Reputation Influence, *Customerrelationship management* (CRM) on terhadap Customer Value and Customer Loyalty Sharia Banks in Makassar

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Abstract: *This research was conducted with the aim to (1) test and analyze the effect of reputation on customer value, (2) trial and analyze the effect of raputation on customer loyalty, (3) test and analyze the effect of customer relationship management (CRM) on customer value, (5) test and analyze the effect of customer relationship management (CRM) on customer loyalty, (6) test and analyze the effect of customer relationship management (CRM) on customer loyalty, (7) test and analyze the effect of customer relationship management (CRM) on customer loyalty through customer value, (7) test and analyze the effect customer value on customer loyalty. This study used a survey method with cross-section data collection through questionnaires. Sample collection uses purposive sampling, namely customers who are Muslim and have been customers for at least two years with a total of 278 respondents at the shariah banks in Makassar city. The data analysis method used in hypothesis testing is structural equation modeling (SEM). The result of this study indicate that (1) raputation has a positive and significant effect on customer value, (2) raputation has a positive and not significant effect on customer loyalty (3) raputation has a positive and significant effect on customer loyalty through customer value, (4) customer relationship management (CRM) has a positive and significant effect on customer value, (5) customer relationship management (CRM) has a positive and significant effect on customer loyalty,(7) customer value has a positive and significant effect on customer loyalty through customer value,(7) customer value has a positive and significant effect on customer loyalty.*
Keywords: *Raputation, Customer Relationship Management (CRM), Customer Value, Customer Loyalty*

I. Introduction

In a competitive climate to face increasingly competitive world markets, the business world is required to be professional and be able to read the opportunities that exist, be more innovative increating ideas andshould be able to respond to the needs ofsociety. The marketing mix plays an important role in today's business world, as consumer loyalty is created from the company's good marketing mix strategy. Sharia banks not only compete with fellow Sharia banks even with conventional banks that offer sharia-based services and products. This presents its own challenges for sharia banking businesses.

Sharia banks are intermediation institutions between parties who need funds and those who have excess funds through financial products and services in accordance with sharia principles. All transactions that occur in Sharia financial activities must be carried out based on the teachings of the Quran and Sunnah. Based on the type of activities sharia financial institutions consist of Sharia Bank, Sharia Business Unit, and Sharia People Financing Bank and divided into several types of business activities namely fund raising, distribution of funds, and service services that are the main functions of banking (Kurniawan, 2015).

The presence of sharia banks in the midst of conventional banking is to create various products that have differentiation with conventional banks, thus automatically making the main market that is intended by sharia banks different from conventional banks because the Sharia banking system refers to a non-interest rate share system (Afkar, 2017). The application of interest in sharia banks is not allowed because it belongs to the category of usury. Financial institutions in Indonesia have grown rapidly and one of the factors is the belief of the Muslim community that the interest system used in conventional banking is included in the act of usury which in Islam is not allowed (Sa'adah, 2009).

Reputation is important in customer decision making before using banking products and services, where customers tend to compare the image of Sharia banking with the image of conventional banking, so sharia banking is required to build a Reputation that conforms to sharia principles in offering its products and services. One of the determining factors of customer loyalty through Reputation, Good reputation will have a

positive impact for the company, where Reputation can increase the use of the company's products and services, a high positive reputation always creates customer loyalty. Menurut Shimp (2003) Reputation is a consumer perspective on a brand that has as much equity as consumer recognition of the brand and stores it in their memory along with supportive, strong and unique brand associations.

In the selection of products and services, customers always consider the value they feel towards those products and services, or in other words referred to as customer value. Customers always try to maximise the perceived value of the customer. According to Woodruff (1997) customer value is the customer's choice and evaluation of product attributes, product performance and consequences arising from the use of products that will result in customer perception of such products and services.

To optimize customer value, the company also performs *Customer Relationship Management* (CRM) strategy or commonly referred to as customer relationshipmanagementn.. According to Robinette and Brand (2001) customer relationship *management* (CRM) is a relationship management approach whereby the company nurtures old customers to acquire new customers that contain several important factors including mutual benefits (mutual *benefits),* commitment, truth and communication. Orderurut Kotler and Keller (2008) customer relationship *management* (CRM) or customer relationship management is the process of managing detailed information about individual customers and all customer "point of contact" carefully to maximize customer loyalty. Where the customer's point of contact is information about the consumer experience of the brand.

For the company, loyal customers are a very important asset. Customer loyalty is a key objective in thestrategy of the company.. According to Oliver (2014), customer loyaltyis the intention of behavior and the result of a behavioral response in the form of a commitment to buy back the services and products of one company with the same brand consistently despite the situational influence and marketing efforts that have the potential to lead tobehavioral delays.. Griffin and Herres (2002) customer loyalty is a consumer who always conducts the activity of buying goods or services by making regular repurchases, purchasing other products offered by the same manufacturer and recommending such products or services to others.

Some of the results of previous studies have provided findings on the relationship between the variables in this study. The relationship between Reputation and customer loyalty is seen in Joshua & Haryadi's research (2014); Onyancha (2013); Tu and Chang (2012) who stated that Reputation has a positive and significant effect on customer loyalty, but in other research from Cretu and Brodie (2007); Lai, et al (2009);Iqbal, et al (2018) statedthat Reputation has no significant effect on customer loyalty. In contrast to the results of Sutanto research (2008);Sugiati, et al (2013) states customer value does not significantly affect customer loyalty. Variable Reputation and customer value in Lai research,, et al (2009); Solecha and Soliha (2015) stated that Reputation has a positive and significant effect on customer value, while in other research from Cretu and Brodie (2007); Hsieh (2016) stated that Reputation has no positive and significant effect on customer value.

Based on the results of the review that has been conducted, there is a research gap that can be used for this research. Researchers conducted this study by adding *customer relationship management* (X2) variables as exogenous variables and customer value variables (Y) as intervening variables that mediate the influence of *Reputation, customer relationship management* on customer loyalty. Where previous research is generally conducted separately, thus giving rise to thedesire of researchers to conduct relationship research betweentheabovevariablestogether.

Sharia banking, especially in Makassar, is also experiencing developments, according to Zulmi as Head of OJK Office of Region 6 Sulawesi said the Financial Services Authority (OJK) recorded total sharia banking assets in Sulsel reaching Rp 7.9 trillion until July 2018, with *market share contributions* ranging from 5.40% of Sulsel's total banking assets. Nominal is very small compared to the total banking assets in Sulsel province which amounted to Rp. 147.06 trillion.Head of financial literacy and inclusion department of Otoritas Jasa Keuangan (OJK) RI Sondang Martha, said that Sharia banking in Sulsel must create breakthroughs to appeal to the public. According to him, Sharia banking in general is still below the average conventional bank, therefore it needs more interesting education and literacy so that people want to be customers of sharia instruments users, the most important thing that should be noted sharia banking in Sulsel is how to compete positively with conventional instruments, the growth of Sharia banking in Sulsel has begun to be seen, driven by various cooperations carried out one of them offering access to sharia financing for the development of msme businesses specialized in culinary and online motorcycle taxi drivers. (Sourcewww.bisnis.com retrieved 17 July 2019).

From the data above, there is a phenomenon that with the majority of the muslim population which is the biggest market potential there is still a very large gap. Based on observations and interviews with several parties obtained information that there is still a lack of public knowledge about sharia banks, in terms of the application of sharia principles in the management of sharia banks. On the other hand, in the use of technology sharia banks still have limited provision of ATMs (Mandiri Cash Bridge) compared to conventional banks. This is strengthened by rusydiana research (2016) on the problems faced by sharia banking institutions in Indonesia,

where the results of research show that the problems that arise in the development of sharia banks in Indonesia consist of four important aspects, namely the first, human resources problems (HR), it is explained that there is still a weak understanding of sharia bank practitioners both in terms of business development and from the sharia side, so that in practice Sharia banking often deviates from sharia principles. And inadequate human resources are educated and professional especially in managerial technical. Second, technical problems, it is explained that sharia bank capital (funds) are still inadequate so in general sharia banks are not as efficient as conventional banks, as well as innovations in the field of products, services, marketing programs and business development are still weak and inadequate facilities or infrastructure information technology (IT). Third, the market problem, it is explained that the high level of competition, both between Sharia banking and other financial institutions, as well as on the issue of public trust that causes still a lack of public interest in storing its funds in sharia banks, and the lack of public knowledge about the existence of sharia banks, both in terms of the services provided, as well as the knowledge of the relatively more "complicated" contract.

Synchronization of several policies issued by the head office to the Branch office and the policy set by the Branch office to the auxiliary Branch regarding the budget of the promotion fee of banking products also related to the ability of human resources to products and sharia banking code of conduct still needs to be improved so that in the community there is no error in looking at sharia banks, which is the same as conventional banks only different from labels only , then in need of promotional media to build a communication, build trust and change the way people view this society either through electronic media or face to face.

It is hoped that with the proper use of promotional media will increase public awareness of Sharia banking and directly increase the number of customers and income of Sharia banking, so that the *target market share of* Sharia banking will be achieved. The Financial Services Authority (OJK) recorded total sharia banking assets in South Sulawesi reaching Rp 7.11 trillion as of February 29018. Its contribution is around 5.4% of the total banking assets in South Sulawesi. The nominal is very small compared to the total national banking assets that have reached Rp 412.45 trillion. These conditions provide an overview of the importance of breakthrough measures that must be developed by every Sharia bank in Indonesia namely Bank Muamalat, BRI Syariah, BNISyariah, BTN Syariah and Mandiri Syariah, in order to increase its market share in the national banking industry.

One way that Sharia banks should increase their market share is to increase the marketing mix to their customers. Creating and retaining loyal customers is at the heart of every business. Because basically a financial institution always strives to find and nurture its customers, because through the customer a financial institution will grow and develop. In order to achieve customer loyalty, financial institutions must pay attention to the components in the marketing of their products commonly *called marketing mixes.*

Gab theory of this research is, asman research conducted by Firman (2010) concludes the product and place affects the customer's considerations while the promotion and price have no effect on the customer's considerations. While Chotimah (2014) concluded the location affects the customer's decision but the product has no effect on the customer's decision.

A different opinion from Dewi Ayu Mayang Sari's research (2012) concluded that products, prices, locations and promotions affect consumer decisions. In line with research conducted by Safitri (2014) concluded Sharia Compliance *has a* positive effect on customer satisfaction. Similarly, research conducted by Wardayati (2011) concluded that aspects of compliance with sharia principles affect customer behavior in choosing sharia banks.

Dalam Mu'allim research (2003) about the public perception of Sharia financial institutions shows that the criteria for the selection of sharia banks include: fast and efficient service, credibility of sharia banks, reputation and image *of* banks, hospitality of bank employees, share of results, advertising in the mass media, and recommendations of friends and family. Ahyar Research (2019) on the analysis of the influence of sharia banking inclusion with the proxy network of Sharia banking offices (BUS and UUS) on the financing of MSMEs of the halal sector in Indonesia, using the access dimension that will describe potential obstacles in MSMEs in using accounts in Sharia banks. The results showed that sharia bank service offices are urgently needed to expand access to sharia financing, by socializing massive sharia financing products and increasing cooperation with MSMEs and supported by the development *of financial technology systems* for MSMEs.

II. Rivew Literature
THEORY REVIEW
Islamic Marketing Management Concept

From an Islamic perspective, marketing management is all activities carried out in the business in the*form of value creation activities*, which allows anyone who does so to be able to grow and be able to use its benefits based on honesty, fairness, openness, and sincerity in accordance with the principled process on islamic commitments or business transaction agreements in Islam (Zainal,

et al,2017). In Zainal, et al (2017) the application of spiritual values in business will straighten out deviant practices such as cheating, lies, propaganda, false advertising, fraud, and other mistemporaries.

Keterlibatan*Consumer Involvement Theory*)

Krugman (1965) stated that customer engagement will affect attitude changes, with high engagement, people will look for classic idea conflicts, more dramatic and more familiar at the level of opinion and conscious attitudes that precede changes in behavior.Krugman (1965) added involvement (*involvement*)influenced by three factorsnamely (1) personalinvolvement (personal*involvement)*, which refers to a person's interest in objectsmotivated by the need and values. (2)physical involvement (*physic involvement)*is characteristic of an object that causes a difference and increasedattention, and (3)situational involvement (*situational involvement)*which is temporary from the presenceof an improved relationship to an object.

Sharia Bank

Bank Islam (*Islamic bank*) is a bank whose operationis adapted to the "principle of Islamic sharia. Islamic bank is also called*interest-free bank*, bank withoutusury (lariba bank). In article 1 paragraph 1 of Law No. 21 sharia banking is everything concerning sharia banks and sharia business units, including institutional, business activities, and ways and processes in carrying out their business. In general, the function of sharia banks isno different from conventional banks,*namely as intermediary institutions*that raise funds from the community and redi channel the funds to the people who need themin the form of financing facilities. Which is the main difference in the treatment and type of profit taken by the bankfrom the transaction, conventional banks base profits from interest taking, then sharia banks from so-called rewards, both in the form of services (*fee-base income)*or *mark-up* or profit margin,as well as profit sharing (*loss and profit sharing)*) (Rivai and Arifin, 2010).

Reputation

Porter (1985) stated Reputation is a mental image that describes how the brand can be accepted alongside its supporting elements and describes the personality of the product or company so as to elicit emotions and associations in the mind of konsumen..Tjiptono (2008) states brand image *is a* description of the association of consumer confidence in a particular brand.According to Keller (2003) defenisikan brand image is a perception about the brand in the form of brand association owned by consumers. Brand image is a set of beliefs and impressions that the brand has and is a combination of the dimensions of quality and price that consumers perceive

***Customer Relationship Management* (CRM)**

Kotler and Armstrong (2014) stated customer *relationship management* (CRM) is the main concept in modern marketing which is the whole process in building, maintaining and creating strong relationships and benefiting customers and other stakeholders.. Meanwhile,, Tjiptono (2014) *defines customer relationship management* (CRM) sebagai as a holistic process in identifying, attracting, differentiating, retaining customers through supply chain integration to create customer *value.* Through customer relationship management, the company will build long-term relationships and make an impact on the creation of loyal and *profitable customers.*It will certainly increase profits for the company itself.

In *customer relationship management* (CRM) orderZainal et al.(2017) there are several components that should be considered as follows:

Customer (*customer)* i.e. all parties who have, will, and are using products and services provided by the company, both in the process of viewing, purchasing, or maintaining the product.**)**
The relationship*betweenthe*customer and the company must be built with two-way communication in order to understand the link that can connect the company with the customer. Good relationships aim to provide long-term satisfaction that goes beyond individual transactions, which implies emotional loyalty and positive feelings towards something or a person.
Management*management*should*be the focus of CRM. Where CRM helps the companytobuild a deep understanding of the value gained from developing solid relationships. The contribution of such relationships can have an impact on the development of the company's competitive advantage.

Customer Value

According to Kotler and Keller (2008)customer*perceived value*isthe difference between prospective customer assessment of all the benefits and costs of an offer againstthe alternative. It is explained that the value of the customer is obtained in achieving the purpose and intent of the use of the

product or *service,* which is the difference between the total customer benefit (total customer benefit) *and the total customer cost* (total customer cost).*Total customer benefit* is the monetary value of the set of benefits that the customer expects to gain for the use of products or services consisting of economic benefits, functional benefits, and psychological benefits caused by the products, services, personnel and imagery involved. While *the total customer cost* is a collection of costs that are perceived and incurred by the customer to obtain products or services and in evaluating, obtaining, using, and getting rid of a market offering consisting of monetary costs, time costs, energy costs, and psychological costs.. Another definition, Parasuraman, et al.(1988) states that the customer's value is the overall benefit of the products and services obtained by the customer from the exchange price of such products and services.

According to Tjiptono and Chandra (2005) the dimensions of value consist of four main aspects as follows: 1) Emotionalvalue,*namely*utilities derived from the ratio or affective/positive emotions generated from consumingproducts; 2) *Social value, namely utilities*obtained from the ability of the productto increase and the concept of self-social customers;3) Quality / performancevalue, namely *utilities* obtained from the product due to the reduction of short-term costs and long-term costs.4) *Price / value for money,* i.e. utilita obtained from the perception of the quality of the expected performance of the product.,

Customer Loyalty

According to Oliver (2014) customer loyalty is a multidimencial concept consisting of aspects of behavior and attitude. In an attitude perspective, customer loyalty as a special desire to maintain a relationship with the company, whereas in a behavioral perspective is indicated by the absence of repetitive behavior that can be evaluated through behavioral measures such as the proportion of purchases, order of purchase, and probability of purchase. So customer loyalty is the intention of behavior and the result of behavioral response in the form of a commitment to buy back services and products of one company with the same brand consistently despite situational influences and marketing efforts that have the potential to lead to behavioral displacement. Griffin and Herres (2002)defenisikan customer loyalty is a consumer who always conducts the activity of buying goods or services by making regular repurchases, buying other products offered by the same manufacturer and recommending such products or services to others. Repeat purchases of consumers will certainly improve the profitability of the company.

As for some strategies in building loyalty with customers (Kotler & Keller, 2008) :

Interact with customers. Listening to customers is important in customer relationship management. Some companies create ongoing mechanisms that make senior managers able to keep in touch with customer feedback from the front line and not only listen, it is also important to be a customer advocate and as much as possible look at the issue from the customer side, understand their point of view.

Develop loyalty programs. The two customer loyalty programs the company can offer are frequency progtam and club marketing programs.**1) Frequency***program.*A program designed to reward customers who often buy and in large quantities. This program can help build long-term loyalty with customers.**2) *Club membership program*.**Many companies create biased club memberships open to everyone who buys products or services, or are limited to interested groups or those willing to pay a small amount of dues. Although the club is open either to build a database or capture opportunities from competitors.

Personalize marketing. Personal companies can create strong bonds with customers through individualization and personalization of relationships, essentially smart companies turning their customers into clients. One difference that is successfully concluded is that institutions may not know the customer's name, from the mass or part of a larger segment. Clients are served by professionals assigned specifically to them.

Creates an unconstitutional bond. The Company can supply customers with specialized equipment or computer relationships that help customers manage orders, payroll and inventory. Customers are not too persuaded to switch to another supplier if the switch involves high capital costs, high research costs or the loss of loyal customer discounts.

III. Research Method

The approach used in this study is*descriptiveresearch*and*explanatoryresearch*approach. The descriptive approach aims to explain the data listed on tables, images and graphs. While the expansive approach is used to explain the influence (1) of exogenous variables on *intervening variables,*(2) exogenous variables against endogenous variables, and (3) the influence of *intervening variables* on endogenous variables.The data sources in this study were obtained from primary and secondary data. sekunder Data primer is obtained from the results of the response of the dissemination of questionnaires to each respondent. Secondary data is data that has been collected or data obtained from previous research, data published in journals from information available both inside and outside the organization, which can be used in this study (Sekaran & Bougie, 2013). The method of data collection is done by spreading questionnaires to Sharia Bank customers in Makassar city (PT. Bank

Muamalat Indonesia, PT. Bank BRI Syariah, PT. Bank BNI Syariah and PT. Sharia Mandiri) directly to answer the statement of reputation variables, *customer relationship management,*customer value and customerloyalty.

The research method used is the statistical method multivariate (*Structural Equation Modeling*)through AMOS as a program used in indexing data. Based on the substance of the problems in this study, this research is powerful, which aims to analyze whether or not there is a relationship between Reputation variables, *customer relationship management,*customer value and customer loyalty.

The population in this study is the number of customers as of July 2020 at Bank Syariah (PT. Bank Muamalat Indonesia, PT. Bank BRI Syariah, PT. Bank BNI Syariah and PT. Bank Syariah Mandiri) in Makassar as many as 840,684. The number of Sharia Commercial Bank customers in Makassar is displayed in the table as follows:

Table 1. Number of Sharia Bank customers in Makassar

№	Name of Sharia Commercial Bank	Amount
1	Pt. Bank Muamalat Indonesia	211.586
2	Pt. Bank BRI Syariah	210.643
3	Pt. Bank BNI Syariah	209.269
4	Pt. Bank Syariah Mandiri	209.186
	Amount	840.684

Source : Sharia Bank in Makassar City

The minimum number of samples in this study was determined using the Slovin formula in Uma Sekaran & Bougie (2003), as follows:

$$n = \frac{N}{1 + Ne^2}$$

$$= \frac{840,684}{1 + 840,684 (0.06)^2}$$

$$= \frac{840,684}{3,027}$$

$$= 277.8$$

Description:
n = Number of Samples
N = Population
e = Percentage of inaccuracy slack (6%)

I obtained a sample of 277.8 I rounded to 278 people at a precision level of 6% with a population of 840,684 customers. The sampling technique is done randomly and*proportionately (proportionated random sampling)*at each Sharia Bank in Makassar City. The amount of distribution of the sample number of Sharia Commercial Banks in Makassar is displayed in table 2as follows:

Table 2. Sample Number of Sharia Bank Customers in Makassar City

№	Sharia Bank Name	Amount	Calculation	Sample
1	Pt. Bank Muamalat Indonesia	211.586	211,586/840,684 x 278	70
2	Pt. Bank BRI Syariah	210.643	210,643/840,684 x 278	70
3	Pt. Bank BNI Syariah	209.269	209,269/840,684 x 278	69
4	Pt. Bank Syariah Mandiri	209.186	209,186/840,684 x 278	69
	Amount	840.684		278

Source : Processed Data (2020)

IV. Results And Analysis
DESCRIPTION OF THE RESULTS OF THE STUDY
Description of Variable Research
Varibel Reputation (X1)

Table 3. Frequency of Responses to Reputation Variable Respondents

Indicators	Respondent's Response Score										Average
	1		2		3		4		5		
	F	%	F	%	F	%	F	%	F	%	
X11	0	0	1	0.4	20	7.2	124	44,6	133	47,8	4.39
X12	1	0.4	8	2.9	59	21.2	127	45.7	83	29.9	4.01
X13	1	0.4	4	1,4	43	15.5	112	40,3	118	42,4	4.23
X14	0	0	1	0.4	65	23.4	125	45.0	87	31.3	4.07
X15	0	0	0	0	27	9.7	126	45.3	125	45.0	4.35
Average Reputation											**4.21**

Source : Primary data processed, 2020

Table 3 shows the results of the assessment of 278 respondents on reputation variables (X1) for each indicator. The average reputation variable score is 4.21, meaning the average assessment of respondents "agrees" to reputation variables.

Varibel *Customer Relationship Management* (CRM) (X2)

Table 4. Frequency of Responses of *Respondents Variable Customer Relationship Management (*CRM)

Indicators	Respondent's Response Score										Average
	1		2		3		4		5		
	F	%	F	%	F	%	F	%	F	%	
X21	0	0	0	0	30	10.8	152	54.7	95	34.2	4.38
X22	0	0	0	0.4	34	12.2	142	51.1	101	36.3	4.23
X23	0	0	1	0.4	62	22.3	129	46.4	86	30.9	4.07
X24	0	0	1	0.4	47	16.9	142	51.1	88	31.7	4.14
X25	0	0	2	0.7	74	26.6	136	48.9	66	23.7	3.95
Average *Customer Relationship Management (*CRM)											4.15

Source : Primary data processed, 2020

Table 4 shows the results of the assessment of 278 respondents *on customer relationship management variables (*CRM) for each indicator. The average customer relationship management variable score(CRM) is 4.15, meaning the average assessment of respondents expresses "agree" to the Customer Relationship Management *(CRM)*variable.

Varibel Customer Value (Y)

Table 5. Customer Value Variable Respondent Response Frequency

Indicators	Respondent's Response Score										Average
	1		2		3		4		5		
	F	%	F	%	F	%	F	%	F	%	
Y11	0	0	1	0.4	19	6.8	154	55.4	104	37.4	4.29
Y12	0	0	1	0.4	24	8.6	142	51.1	111	39.9	4.30
Y13	0	0	15	5.4	92	33.1	110	39.6	61	21.9	3.78
Y14	0	0	3	1.1	53	19.1	142	51.1	80	28.8	4.07
Y15	0	0	4	1.4	31	12.1	137	49.3	106	38.1	4.24
Average Customer Value											**4.13**

Source : Primary data processed, 2020

Table 5 shows the results of 278 respondents' assessment of customer value variables for each indicator. The average customer value variable score of 4.13 means the average respondent's assessment states "agree" to the customer value variable.

Varibel Customer Loyalty (Z)

Table 6. Frequency of Responses to Customer Loyalty Variable Respondents

| Indicators | Respondent's Response Score | | | | | | | | | | Average |
| | 1 | | 2 | | 3 | | 4 | | 5 | | |
	F	%	F	%	F	%	F	%	F	%	
Z11	0	0	5	1.8	48	17.3	137	49.3	88	31.7	4.10
Z12	0	0	31	11.2	77	27.7	110	39.6	60	21.6	3.71
Z13	1	0	15	5.4	94	33.8	103	37.1	65	23.4	3.77
Z14	0	0	2	0.7	33	11.9	145	52.2	98	35.3	4.21
Z15	0	0	1	0.4	31	11.2	123	44.2	123	44.2	4.32
Average Customer Loyalty											**4.02**

Source : Primary data processed, 2020

Table 6 shows the results of 278 respondents' assessment of customer loyalty variables for each indicator. The average customer loylitas variable score was 4.02, meaning the average respondent's assessment stated "agree" with the customer's loyalist variable.

Validity and Reliability Test of Research Instruments

Table 7. Validity Test Results and Indicator Reability Test
Reputation Variables, CRM, Customer Value and Customer Loyalty

| Variable /Indicators	Correlation	R - table n = 278	Description	Cronbach's Alpha >0.60	Ket
X11	0.759				
X12	0.828				
X13	0.768	0.117	Valid	0.832	Reliabel
X14	0.791				
X15	0.726				
X21	0.788				
X22	0.559				
X23	0.582	0.117	Valid	0.823	Reliabel
X24	0.575				
X25	0.545				
Y11	0.614				
Y12	0.679				
Y13	0.695	0.117	Valid	0.713	Reliabel
Y14	0.760				
Y15	0.674				
Z11	0.635				
Z12	0.698				
Z13	0.642	0.117	Valid	0.695	Reliabel
Z14	0.758				
Z15	0.660				

Source : Primary data processed, 2020

Table 7 shows the overall indicators of reputation variables, *customer relationship management* (CRM), customer value and customer loyalty showing validity test results with a value of r ≥0.05, this explains the statement in the research questionnaire is valid. The results of the rehab test with *Cronbach's Alpha* ≥ 0.60, explaining the overall indicators in the questionnaires submitted in this study.

Structural Equation Modelling (SEM) Analysis
Confirmatory FactorAnalysis
Measurement model through *confirmatory factor analysis* for each latent variable based on the built model and measurement indicators that can be explained as follows:

Confirmatory Factor Analysis Reputation
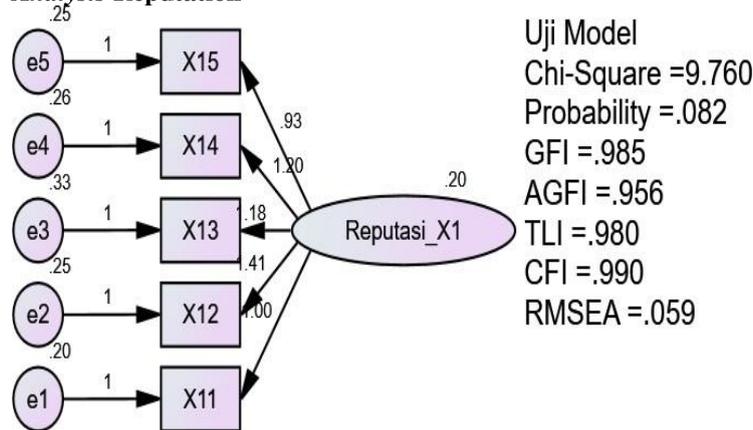
Figure 1. Reputation *Confirmatory Factor Measurement* Results

Based on figure 1,itshows that all five observed variables have an important role or greatcontribution tothe formation of latent varibelibelreputations.. Based on *the goodness of fit indices produce* a value above critical that indicates that the model has matched the data, so that the next model suitability test can be performed.

Table 8. Loading Factor and Critical Ratio *Variable* Reputation Indicator

Indicators	Loading Factor (λ)	Critical Ratio.	Profitability (p)	Description
X11	0.710	Mix	0.000	Significant
X12	0.783	11.192	0.000	Significant
X13	0.678	9.960	0.000	Significant
X14	0.724	10.545	0.000	Significant
X15	0.646	9.538	0.000	Significant

Source : AMOS Processed Products

lebihBasedon table 8,showsthathasil *confirmatory factor analysis of the* overall reputation indicator has had *loading factor* still above the limiting number of 0.50 or 50%, having a CR value greater than 1.96 and the constructas a whole produces a probabilitas value smaller than α = 0.05 so it can be explained that the correlation between all observed varibel is positive and significant in reflecting reputation variables, as it has an interval range of loading factor *values* between 64.6% to 78.3%. So it can be stated that Sharia Commercial Bank in Makassar city has a goodreputation.

Confirmatory Factor Analysis Customer Relationship Management *(CRM)*
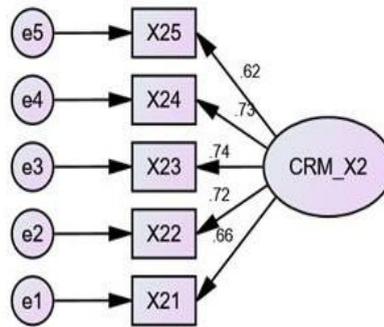
Goodness of Fit Model
Chi-Square = 26,967; Probability = .000; GFI = .961
AGFI = .884; TLI = .904; CFI = .952; RMSEA = .126
Figure 2. Confirmatory *Factor Customer Relationship Management* (CRM) Measurement Results

Based on figure 2 shows all five observed *variables* variabel that have an important role or a large contribution to the formation of latent varibel*customer relationship management* (CRM). Based on *the goodness of fit indices produce* a value above critical that indicates that the model has matched the data, so that the next model suitability test can be performed.

Table 9. *Loading Factor* and Critical *Ratio* Indicator *Customer Relationship Managemet (*CRM)

Indicators	Loading Factor (λ)	Critical Ratio.	Profitability (p)	Description
X21	0.664	Mix	-	-
X22	0.725	9.788	0.000	Significant
X23	0.740	9.927	0.000	Significant
X24	0.729	9.826	0.000	Significant
X25	0.623	8.698	0.000	Significant

Source : AMOS Processed Products

Based on table 9 shows that *the results confirmatory factor analysis* indikator indicator customer *relationship management* (CRM) as a whole has had loading *factor* still above the limiting number 0.50 or 50%, has a CR value greater than 1.96 and the overall construct produces a probability value smaller than α = 0.05, so it can be explained that the correlation between allobserved varibels is positive and significant in reflecting customer relationship management (CRM) variables because it has an interval range of loading factor *values* between62.3% to 74%. So it can be stated that Sharia Commercial Bank in Makassar city has implemented customer relationship *management* (CRM) well.

***Confirmatory Factor Analysis* Customer Value**
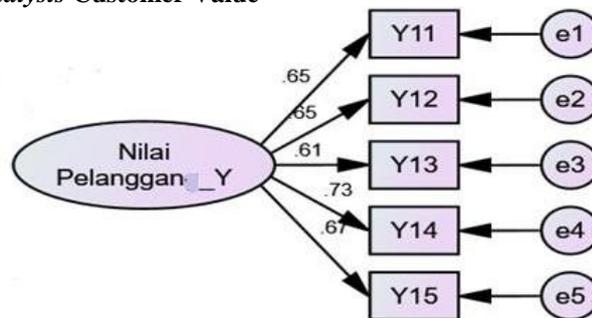
Goodness Of Fit Model
Chi-Square = 67,666; Probability = .000; GFI = .906
AGFI = .719; TLI = .701; CFI = .850; RMSEA = .213
Figure 3. Customer Value *Confirmatory Factor* Measurement Results

Based on figure 3,it shows allfive*observed variables* that have an important role or a large contribution to the formation of latent varibel customer values. Based on *the goodness of fit indices produce* a value above critical that indicates that the model has matched the data, so that the next model suitability test can be performed.

Table 10. *Loading Factor* and Critical *Ratio Indicator* Variable Customer Value

Indicators	Loading Factor (λ)	Critical Ratio.	Profitability (p)	Description
Y11	0.646	Mix	-	-
Y12	0.652	8.507	0.000	Significant
Y13	0.607	8.069	0.000	Significant
Y14	0.734	9.174	0.000	Significant
Y15	0.666	8.638	0.000	Significant

Source : AMOS Processed Products

Based on Table 10, showing that hasil *confirmatory factor analysis indicator* customer value as a whole has had loading *factor* still above limiting number 0.50 or 50%, having a CR value above 1.96 and the construct as a whole produces a probability value smaller than α = 0.05, so it can be explained that the correlation between all*obervedvaribel is positive* and significant in reflecting the variable value of the customer because it has an interval range *of loading factor values* between 60.7% to 73.4%. So it can be stated that Sharia Bank in Makassar city has good customer value.

Confirmatory Factor Analysis Customer **Loyalty**
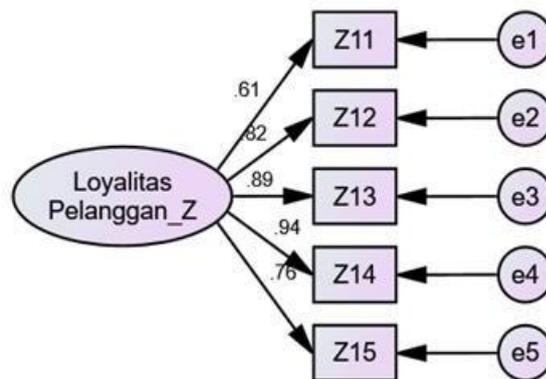
Goodness Of Fit Model
Chi-Square = 27,822; Probability = .000; GFI = .960
AGFI = .879; TLI = .952; CFI = .976; RMSEA = .127
Figure 4. Customer Loyalty *Confirmatory Factor* Measurement Results

Based on figure 4, it shows all five observed *variables* that have an important role or a large contribution to the formation of latent varibel customer loyalty. Based on *the goodness of fit indices produce* a value above critical that indicates that the model has matched the data, so that the next model suitability test can be performed.

Table 11.*Loading Factor* and Critical *Ratio Variable* Indicators of Customer Loyalty

Indicators	Loading Factor (λ)	Critical Ratio.	Profitability (p)	Description
Z11	0.606	Mix	-	-
Z12	0.818	10.786	0.000	Significant
Z13	0.890	11.377	0.000	Significant
Z14	0.941	11.708	0.000	Significant
Z15	0.763	10.290	0.000	Significant

Source : AMOS Processed Products

Based on Table 11, showing menunjukkanbahwa that the *confirmatory factor analysis results of* the overall customer loyalty indicator have had a loading *factor* still above the limiting number of 0.50 or 50%, has a CR value above 1.96 and the overall construct produces a probability value smaller than α = 0.05, so it can be explained that the correlation between all obervedvaribel is positive and significant in reflecting customer loyalty variables because it has an interval range of loading factor *values* between 60.6% to 94%. So it can be stated that Sharia Bank customers in Makassar city have good customer loyalty.

SEM Analysis Prerequisite Test
Adequacy of Sample Count
The minimum sample size for SEM analysis with *maximum likelihood estimation* method is 100 to 200 (Ghozali, 2011). The number of samples used in this study was 278 samples which means the number of samples has exceeded the adequacy requirement of the number of samples in the SEM analysis.

Table 12. Number of SEM Samples

Notes for Group (Group number 1)
The model is recursive. Sample size = 278

Outlier

Table 13. Outlier *detection* in SEM data
Observations farthest from the centroid (*Mahalanobis distance*)(Group*number*1)

Observation number	Mahalanobis d-squared	p1	p2
29	59.420	.000	.002
172	58.791	.000	.000
97	58.238	.000	.000
31	58.194	.000	.000
...	...	...	...
...	...	...	...
...	...	...	...
42	21.171	.387	.915
144	21.135	.389	.907
93	20.909	.403	.950
152	20.851	.406	.949

Source : AMOS Processed Products

In Table 13, the results of the calculation ofmahalanobis distance of this study have no data that has a value of more than 61,098. Therefore, it can be concluded that in this study there is no *multivariate outlier.*.
Normality Test

Table 14. Normality Test Results
Assessment of normality (Group number 1)

Variable	Min	Max	skew	C.r.	kurtosis	C.r.
Customer Loyalty 5	1.000	7.000	-.363	-2.469	-.172	-.584
Customer Loyalty 4	1.000	7.000	-.233	-1.588	-.512	-1.743
Customer Loyalty 3	1.000	5.000	-.224	-1.524	-.658	-2.241
Customer Loyalty 2	1.000	6.000	-.258	-1.758	-.397	-1.352
Customer Loyalty 1	1.000	5.000	-.473	-2.219	.081	.276
Customer Value 1	1.000	6.000	-.301	-2.046	-.400	-1.361
Customer Value 2	1.000	5.000	-.188	-1.278	-.688	-2.340
Customer Value 3	2.000	5.000	-.167	-1.140	-.388	-1.322
Customer Value 4	1.000	5.000	-.264	-1.796	-.710	-2.417
Customer Value 5	1.000	5.000	.035	.238	-.398	-1.354
CRM 1	1.000	5.000	-.302	-2.058	-.079	-.268
CRM 2	1.000	5.000	-.210	-1.429	.008	.026
CRM 3	1.000	5.000	-.163	-1.112	-.132	-.450
CRM 4	1.000	5.000	-.176	-1.200	-.190	-.645
CRM 5	1.000	5.000	-.168	-1.141	-.510	-1.735
Reputation 1	1.000	5.000	-.153	-1.039	-1.099	-3.739
Reputation 2	1.000	5.000	-.215	-1.462	.035	.120

Reputation 3	1.000	5.000	-.354	-2.410	-.464	-1.581
Reputation 4	1.000	5.000	-.042	-.287	-.490	-.1666
Reputation 5	1.000	5.000	-.248	-1.690	-.397	-1.350
Multivariate					**116.547**	**32.753**

Source : AMOS Processed Products

Based on Table 14,normality test results show the output normality of the data critical *ratio* (cr), skewness and critical *ratio* (cr) is smaller than the required cut of point of ±2.58 with a significance level of 0.05 (5%). Univariate can be said that the distribution of data used in this study already meets the criteria of data normality. But multivariately shows a value of 32,753 *critical ratio* (cr) kurtosis *greater than the required cutt of point* of ±2.58. Because this study usestotality using 278 dataobservation, the assumption of data normality is not critical and can be ignored. Therefore the assumption of normality has been met univariately. Thus the data used in this study meets the requirements in structural model equations by using *the maximum likelihood* method to estimate the parameters used in this study.

Multicholinearity Test

Table 15. Correlations Multicholinearity Test Results: (Group number 1 - Default model)

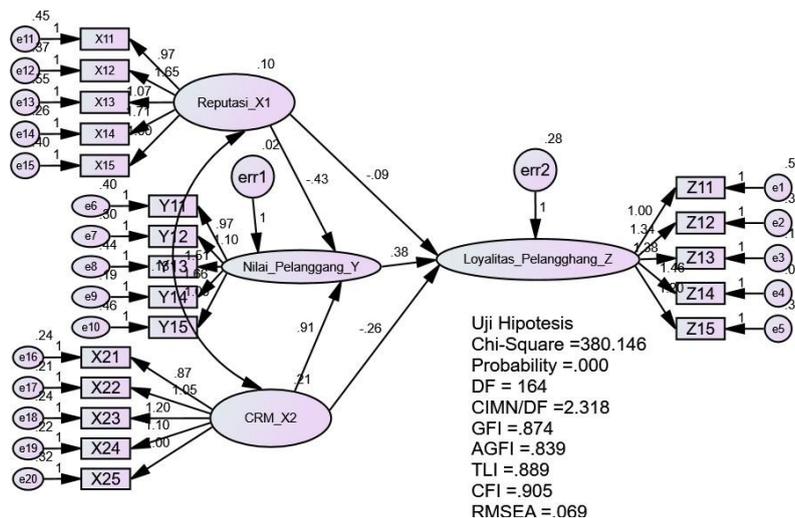|			Estimate
Customer Value	<-->	Reputation	.141
Customer Value	<-->	Crm	.693
Customer Loyalty	<-->	Reputation	.092
Customer Loyalty	<-->	Crm	.294
Customer Loyalty	<-->	Customer Value	.416

Source : AMOS Processed Products

The results of the analysis in Table 15, below, show that the large correlation coefficient between these exogenous variables is none exceeding 0.9, this indicates the absence of multicholinearity between the two exogenous variables so that the assumption of the absence of multicholinearity has been met.
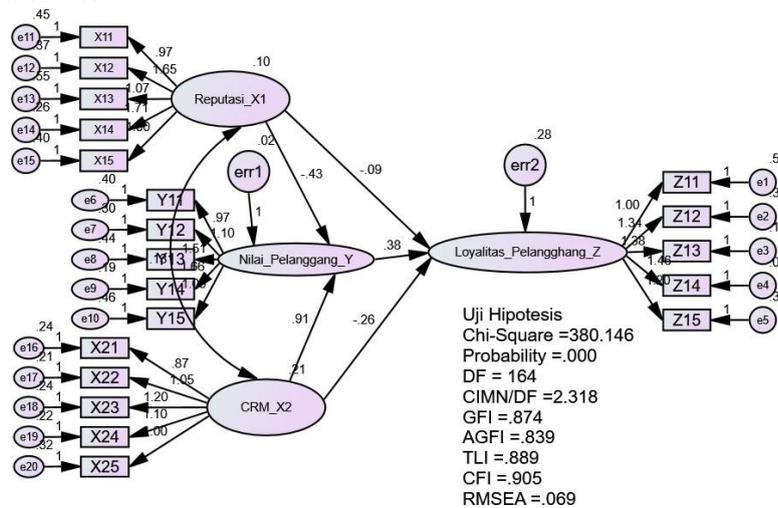
Structural Model Testing
Structural Model Specifications
By referring to the hypothesis and framework of the models built in this study, the specifications of sem analysis models built are as follows:

Figure 5. Structural Model Specifications

Structural Model Match Test


Figure 6. SEM Initial Model Estimation Results

The estimated results of uji model are disajikan presented in figure 6 above, and *evaluated based on the goodness of fit in the table below* presents the criteria of the model as well as critical values that have data conformity based on Hair (2006) as follows:

Table 16. Evaluation of criteria *Goodness of Fit Indices*Overal Model Early Stage

Goodness of fit index	Cut-off Value	Model Results	Description
X2- Chi-Square		135.390	Expected Small
Sig. Probability	≥.05	0.000	Not Good Enough
CMIN/DF	≤2:00 p.m.	2.318	Not Good Enough
Gfi	≥.99	0.874	Not Good Enough
AGFI	≥.99	0.839	Not Good Enough
TLI	≥.95	0.889	Not Good Enough
Cfi	≥.95	0.905	Not Good Enough
.06 MILES AWAY	≥.08	0.069	Good

Source : AMOS Processed Products

Based on Table 16 above, showing *from the eight criteria goodness of fit indices looks still a lot less* good, then there needs to be proof of whether there is a suitability of the model with data through the *fulfillment of the criteria goodness of fit indices so that* the modification of the model is done by doing correlation between indicators according to the instructions *of modification indices with the* condition that modifications are carried out without changing the meaning of the relationship between variables. The results of model modifications with the level of feasibility of the model can be seen in the following image:
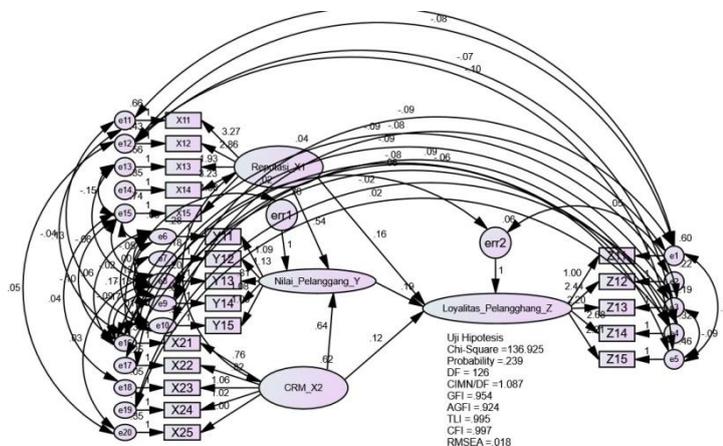
Figure 7. SEM Final Model Modification

The modifikasi model results are presented in figure 7 above, and an evaluation based on the *goodness of fit* is presented in the table as follows:

Table 17. Evaluation of criteria *Goodness of Fit Indices Overal* Late Stage Model

Goodness of fit index	Cut-off Value	Model Results	Description
X2- Chi-Square		136.925	Good
Sig. Probability	≥.05	0.239	Good
CMIN/DF	≤2:00 p.m.	1.087	Good
Gfi	≥.99	0.954	Good
AGFI	≥.99	0.924	Good
TLI	≥.95	0.995	Good
Cfi	≥.95	0.997	Good
.06 MILES AWAY	≥.08	0.018	Good

Source : AMOS processed products

Based on *the results of modification indices* obtained *goodness of fit* value for *Chi Square,*probability, CMIN/DF, GFI, AGFI, TLI and CFI, the value of *goodness parameters of fit* model is good.

Significance Test

Table 18. Hasil Uji Signifikansi *Regression Weights Significance Test Results*: (Group number 1 - Default model)

			Estimate	S.E.	C.r.	Q	Label
Customer Value	<---	Reputation	.538	.061	8.819	.039	par_59
Customer Value	<---	Crm	.639	.060	10.664	***	par_60
Customer Loyalty	<---	Reputation	.158	.114	1.379	.168	par_17
Customer Loyalty	<---	Crm	.122	.037	3.328	***	par_18
Customer Loyalty	<---	Customer Value	.187	.044	4.258	***	par_19

Source : AMOS processed products

Based on the results of sem analysis in the table, the following results are obtained:

The p value of the reputation variable affects the significant customer value (p value = 0.039) with a cr marked positive of 8,819. Due to the p value obtained < 0.05 and cr marked positive > 1.96 then Ho was rejected and concluded that the reputation had a positive and significant effect on customer value. This indicates that the higher the reputation then the higher the customer's value.

The p value influences *the customer relationship management* (CRM) variable on the significant customer value (p value = ***) with a positive marked cr of 10,664. Because the p value obtained < 0.05 and cr marked positive > 1.96 then Ho was rejected and concluded that customer relationship *management* (CRM) had a positive and significant effect on customer value. This indicates that the higher customer relationship *management* (CRM) the higher the customer value.

The p value of reputation variable influence on customer loyalty is significant (p value = 0.168) with a positive marked cr of 1,379. Due to the p value obtained > 0.05 and cr marked positive < 1.96 then Ho was rejected and concluded that the reputation had a positive but insignificant effect on customer loyalty. This shows that a good reputation does not have an impact on customer loyalty levels.

The p value influences *the customer relationship management* (CRM) variable on significant customer loyalty (p value = ***) with a positive cr marked at 3,328. Due to the p value obtained < 0.05 and cr marked positive > 1.96 then Ho was rejected and concluded that customer relationship *management* (CRM) had a positive and significant effect on customer loyalty. This indicates that the higher customer relationship *management* (CRM) the higher customer loyalty.

The p value of the customer value variable affects significant customer loyalty (p value = ***) with a positive marked cr of 4,258. Due to the p value obtained < 0.05 and cr marked positive > 1.96 then Ho was rejected and concluded that the customer value had a positive and significant effect on customer loyalty. This indicates that the higher the customer's value the higher the customer's loyalty.

Direct and Indirect Influence

Table 19. Direct and Indirect Influence

Standardized Direct Effects (Group number 1 - Default model)

	Reputation	Crm	Customer Value	Customer Loyalty
Customer Value	.141	.639	.000	.000
Customer Loyalty	.092	.294	.416	.000

Standardized Indirect Effects (Group number 1 - Default model)

	Reputation	Crm	Customer Value	Customer Loyalty
Customer Value	.000	.000	.000	.000
Customer Loyalty	.059	.288	.000	.000

Source : AMOS Processed Products

Based on the above test results, the following results are obtained:

The direct effect of variable reputation on customer loyalty is 0.092, while the large indirect influence of reputation on customer loyalty by mediated by customer value is 0.059. This identifies the role of customer value in mediating the influence of reputation on customer loyalty. To test the significance of the role of customer value in mediating reputation to customer loyalty, sobel test can be done. In this test the customer value variable is expressed significantly in mediating the reputational effect on the loyalty of the label if the p value of the Sobel test result is < 0.05. Sobel test results are as follows:
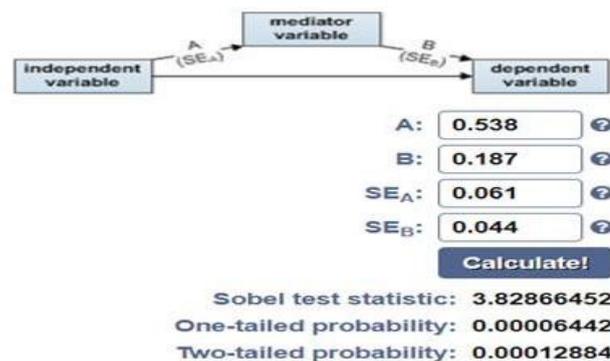
Figure 8. Sobel Test Results Role Customer Value In Mediating The Indirect Influence of Reputation on Customer Loyalty

pelanggan Based on figure 8, we can see that A (regression coefficient of reputation to customer value of 0.538, B (regression coefficient of nilaicustomer to sebesarstandarsebesardariloyalty) of 0.187, SEA (error standard of A) of 0.061 and SE**B** (error standard of B) of 0.044. The data is then calculated to produce a *one-tailed probability and two-tailed probability* of 0.00 < 0.05 which means Sobel's test result of reputation for loyalty to customer value as a moderator variable is significant.

The direct influence *of customer relationship management* (CRM) on customer loyalty is 0.294 (significant), while the amount of *indirect influence of customer relationship management* (CRM) on customer loyalty mediated by customer value is 0.288 (significant). This identifies the role of customer value in mediating the influence of *customer relationship management* (CRM) on customer loyalty. To test the significance of customer value role in mediating *customer relationship management* (CRM) to customer loyalty, sobel test can be done. In this test the customer value variable is expressed as significant in mediating *customer relationship management* (CRM) influence over customer loyalty if the p value of sobel test results is 0.05. Sobel test results are as follows:
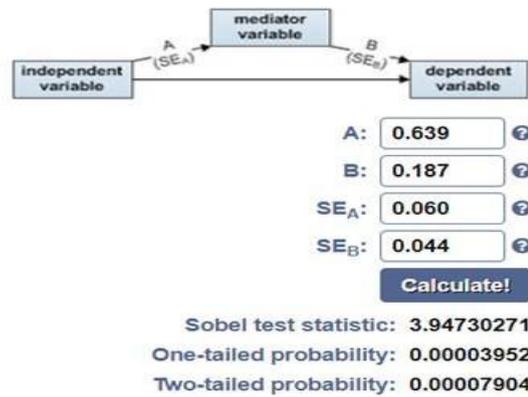
Figure 9. Sobel Test Results Customer Value Role in Mediating The Indirect Influence of *Customer Relationship Management* (CRM) on Customer Loyalty

In figure 9, we can see that A (the regression coefficient of Customer Relationship *Management* (CRM) to Customer Value of 0.639, B (regression coefficient of NilaiCustomer toLoyalty) of 0.187, SEA (error standard of A) of 0.060 and SE**B** (error standard of B) of 0.044. The data is then calculated to produce a*one-tailed probability and two-tailed probability* of 0.00 < 0.05 which means Sobel's test results from Customer Relationship *Management* (CRM) on customer loyalty with customer value as moderator variable are significant.

Hypothesis Testing
Hypothetical testing with the aim of knowing the relationship between hypothesized variables and the degree of causality significance between variables seen in the following table:

Table 20. Hypothesis Testing and Coefficient Value of Direct and Indirect Influence Pathways

| Hip | Variable | | | P-Value | Direct Effect | Indirect Effect | Total Effect | Ket |
	Exogenous	Intervening	Endogenous					
1	Reputation	-	Customer Value	0.039	0.141	-	0.141	Significant
2	Reputation	-	Customer Loyalty	0.168	0.092	-	0.092	Insignificant
3	Reputation	Customer Value	Customer Loyalty	0.000	0.141	2.211	2.352	Significant
4	Crm	-	Customer Value	0.000	0.693	-	0.693	Significant
5	Crm	-	Customer Loyalty	0.000	0.294	-	0.294	Significant
6	Crm	Customer Value	Customer Loyalty	0.000	0.693	7.316	8.081	Significant
7	Customer Value	-	Customer Loyalty	0.000	0.416	-	0.416	Significant

Source: Processed Data 2020

Hypothesis testing and coefficient values of direct and indirect influence pathways, show that there are five models of direct relationship or influence and two models of indirect relationships or influences produced are as follows:
The reputation variable koefisen value against the customer value is 0.141 with a p-value value = 0.039 < 0.05. The data shows that reputation has a positive and significant impact on customer value, it can be explained that reputational changes in a good direction in a positive and tangible direction towards a high increase in customer value so that the first hypothesis, reputation positively and significantly affect the value of the customer can be "accepted".
The reputation variable koefisen value for customer loyalty is 0.092 with p-value = 0.168 > 0.05. The data shows that reputation has a positive and insignificant effect on customer loyalty, it can be explained that the change in reputation towards a good direction is positive and not real / insignificant towards the increase in high customer loyalty. Thus the second hypothesis, the reputation of positive and significant influence on customer loyalty is "denied".
The variable value of the reputation variable to customer loyalty through the customer value is 2,352 with a p-value value = 0.000 < 0.05. The data shows that reputation has a positive and significant impact on customer loyalty through customer value, it can be explained that good reputation changes in a positive and tangible direction towards increasing customer value and high customer loyalty. Thus the third hypothesis, reputation affects positive and significant customer loyalty through "acceptable" customer value.

The value of *the customer relationship management* (CRM) variable koefisen against the customer value is 0.693 with a p-value value = 0.000 < 0.05. The data shows that *customer relationship management* (CRM) has a positive and significant effect on customer value, it can be explained that customer relationship *management* (CRM) changesin a good direction in a positive and tangible direction towards increasing high customer value. Thus the fourth hypothesis, *customer relationship management* (CRM) has a positive and significant effect on customer value "received".".

Customer *relationship management* (CRM) variable koefisen value to customer loyalty of 0.294 with p-value = 0.000 < 0.05. The data shows that *customer relationship management* (CRM) has a positive and significant effect on customer loyalty, it can be explained that *customer relationship management* (CRM) changesin a good direction in a positive and tangible direction towards increasing high customer loyalty. Thus the hypothesis of the five customer relationship *management* (CRM) has a positive and significant effect on customer loyalty "accepted".

The value of *the customer relationship management* (CRM) variable koefisen to customer loyalty through the customer value is 8,018 with a p-value value = 0.000 < 0.05. The data shows that *customer relationship management* (CRM) has a positive and significant effect on customer loyalty through customer value, it can be explained that *customer relationship management* (CRM) changes in a direction that is both positive and tangible towards increasing customer value and high customer loyalty. Thus the sixth hypothesis, c*ustomer relationship management* (CRM) has a positive and significant effect on customer loyalty" can be "accepted".

The variable value of the customer's value to customer loyalty is 0.416 with a p-value value = 0.000 < 0.05. The data shows that customer value has a positive and significant effect on customer loyalty, it can be explained that the change in customer value in a good direction is positive and real towards the increase in high customer loyalty. Thus the seventh hypothesis, customer value has a positive and significant effect on customer loyalty can be "accepted".

V. Discussion

Pinfluence reputation on customer value

Reputation is the perception, preference and confidence of customers which is the result of an assessment of the company's products and services. The results of the description analysis and analysis of conforory factors show empirical conditions that the application of lima indikator reputation variable indicator has an average score of 4.21 with the average statement of "agree" and the *strongest loading factor* of 0.783 on (X12) sharia bank products already in accordance with islamic sharia principles having a contribution or role of 78.30% in reflecting reputation variables or the largest among the other five indicators in reputation measurement.

From the results of the study, the value of the p value of the reputation variable influence on the customer value of sharia bank was 0.039 *with a positively* marked critical ratio of 8,819. Because the p *value obtained* 0.039 < 0.05 *and critical ratio marked positively* 9,819 > 1.96 then stated that reputation has a positive and significant effect on customer value. This indicates that the reputation changes in a good direction, in a positive and tangible direction towards increasing the value of high customers. This fact indicates that a strong reputation is formed by the customer's trust in the management of Sharia banks and sharia bank products in accordance with islamic sharia principles capable of creating high customer value through the emotional value of customers who claim to have carried out Islamic sharia after using sharia bank products and functional value that the performance of sharia bank products is in accordance with its needs.

The results of this study are in *line with the reasoned action theory* put forward by Fishbein in Nugroho (2010) which states to know how attitudes can predict behavior by assessing the consumer confidence that forms behavior because it thinks more about the consequences of the actions that it does..The research is in line with Lai et al's research.(2009); Kurniawan and Idris (2015); Solecha & Soliha (2015) which states that reputation has a positive and significant effect on customer value. In contrast to Cretu and Brodie's research(2007); Hsieh (2016) who said that reputation has no significant effect on customer value.

Reputational Impact on Customer Loyalty

Customer loyalty is an overview of customer attitudes and behaviors in using products and services that impact the increase in the company's revenue. The effect of reputation on customer loyalty is evidenced by a p *value* of 0.168 with a positively marked critical *ratio* of 1,379. Because the p *value obtained* is 0.168 > 0.05 and the critical ratio is *marked* positively 1,379 < 1.96 then it can be concluded that the reputation has a positive and insignificant effect on customer loyalty. This indicates that reputational changes are in a good direction, in a positive direction but not real or insignificant towards a high increase in customer loyalty.. The results of the analysis of the overall description of variable indicators of the shaper in reflecting the reputation according to

the respondent's responses have an average score of 4.21 can be judged that the respondent "agrees" with the "good" reputation of the sharia bank.

This research is supported by cognitive theory in Nugroho (2010) which states repetitive purchasing behavior does not reflect brand loyalty. Loyalty expresses a commitment to brands that may not just be reflected by continuous purchasing behavior. Consumers may often buy certain brands because they are cheap and when prices go up, consumers turn to other brands. Bowan's view (2001) which states customer loyalty assessment in the form of customer evaluation by recommending the brand to others. With the view of Ogba and Tan (2009) the view that reputational strength can influence consumer behavior so as to impact customer loyalty.

The results of this study are in line with cretu and brodie research (2007); Lai et al.(2009); Hsieh (2016); Safitri (2016); Iqbal et al.(2018) reputation has no significant effect on customer loyalty. In contrast to Andreassen's research, Letal. (1997);Ogba and Tan, (2009);); (Arshad, et al.(2016); Tu and Chang (2012); Onyancha (2013); Osman, et al.(2015);Arshad, et al.(2016) stating that reputation has a positive and significant impact on customer loyalty.

Reputational Influence on Customer Loyalty through Customer Value.

Based on the results of the tests that have been conducted in accordance with the statistical results, to know the coefficient of direct influence pathways and indirect influence with customer value mediation in explaining the effect of reputation on customer loyalty that the great direct influence of reputation variables on customer loyalty is 0.092 while the large indirect influence of reputation on customer loyalty by mediated customer value is 0.059. To test the significance of the customer value role in mediating the reputational impact on customer loyalty was conducted sobel test, based on the results of the sobel test *obtained one-tailed probability value and two-tailed probability* of 0.000 < 0.005 is significant. This indicates the role of customer value in mediating reputational influence on customer loyalty.

The value of the variable coefficient of reputation to customer loyalty through customer value of 2,352 with p *value* of 0.000 < 0.05 can be concluded that reputation has a positive and significant effect on customer loyalty through customer value. This shows that reputation changes in a good direction, in a positive and tangible direction towards increasing high customer loyalty through increased customer value. A high reputation followed by high customer value can indicate high customer loyalty, while a high reputation without being followed by customer value cannot indicate high customer loyalty.

This research is supported by*the theory of customer engagement*(consumer involvement) from Krugman (1965) which states customer engagement will influence changes in attitudes, with high engagement, people will seek the conflict of classic ideas, more dramatic and more familiar at the level of opinion and conscious attitudes that precede changes in behavior. In Sumaedi's view, S. et al (2015) states that high engagement has an important role in shaping customer trust and commitment, which will later impact *the word of mouth* (wom) customers.. This research is in line with safitri et al research.(2016) which expresses a positive and significant impact on customer loyalty through customer value.

The *influence of Customer Relationship Management* (CRM) on Customer Value.

Customer relationship management (CRM) is an interaction between the company and the customer that focuses on long-term relationships in creating customer value and loyalty. The results of the description analysis and analysis of confanory factors show empirical conditions that the implementation of *the five variable indicators of customer relationship management* (CRM) has an average score of 4.15 with an average pernyataan statement of"agree".".

From the results of the study, it was suggested that the p *value of* pengaruhvariabel customer *relationship management* (CRM) variables affects the customer value of 0.000 with a positively marked critical *ratio* of 10,664. Because the p *value obtained* 0.000 < 0.05 *and critical ratio marked* positively 10,664 > 1.96 it can be concluded that customer relationship *management* (CRM) has a positive and significant effect on customer value. This indicates that customer *relationship management* (CRM) changes in a good direction, in a positive and tangible direction towards high customer value. This fact indicates that *good customer relationship management* (CRM) by treating the customer as a partner and profit sharing "revenue sharing" implements the principle of fairness able to create high customer value through functional value where the performance of the product is in accordance with the customer's needs and thesocial value of the customer stating as a partner sharia bank has implemented*"habluminannas"*"

This research supports Bolton's view, et al.(2007) which looks at customer *relationship management* (CRM) is an integral part of the company's strategy on resource allocation, value creation management for customers and organizational capability development. Gadde and Snehota's view (2000) states that in creating customer value, the company should be able to identify specifically how to connect with customers and make offers according to customer needs.. The view of El Sawy and Bowles (1997) states the company in creating

customer value does the relationship by partnering with its customers. Velnampy and Sivesan's view (2012) states that by improving the customer *relationship management* (CRM)program will have a limitedimpact ap increase in customer value.. This is in line with Budiman and Muryati's research(2010)) ; Nur'Ainy, et al.(2016) *customer relationship management* (CRM) has a positive and significant effect on customer value.

The *influence of Customer Relationship Management* (CRM) on Customer Loyalty.

The *effect of customer relationship management* (CRM) on customer loyalty is evidenced by a p *value* of 0.000 with a positively marked critical *ratio* of 3,328. Because the p *value obtained* is 0,000 < 0.05 *and the critical ratio is positively* marked 3,328 >1.96 then it can be concluded that customer relationship *management* (CRM) has a positive and significant effect on customer loyalty. This indicates that customer *relationship management* (CRM) changes in a good direction, in a positive and tangible direction towards increasing high customer loyalty. This fact indicates that the customer's high value with the creation of emotionalvalue that the customer has implemented Islamic sharia, functional value where the performance of the product is in accordance with the customer's needs and the social value of the customer who declares as a partner of sharia bank has implemented "*habluminannas*" able to create high customer loyalty, this is seen by the presence ofcustomer involvement by telling positive things and recommending sharia banks others, in addition to routinely conducting transactions in sharia banks.

The results of the analysis of the overall description of variable indicators forming *in reflecting customer relationship management* (CRM) according to respondents' responses have an average score of 4.15 can be assessed that respondents "agree" *with customer relationship management* (CRM) conducted by sharia banks.

This research supports the view of Ashtiani, et al. (2017) which states that the effectiveness *of customer relationship management* (CRM) can increase customer loyalty.. Payne's view (2008) *states the purpose of customer relationship management* (CRM)to look after customers, this means thatthe company will get a loyal customer.This is in line with Cretu and Brodie'sresearch (2007); Lai et al.(2009); Hsieh (2016); Safitri (2016); Iqbal et al.(2018) customer relationship *management* (CRM) has a positive and significant effect on customer loyalty.

Influence of *Customer Relationship Management* (CRM) on Customer Loyalty through Customer Value.

Customer loyalty is a consumer attitude and behavior that is demonstrated by high engagement to keep in touch with the company. Based on the results of the tests that have been conducted in accordance with the statistical results, to know the coefficient of direct influence lines and indirect influence with customer value mediation in *explaining the influence of customer relationship management* (CRM) that the direct influence *of customer relationship management* (CRM) variables on customer loyalty is 0.293 while the large *indirect influence of customer relationship management* (CRM) on customer loyalits with mediated customer value of 0.288. To test the significance of customer value roles in mediating *the influence of customer relationship management* (CRM) on customer loyalits was conducted sobel test, based on the results of sobel test *obtained one-tailed probability value and two-tailed probability* of 0.000 < 0.005 is significant. This indicates the role of customer value in mediating the influence of *customer relationship management* (CRM) on customer loyalty.

Customer relationship management (CRM) variable coefficient value to customer loyalty through customer value of8,018 with p *value of* 0.000 < 0.05 can be concluded *that customer relationship management* (CRM) has a positive and significant effect on customer loyalty through customer value. This indicates that *customer relationship management* (CRM) changes in a good direction, in a positive and tangible direction towards increasing high customer loyalty through increased customer value.

This research is supported by zineldin view (2006) which states that to create a competitive advantage through customer *relationship management* (CRM) that is able to provide more customer value than the core products so as to impact customer loyalty. The main focus of the positive impact of customer loyalty is the profitability of the company, by maintaining customers are able to reduce its marketing costs. According to Bolton and Tarasi's view (2015) stated through the *principles of customer relationship management* (CRM) and focused on strategies and tactics in dissingena and realizing the source of customer and company value.. This is in line with gempita putri and dian research (2012);Ashtiani et al., (2017); Setyaleksana, et al.(2017) *customer relationship management* (CRM) has a positive and significant effect on customer loyalty. In contrast to budiman and muryati research (2010) stated customer *relationship management* (CRM) has no positive and significant effect on customer loyalty.

The Effect of Customer Value on Customer Loyalty.

Customer value is the value that customers get after using products and services. The results of the description analysis and analysis of confucian factors show empirical conditions that the application of the five variable indicators of customer value has an average score of 4.13 with an average "agree"statement.

From the results of the study, it was suggested that the p *value of* the variable value of the customer to customer loyalty was 0.000 with a critical *ratio* marked positively at 4,258. Because the p *value obtained* is 0,000 < 0.05 *and the critical ratio is marked* positively 4,258 > 1.96 then it is stated that the customer value has a positive and significant effect on customer loyalty. This indicates that the change in customer value towards a good, positive and tangible direction towards customer loyalty isnot.. The *confirmatory factor analysis of the customer value* indicator as a whole has had a *loading factor* still above the limiting number of 0.50 or 50% and the overall construct produces a probability value smaller than α = 0.05, so it can be explained that the correlation between all obervedvaribel is positive and significant in reflecting the variable customer value because it has an interval range of loading factor *values* between 60.7% to 73.4%.

This research is in line with the theory of equity theory (*equity theory*) Mowen and Minor (2002) which states that customers will analyze their ratio of results (*outcomes*) and inputs (*input*) to the results and input of their colleagues in an exchange and if they see that the ratio is higher they will experience feelingsof unfairness.Sanchez-Franco (2009) view involvement is a combination of knowledge that customers have and customer values derived from his past experience. Mohammad's view (2012) of customer value has an impact on increasing customer loyalty.. This is in line with Cretu and Brodie'sresearch (2007); Lai et al.(2009); Iqbal et al.(2018);Chuah, et al.(2016); Safitri et al.(2016) states customer value has a positive and significant effect on customer loyalty. In contrast to tiniksugiarti research, et al (2013) and Sutanto (2008), stated the value of customers does not have a positive and significant effect on customerloyalty.

VI. Conclusions And Suggestions

The results found that Reputation had no significant effect on customer loyalty. This means that reputational influence has no real effect on increasing customer loyalty, it can be explained that trust has not had a direct impact on the increase in customer loyalty, but trust is able to create emotional *value* that impacts on high customer value so as to affect the increase in customer loyalty. This is seen in the reputation of positively affecting customerloyalty through customer value.. *Good customer relationship management* (CRM) is proven to increase customer loyalty. This indicates that with the presence of partner relationships between customers and companies evidenced by family service and product quality that applying the principle of fairness in profit sharing "revenue sharing" can increase customer loyalty.. Good customer value is proven to increase customer loyalty. This indicates that the emotional value of*"habluminannas"*created as apartner of the company and has implemented Islamic sharia as well as the functionalvalue of the products that suit thecustomer's needs can increase customer loyalty.. Customer loyalty can be improved through reputation, customer value and *customer relationship management* (CRM) both through direct and indirect relationships. This indicates that there is high customer engagement by telling positive things and recommending the company.

Based on the conclusion of the research, the advice given from this study is that the managementof Sharia Bank should improve the education program ofliteracy and community inclusion towards sharia banks. This program can be done through social media and direct marketing communication by making visits to customers and potential customers, as well as investing assets in terms of increasing the number of ATMs (independent cash platforms) given the vast market share with the majority of the Muslim population.Sharia Bank management can improve customer relationships through the use of customer databases to dig deeper information and provide appreciation by improving customer loyalty programs. Sharia Bank management can improve marketing promotion programs through product offerings and features that suit your needs, as well as involve *influencers* in promoting tersebut products.. Bagi advanced researchers are expected to develop the results of this study by adding constructs (variables) e.g. *customer lifetime value* expected after the creation of customer loyalty.

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