty at TCI Group.
5. Loyalty significant influence on decisions participation in the TCI Group.
6. Customer Relationship Management has an impact significant to decision participation through loyalty at TCI Group.
7. Satisfaction member influential significant to decision participation through loyalty at TCI Group.

Suggestion

Based on the research results, the researcher conveyed several suggestions to company For do evaluation in a way periodically about perception related with Customer Relationship Management and Satisfaction members so that management knows is condition the Already in accordance with needs and hopes from TCI Group or Still something is necessary corrected and added For increase absolute loyalty will influence performance employee the.

For increase decision participation from members so need exists innovation and creativity in CRM development as well Satisfaction members who will influence loyalty from members, that is with give information and recommendations to relation For follow as well as active become member of TCI Group.

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