

MAINTAINING CUSTOMER TRUST THROUGH CUSTOMER SATISFACTION AT PT ANEXCO MITRA ABADI

Andi Dian Putra¹, Agus David Ramdansyah², Meutia³
^{1,2,3} Master of Management, Sultan Ageng Tirtayasa University

ARTICLE INFO

Keywords:

Repurchase and Company reputation,
Customer satisfaction,
Customer trust,
CRM

E-mail:

andi@anexco.co.id

ABSTRACT

The company cannot run its business properly without the trust of customers and the public. This study aims to determine the influence of company reputation and CRM on customer trust through satisfaction as an intervention that impacts repurchase customers of PT Anexco Mitra Abadi. The research method uses a quantitative approach with the type of survey research. The study was conducted on PT Anexco Mitra Abadi's customers with a total sample of 96 respondents using purposive sampling techniques. Based on the results of data analysis using SEM-PLS, this study shows that only six hypotheses are accepted, while one is rejected. This study concluded that the company's reputation positively and significantly affects customer trust and satisfaction. CRM was found to positively and significantly affect satisfaction and repurchase. Customer satisfaction only has a positive and significant effect on trust, but does not affect repurchases.

Copyright © 2022 Economic Journal. All rights reserved.

It is licensed under a [Creative Commons Attribution-NonCommercial 4.0 International License \(CC BY-NC 4.0\)](https://creativecommons.org/licenses/by-nc/4.0/)

1. INTRODUCTION

To strengthen the company's position to compete in increasingly fierce business competition, trust becomes an absolute thing that every business needs to have, because without customer trust the company cannot run its business properly (Shamma, 2012; Warin and Teodoresco, 2012).

The company needs a good reputation because a good reputation will support and even become a complementary (substitute) for the company's marketing activities. As Kartajaya (2016) mentioned that a company with a good reputation no longer needs promotion, marketing, public relations, or even corporate social responsibility (CSR) activities because it has happened by itself, so a good reputation will be a source of customer trust which of course contributes to shaping the decision to buy from customers. Reputation began to be realized as an element that determines the competitive advantage of the company by professionals and academics in the field of corporate strategy and marketing (Sadeghi, et al., 2018; Pramudya, et al., 2018; Fatmawati and Fauzan, 2021; Astono, 2021) as well as being a natural and sustainable intangible resource of the company (Kasali, 2017).

This research was conducted at PT Anexco Mitra Abadi. The sale of PT Anexco Mitra Abadi is generally carried out under a project scheme, namely sales based on an agreement to provide products according to the project value needed by the customer. From preliminary studies, it is known that not all projects offered by PT Anexco Mitra Abadi are always accepted by customers which can be caused by certain factors such as inappropriate materials, lower project values, inaccurate material specifications and others. This reflects the problems of PT Anexco Mitra Abadi in convincing customers.

Throughout 2020, it is known that PT Anexco Mitra Abadi has offered 17 procurement projects for customers including PT Indonesia Power, PL PLN Persero, PT Lestari Banten Energi and PT Pembangkita Jawa-Bali (PJB). Of the 17 projects offered, it can be seen that not all of them are welcome. There are 4 projects or 23.5% of the total project plan in 2020 experienced rejection from customers. This indicates that PT Anexco Mitra Abadi needs to increase customer trust to realize every project plan.

Meanwhile, on the other hand, the results of the interview found that the value of the offer provided by PT Anexco Mitra Abadi is not rarely used as a reference in making budgeting by customers. This shows that there is good reception from customers so that they believe in what is offered by PT Anexco Mitra Abadi. This good reception does not happen without a good reputation from PT Anexco Mitra Abadi. This reputation then leads customers to believe in the products and performance of PT Anexco Mitra Abadi.

Maintaining Customer Trust Through Customer Satisfaction At Pt Anexco Mitra Abadi, Andi Dian Putra, Agus David Ramdansyah, Meutia

In addition to the trust problem that needs to be strengthened by reputation, this research also focuses on customer repurchase interest in products and services owned by PT Anexco Mitra Abadi. It is known from the results of the documentation study on the company's report, the number of customers of PT Anexco Mitra Abadi tends not to experience a significant increase since the company was officially established. In 2018, there were 37 customers, which fell to 29 in 2019 and increased to 32 in 2020. In 2021, the number of customers remained at 32, which means that it is estimated that PT Anexco Mitra Abadi only has 20 to 25 regular customers from 2018 to 2021.

This condition needs to be watched out for a i by the management of PT Anexco Mitra Abadi. If the number of customers decreases, the company's sales target will also decrease, and can impact the decline in company profits. Company profits that fall too often will certainly not be good for the company's financial condition, because the company has fixed burdens such as employee salaries and production capital that needs to be spent every month without paying attention to the presence or absence of projects being carried out. Therefore, this is an important problem for the management of PT Anexco Mitra Abadi to examine the factors that affect the course of the company's business, to make the right marketing concept.

Various studies have examined the relationship of the company's reputation with customer trust. Simamora and Celester (2017) explained that reputation has a direct relationship to trust and can strengthen the creation of customer trust from the quality of services provided by the company. In line with the research of Afandi, et al (2019) which also suggests that company reputation is the dominant factor that affects customer trust, In another study Astono (2021); Fatmawati and Fauzan (2021) also found that there was a significant influence of reputation on customer trust. However, different results were shown by the research of Andilala, et al (2018) which explained that there was no significant influence of the company's reputation on customer trust. Other studies conducted by Supriyatno and Handayani (2018); Stravinskiene, et al., (2021) also found that the company's reputation did not affect trust. According to him, a high reputation in a company does not have a significant impact because consumers today think rationally, so they look at many other factors and all the information for conducting buying and selling transactions.

The gap in the previous study results then gives researchers a gap to include other variables suspected to bridge the relationship between the company's reputation and customer trust, namely satisfaction. This assumption is based on the fact that customers who are currently always regular customers of PT Anexco Mitra Abadi such as PT PLN (Persero) are those who provide a customer satisfaction assessment of more than 95% of the projects that have been carried out based on the results of the Internal Customer Satisfaction Survey of PT Anexco Mitra Abadi. In addition, this assumption is also based on the results of research by Yunus, et al (2018) who found that companies with a good reputation would more easily create satisfaction in their customers and be more confident (trust) customers to use the products or services they sell. Therefore, customer satisfaction in this study is an intervening variable that can bridge the relationship between the company's reputation and customer trust.

Based on the background, research problems can be formulated, namely How to maintain the company's reputation accompanied by a good CRM to create trust in customers through satisfaction as an intervention that impacts repurchase interest in PT Anexco Mitra Abadi.

This study adopts the Service-Dominant Logic Theory. In Service-dominant logic, knowledge and ability to collaborate are the key drivers for companies to be more successful in competition. As explained in *Evolving to a New Dominant Logic for Marketing* by Vargo and Lusch, the essence of economic activity is the exchange of services for services (Rizki, 2015). The company has competitiveness in terms of services aimed at providing satisfaction for consumers because if the company provides services that are by consumer desires. Based on the perspective of Service-Dominant Logic Theory, researchers formed a conceptual research model: Company reputation, CRM, customer satisfaction, customer trust and repurchase. this al will be a consideration for consumers in the future to make repurchases.

The company's reputation is an important thing that the company must prepare. According to Gregory (2015), the company's reputation describes the company's image accepted by consumers. While the consumer's perception of the company's image can affect the valuation of the company's products. Herbig, et al (2014), defines a company's reputation as can be seen from the competence of the company and its advantages compared to other competitors. Meanwhile, Dick, et al (2014), said that company

reputation is a form of customer trust in the company's products or services, influencing customers in making choices. A weak reputation can be easily destroyed through improper actions taken by the company. Restoring a company's reputation often takes a lot of time and effort (Yunus, et al., 2018) which may be due to the cumulative nature of the development process.

CRM has differences with marketing concepts in general. The genuine marketing concept is how to mass market products to consumers on a homogeneous and segmented market scale. Meanwhile, CRM emphasizes the approach of building business networks that are formed with customers through interactions, empowering relationships formed, forming networks, and improving communication in order to grow customer loyalty. CRM also prioritizes a collaboration system between companies and customers where this system is not owned by marketing concepts in general (Pramudya, et al, 2018). According to Lovelock and Writz (2017), CRM signifies the entire process of establishing and maintaining relationships with customers where the relationship can be a way to maximize customer loyalty.

Consumer satisfaction with a product or service is the result of post-consumption evaluation. According to Zeithaml, Bitner and Dwayne (2014) customer satisfaction is a customer's assessment of a product or service to assess whether the product or service has met customer needs and expectations. Meanwhile, Kotler and Keller (2017) customer satisfaction is a feeling of satisfied or disappointed customer resulting from comparing perceived performance with customer expectations. Satisfaction plays an important role because there is a great difference in loyalty, between customers who are simply satisfied and those who are truly satisfied (Lovelock and Wright, 2017). While satisfaction does not guarantee customer repurchases, it still plays an important role in ensuring customer loyalty and retention.

Shaping consumer confidence is a way to create and retain consumers. Mowen and Minor (2016) define consumer trust as all the knowledge possessed by the consumer, and all the conclusions made about the object, its attributes and benefits. The object here can be a product, person, company, or anything in which a person trusts and attitudes. Consumers who feel comfortable and trust because of a product, will not easily leave or replace the product with another brand of product. Therefore, the brand also plays an important role in becoming the product's identity. A brand must be able to give consumers confidence that the brand is truly trustworthy. With the establishment of trust by a company, potential consumers will be confident that its products will be able to meet their needs and desires (Tanisah and Maftukhah, 2015).

According to Peter and Olson (2015), repurchase decisions are purchase activities carried out more than once or several times. From this definition, it can be said that customers intend to return to buy the same product or service. This is obtained from satisfied customers so they can encourage repurchase, become loyal to the product or the store where the customer buys goods, and tell others good things.

2. METHOD

Based on the level of explanation, this research is classified as a causal associative study which aims to analyze the influence of company reputation and CRM on customer trust which has an impact on repurchase by including customer satisfaction as intervening. This study has five variables: company reputation, CRM, customer satisfaction, customer trust and repurchase decisions. Based on the type, these variables are divided into three groups: independent, dependent, and intervening. The independent variables in this study are company reputation and CRM, the dependent variable is the repurchase decision, while the intervening variable is customer satisfaction and customer trust.

The population in this study was customers of PT Anexco Mitra Abadi, which based on the interview results recorded 32 customers. Because the customer of PT Anexco Mitra Abadi is a company (non-individual), to obtain a representative number of samples, from each customer a sample unit of @ 3 people is taken, which means that the total number of samples as a whole is 96 respondents. Furthermore, the determination of sample in this study was carried out using a purposive sampling technique where the sample must meet certain criteria considering that not everyone from the customer company is involved in the business relationship with PT Anexco Mitra Abadi. The criteria are:

1. Respondents are at least 17 years old, arguing that respondents can provide critical and accountable answers.
2. The respondent is involved in a business relationship with PT Anexco Mitra Abadi.
3. Respondents are people who have the power to make purchase decisions or assignments on procurement projects in the company.

The data collection method in this study used the main instrument: a questionnaire. The respondent's answer choice in a structured statement is measured using agree and disagree scale with a choice of numbers 1 to 10 where the number 1 states strongly disagree and the number 10 states strongly agrees. The data analysis technique in this study used the PLS (Partial Least Square) method with SmartPLS software version 2.0.m3

3. RESULT AND DISCUSSION

Index Value Analysis

The following is a description of respondents' answer index values on all four research variables:

1. Reputation is the company's competence and advantages compared to competitors (Herbig, et al., 2014). The company's reputation in this study was measured through 4 indicators: competence, competence, superiority and management (Herbig, et al., 2014; Brown and Dacin, 2017; Jalilvand et al., 2017). Based on the data, the index value of each indicator can be analyzed on the company's reputation variable. The lowest index value was obtained by 82.08 in REP3 which shows that there are still companies providing goods procurement services in the field of power plants that are considered superior to PT Anexco Mitra Abadi. The REP2 indicator, which obtained the highest index value of 83.44, shows that the legality of PT Anexco Mitra Abadi strongly supports the company's credibility in the field of power plant procurement. The average value of the company's reputation variable index obtained by 82.92 shows that PT Anexco Mitra Abadi is considered to have a very good reputation by *customers*.
2. CRM uses information, processes, technology, and HR to regulate customer relationships with companies (Kincaid, 2015). CRM is measured through 4 indicators, namely d technology content, interaction with n customers, knowledge and understanding of the product, and resource skills (Gordon, 2016; Asraini, 2019); Rahmawati, et al., 2019). I know the lowest index value is 79.27 obtained on the CRM4 indicator. This result shows that the CRM team of PT Anexco Mitra Abadi has not been optimal in presenting *the project* to *customers*. Meanwhile, the highest index value was obtained by 84.27 in CRM1 which shows that technological support makes it easier for the CRM team of PT Anexco Mitra Abadi to provide the best customer service. The average index value of 82.01 results shows that the CRM is good.
3. Satisfaction is the consumer's r espon towards evaluating product use between expectations before purchase and usage performance (Hasan, 2018). Customer satisfaction in this study was measured through 4 indicators: expectation adjustment,time adjustment,product performance perception andcustomer assessment (Kennedy and Young, 2011; Aryska, 2017; Manullang, 2017; Nugraha, 2018). Customer satisfaction obtains the lowest index value of 81.77 and the highest of 84.48. The indicator that obtained the lowest index value was SAT1 which showed that there were still product offering specifications by PT Anexco Mitra Abadi that were not by customer expectations, one of which was evidenced by not being fully realized *the project* offerings offered by the company. The SAT3 indicator that obtained the highest index value showed that most respondents agreed that the products offered by PT Anexco Mitra Abadi were generally perceived to have good performance. The average value of the customer satisfaction variable index obtained by 83.10 shows that *customer* satisfaction during the cooperation with PT Anexco Mitra Abadi in the field of power plant procurement is very high.
4. Trust is defined as all the knowledge consumers have about product attributes and their benefits (Mowen and Minor, 2016). Customer trust in this study was measured through 4 indicators: product reliability,product quality consistency,company integrity and service commitment (Widyastuti, et al 2017; Jonah, et al., 2018). I know that the trust obtained the lowest index value of 81.81 in the TRS4 indicator. This result shows that there are still *customers* who are unsure about PT Anexco Mitra Abadi's commitment to providing the best service. The highest index value was obtained by the TRS1 indicator with a value of 83.23 which shows that most respondents are very confident that PT Anexco Mitra Abadi always offers good-quality products. With an average index value of 83.07, this result shows a very high trust from *customers* in PT Anexco Mitra Abadi.
5. Repurposing is the possibility of purchasing the same product or service more than once (Peter and Olson, 2015). Re-purchase is measured through 4 indicators: the commitment to buy, the purchase reference, recommendation and attention to other offers. The repurchase decision variable is known to obtain the lowest index value of 81.98 in the PRC4 indicator. This result shows that there is still a

Maintaining Customer Trust Through Customer Satisfaction At Pt Anexco Mitra Abadi, Andi Dian Putra, Agus David Ramdanyah, Meutia

possibility of *customers* using other provider companies in the field of power plant procurement besides PT Anexco Mitra Abadi. The highest index value was obtained by the PRC1 and PRC2 indicators with a value of 85.01 which showed that most respondents had a high commitment to approve every product offered by PT Anexco Mitra Abadi and always used PT Anexco Mitra Abadi as the best partner in the field of power plant procurement. With an average index value of 83.62, this result shows that *customers* have a very high tendency to make repurchase decisions at PT Anexco Mitra Abadi.

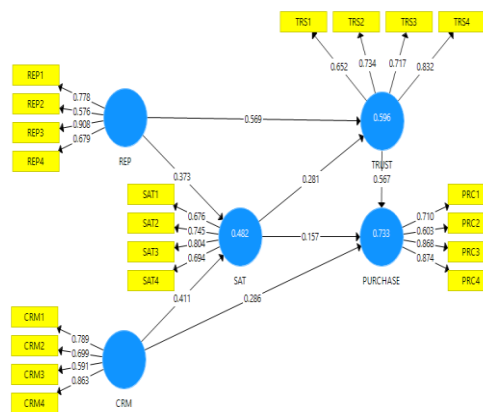
Measurement Model Test Results

The measurement model test aims to determine whether all the indicators used in this study are valid and reliable to measure the variables in question. The test results of the first measurement model are seen from *the outer loading* value to test *convergent validity*, which is a criterion for the accuracy of the indicator based on *the outer loadinvalue g*. From the data in Table 9 above, it is known that *the outer loading* values of each variable are:

1. The company's reputation variable obtained the lowest *outer loading* value of 0.576 and the highest 0.908 with a *p value* of 0.000.
2. The CRM variable obtained the lowest *external loadings* value of 0.591 and the highest of 0.863 with a *p value* of 0.000.
3. The customer satisfaction variable obtained the lowest *outer loading* value of 0.676 and the highest 0.804 with a *p value* of 0.000.
4. The customer trust variable obtained the lowest *outer loading* value of 0.65 2 and the highest 0.832 with a *p value* of 0.000.
5. The repurchase decision variable obtained the lowest *outer loading* value of 0.603 and the highest of 0.874 with a *p value* of 0.000.

According to Ghozali (2017), in the early stage of testing the indicators were declared to meet convergent validity if *an outer loading* value of > 0.5 was obtained. The test result of the measurement model was declared valid entirely because the *outer loading* value was obtained at 0.576. Thus, an estimate of the measurement model can be made as follows:

Draw 1
Measurement Model Test Results



Source: penelitian data processed, 2022.

From the picture, it can be seen that all indicators measured have *had an outer loading* > 0.5. Thus the measurement model has been declared to meet the assumption of convergent validity. The next stage is to measure the validity of the discriminant by looking at the following *Average Variance Extracted (AVE)* values:

Table 1
Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)	Information
Rep	0,556	Valid
CRM	0,551	Valid
Sat	0,535	Valid

TRUST	0,543	Valid
PURCHASE	0,596	Valid

Source: penelitian data processed, 2022.

A construct is declared to meet the assumption of discriminant validity if the AVE value shows > 0.5. In Table 1, the AVE values of the five research variables are shown, namely REP (0.556); CRM (0.551); SAT (0.535); TRUST (0.543) and PURCHASE (0.596) are all greater than 0.5. Thus the results prove that the five research variables have also met the assumption of good discriminant validity. The last criterion for the measurement model test is the reliability of the construct. According to Ghazali (2017) a construct is stated to have good reliability if it has a *cronbach alpha* value and *composite reliability* > 0.7. The following presents the values of *cronbach alpha* and *composite reliability* to four research variables, namely:

Table 2
Construct Reliability

Variable	<i>Cronbach alpha</i>	<i>Composite reliability</i>	Information
Rep	0,746	0,830	Reliable
CRM	0,727	0,828	Reliable
Sat	0,711	0,821	Reliable
TRUST	0,728	0,825	Reliable
PURCHASE	0,779	0,852	Reliable

Source: research data processed, 2022.

The data in table 2 above shows that the five research variables have a *cronbach alpha* > 0.7 with the lowest value range of 0.711 and the highest 0.779. The *composite reliability* value was also obtained > 0.7 with the lowest value range of 0.821 and the highest value of 0.852. These results show that the five variables studied have met the assumption of good construct reliability.

Structural Model Test Results

To see the magnitude of the influence and the direction of the relationship of each variable studied in the hypothesis, it can be seen from the path *coefficient* value whose results are presented:

Table 3
Path Coefficient

	Hypothesis	<i>Path coefficient</i>	Relationship Direction
1	Reputation for trust (REP -> TRUST)	0,569	Positive (+)
2	Reputation for satisfaction (REP -> SAT)	0,373	Positive (+)
3	CRM to satisfaction (CRM -> SAT)	0,411	Positive (+)
4	Satisfaction with trust (SAT -> TRUST)	0,281	Positive (+)
5	CRM against repurchase (CRM -> PURCHASE)	0,286	Positive (+)
6	Satisfaction with repurchase (SAT -> PURCHASE)	0,157	Positive (+)
7	Trust in repurchase (TRUST -> PURCHASE)	0,567	Positive (+)

Source: processed research data , 2022.

The explanation of the *path coefficient* value in table 3 is explained below:

1. It is known that the *path coefficient* of REP -> TRUST was obtained at 0.569 and the direction of the relationship was positive. This result shows that the company's reputation positively correlates with customer trust. If there is an additional value to the company's reputation of 1 unit, it will increase customer trust by 0.569 units. Vice versa, the decline in value in the company's reputation will also make customer trust fall.
2. The PATH coefficient of REP -> SAT was obtained by 0.373 and the direction of the relationship was positive. This result shows that the company's reputation positively correlates with customer satisfaction. If there is an additional value to the company's reputation of 1 unit, it will make customer satisfaction increase in value by 0.373 units. Similarly, a decrease in value in the company's reputation will reduce customer satisfaction.
3. It is known that the *path coefficient* of CRM -> SAT obtained is 0.411 and the direction of the relationship is positive. These results show that CRM has a positive relationship with customer satisfaction. If there is an additional value to the CRM of 1 unit, it will make customer satisfaction increase in value by 0.411

units. Vice versa, if the CRM experiences a decrease in value, it will reduce the value of customer satisfaction.

4. *Path coefficient* SAT -> TRUST was obtained at 0.281 and the direction of the relationship was positive. This result shows that customer satisfaction has a positive relationship with customer trust. If there is an additional value to customer satisfaction of 1 unit, it will make customer trust increase in value by 0.281 units. Vice versa, the decrease in value in customer satisfaction will also decrease customer trust.
5. It is known that *the path coefficient of* CRM -> PURCHASE was obtained by 0.286 and the direction of the relationship was positive. These results show that CRM has a positive relationship with repurchase decisions. If there is an additional value to the CRM by 1 unit, it will make a repurchase decision increase in value by 0.286 units. Vice versa, if the CRM experiences a decrease in value, it will decrease the value of the repurchase decision.
6. It is known that *the path coefficient of* SAT -> PURCHASE was obtained at 0.157 and the direction of the relationship was positive. These results show that customer satisfaction has a positive relationship with repurchase decisions. If there is an additional value to customer satisfaction of 1 unit, it will make a repurchase decision to increase the value by 0.157 units. Vice versa, if customer satisfaction decreases in value, it will reduce the repurchase decision.
7. *Path coefficient* TRUST -> PURCHASE obtained by 0.567 and the direction of the relationship is positive. These results show that customer trust has a positive relationship with repurchase decisions. If there is an additional value to the customer trust of 1 unit, it will make a repurchase decision increase in value by 0.567 units. Vice versa, if customer confidence decreases in value, it will reduce the repurchase decision.

The results of the structural model test can also be seen from the *R Square* values presented below:

Table 4
R Square

Variable	<i>R Square</i>
Sat	0,482
TRUST	0,596
PURCHASE	0,773

Source: processed research data, 2022.

According to the data in table 4 above, the *R Square* value of customer satisfaction (SAT) was obtained at 0.482. Customer satisfaction in the structural model is influenced by the reputation of the company and crm. These results show that the company's reputation and CRM can be 48.2% (0.482 x 100%) in explaining variations in customer satisfaction. The 51.8% variation in customer satisfaction according to these results is explained by other variables that were not studied. The value of *R Square* on customer trust (TRUST) was obtained 0.596. In the structural model of this study, customer trust is influenced by the company's reputation and customer satisfaction variables. This result shows that the company's reputation and satisfaction can affect customer trust by 59.6% (0.596 x 100%). While the remaining 40.4% is influenced by other variables not included in the model. The *R Square* value of the repurchase decision (PURCHASE) variable was obtained 0.773 which in the structural model is influenced by CRM, customer satisfaction and customer trust. Therefore, these results show that CRM, customer satisfaction and trust could influence purchasing decisions by 77.3% (0.773 x 100%), while the remaining 22.7% were influenced by other variables that were not studied.

Hypothesis Test Results

Hypothesis testing in this study was seen from *the original sample values, t statistics* and *p values* from *the bootstrapping* test results and compared them with the table t value of 1,960 at a signification level of 5% (two-party test). The hypothesis is accepted if *t statistics* > 1.960 or *p value* < 0.05.

Hypothesis 1

REP -> TRUST

: The company's reputation has a positive effect on customer trust, so the higher the company's reputation, the higher the customer trust in PT Anexco Mitra Abadi

Iknow hypothesis 1 REP -> TRUST obtained the *original sample* value (0.569); *t statistic* (7.527) and *p value* (0.000). The *statistical t* value (7.527) > the table t (1.960) and *p value* (0.000) < sig (0.05) showed the result of diterima with a positive caption. This means that the company's reputation has proven

to have a positive effect on customer trust with an influence of 56.9% ($0.569 \times 100\%$), which means that if there is an increase of 1 unit or 1% on the company's reputation, it will increase customer trust by 0.569 units or 56.9%. The positive sign on the *original sample* shows the direction of the relationship in the hypothesis testing results in line with the hypothesis formulated, so in this study it can be proven that the higher the company's reputation, the higher the customer's trust in PT Anexco Mitra Abadi. Thus hypothesis 1 is accepted.

Hypothesis 2

REP -> SAT : The company's reputation has a positive effect on customer satisfaction, so the higher the company's reputation, the higher the customer satisfaction at PT Anexco Mitra Abadi

Dkknow hypothesis 2 REP -> SAT obtained the *original sample* value (0.373); *t statistic* (3.692) and *p value* (0.000). A *statistical t value* (3.692) > table *t* (1.960) and *p value* (0.000) < sig (0.05) indicates the result received with a positive caption. This means that the company's reputation has proven to have a positive effect on customer satisfaction with an influence of 37.3% ($0.373 \times 100\%$), which means that if there is an increase of 1 unit or 1% on the company's reputation, it will increase customer satisfaction by 0.373 units or 37.3%. The positive signs on the *original sample* show the direction of the relationship in the hypothesis testing results in line with the hypothesis formulated, so in this study it can be proven that the higher the company's reputation, the higher the customer satisfaction at PT Anexco Mitra Abadi. Thus hypothesis 2 is accepted.

Hypothesis 3

CRM -> SAT : CRM has a positive effect on customer satisfaction, so the higher the company's reputation, the higher the customer satisfaction at PT Anexco Mitra Abadi

I know hypothesis 2 CRM -> SAT obtained the *original sample* value (0.411); *t statistic* (4.004) and *p value* (0.000). A *statistical t value* (4.004) > table *t* (1.960) and *p value* (0.000) < sig (0.05) indicates the result received with a positive description. This means that CRM has proven to have a positive effect on customer satisfaction with an influence of 41.1% ($0.411 \times 100\%$), which means that if there is an increase of 1 unit or 1% in CRM, it will increase customer satisfaction by 0.411 units or 41.1%. The positive sign on the *original sample* shows the direction of the relationship in the hypothesis testing results in line with the hypothesis formulated, so in this study it can be proven that the higher the CRM, the higher the customer satisfaction at PT Anexco Mitra Abadi. Thus hypothesis 3 is accepted.

Hypothesis 4

SAT -> TRUST : Customer satisfaction has a positive effect on customer trust, so the higher the customer satisfaction, the higher the customer trust in PT Anexco Mitra Abadi

Dkk know hypothesis 4 SAT -> TRUST obtained the original value of the *sample* (0.281); *t statistic* (3.275) and *p value* (0.001). A *statistical t value* (3.275) > *t* table (1.960) and *p value* (0.001) < sig (0.05) indicates the result received with a positive caption. This means that customer satisfaction has proven to have a positive effect on customer trust with an influence of 28.1% ($0.281 \times 100\%$), which means that if there is an increase of 1 unit or 1% on customer satisfaction, it will increase customer trust by 0.281 units or 28.1%. The positive signs in the *original sample* show the direction of the relationship in line with the hypothesis formulated, so in this study it can be proven that the higher the customer satisfaction, the higher the customer trust in PT Anexco Mitra Abadi. Thus hypothesis 4 is accepted.

Hypothesis 5

CRM -> PURCHASE : CRM has a positive effect on repurchase decisions, so the higher the CRM, the higher the repurchase decision at PT Anexco Mitra Abadi

Iknow hypothesis 5 CRM -> PURCHASE obtained the *original sample* value (0.286); *t statistic* (3.875) and *p value* (0.000). A *statistical t value* (3.875) > table *t* (1.960) and *p value* (0.000) < sig (0.05) indicated the results received with a positive description. This means that CRM has proven to positively affect repurchase decisions with an influence of 28.6% ($0.286 \times 100\%$), which means that if there is an increase of 1 unit or 1% in CRM, it will increase repurchases by 0.286 units or 28.6%. The positive sign of the *original sample* indicates the direction of the relationship in line with the hypothesis, so in this study it can be proven that the higher the CRM, the higher the repurchase decision, hypothesis 5 is accepted.

Hypothesis 6

SAT -> PURCHASE : Customer kepuasan positively affects repurchase decisions, so the higher customer satisfaction , the higher the repurchase decision at PT Anexco Mitra Abadi

Dkk know hypothesis 6 SAT -> PURCHASE obtained the original sample value (0.157); *t statistic* (1.573) and *p value* (0.059). A *statistical t value* (1.573) < a table *t* (1.960) and a *p value* (0.059) > a sig (0.05) showed a rejected result. This means that customer satisfaction does not significantly affect the repurchase decision because if there is an increase of 1 unit or 1% in customer satisfaction, the repurchase will only increase by 0.157 units or 15.7% (0.157 x 100%). Therefore, in this study, the higher the customer satisfaction, the higher the repurchase. Thus the hypothesis of 6 ditolak.

Hypothesis 7

TRUST -> PURCHASE : Customer trust positively affects repurchase decisions, so the higher the customer satisfaction, the higher the repurchase decision at PT Anexco Mitra Abadi

Dkk know hypothesis 7 TRUST -> PURCHASE obtained the original value of *the sample* (0.567); *t statistic* (5.940) and *p value* (0.000). A *statistical t value* (5.940) > table *t* (1.960) and *p value* (0.000) < sig (0.05) indicates the result received with a positive caption. This means that customer trust has proven to have a positive effect on repurchase decisions with an influence of 56.7% (0.567 x 100%), which means that if there is an increase of 1 unit or 1% on trust, it will increase repurchases by 0.567 units or 56.7%. The positive sign in the *original sample* shows the direction of the relationship with the hypothesis results in line with the one formulated, so that it can be proven that the higher the trust, the higher the repurchase at PT Anexco Mitra Abadi, meaning that hypothesis 6 is accepted.

Thus, from the hypothesis test results, it can be concluded that six hypotheses were declared accepted because they obtained an *original sample* of more than 0.250 with a *statistical t* > of 1.960 and a *p value* of < 0.05. Meanwhile, one hypothesis, SAT -> PURCHASE, was rejected because the *original sample* value was very low.

Mediation Test Results

In the structural equation model used in this study, it is known that job satisfaction acts as an intervening variable between reputation and trust; CRM with trust; reputation with a repurchase decision; and a CRM with a repurchase decision. To ensure whether there is a mediation influence from customer satisfaction, it is necessary to calculate the correlation coefficient of indirect influence. The results of the indirect influence test are declared accepted if the original value of the *sample* and *t statistics* obtained > 1.960 and the *p value* < 0.05.

Table 5
Indirect Influence Test Results

Hypothesis		Original sample	t statistics	P Values	Result
Satisfaction as intervening					
1	Reputation for satisfaction with trust (REP -> SAT -> TRUST)	0,105	2,300	0,012	Accepted
2	CRM towards satisfaction with trust (CRM -> SAT -> TRUST)	0,115	2,653	0,005	Accepted
3	Reputation for satisfaction with repurchase (REP -> SAT -> PURCHASE)	0,058	1,234	0,110	Rejected
4	CRM towards satisfaction with repurchase (CRM -> SAT -> PURCHASE)	0,064	1,600	0,056	Rejected
Trust as intervening					
5	Reputation for trust in repurchases (REP -> TRUST -> PURCHASE)	0,323	4,334	0,000	Accepted
6	Satisfaction with trust in repurchase (SAT -> TRUST -> PURCHASE)	0,159	2,701	0,004	Accepted

Source: processed research data, 2022.

1. The efficiency of indirect influence of REP -> SAT -> TRUST was obtained by 0.105 with *t statistics* (2.300) and *p value* (0.012) with the results received. This shows an indirect influence of the company's

Maintaining Customer Trust Through Customer Satisfaction At Pt Anexco Mitra Abadi, Andi Dian Putra, Agus David Ramdansyah, Meutia

- reputation on customer trust through customer satisfaction of 0.105 units.
2. Koefficient indirect influence CRM -> SAT -> TRUST obtained 0.115 with *t statistics* (2.653) and *p value* (0.005) with the results received. This shows the indirect influence of CRM on customer trust through customer satisfaction of 0.115.
 3. REP -> SAT -> PURCHASE obtained an indirect influence coefficient of 0.058 with *t statistics* (1.234) and *p value* (0.110) with the result of being rejected, This shows that there is no indirect influence of the company's reputation on the repurchase decision through customer satisfaction as an intervening.
 4. The efficiency of indirect influence of CRM -> SAT -> PURCHASE was obtained 0.064 with *t statistics* (1.600) and *p value* (0.056) which showed no indirect influence of CRM on purchasing decisions through customer satisfaction as intervening, which means that the hypothesis was rejected.
 5. The coefficient of indirect influence of REP -> TRUST -> PURCHASE was obtained by 0.323 with *t statistics* (4.334) and *p value* (0.000) with the result received. This indirectly influences the company's reputation on repurchases through trust of 0.323 units.
 6. The coefficient of indirect influence of SAT -> TRUST -> PURCHASE was obtained 0.159 with *t statistics* (2.701) and *p value* (0.004) with the result received. This shows the indirect effect of satisfaction on repurchase through customer trust of 0.159.

Thus it can be concluded that there are only four acceptable indirect channels of influence namely reputation and CRM on trust through customer satisfaction as intervening and reputation and satisfaction towards repurchase through trust as intervening. This is because the four models obtained a *t statistics* value > *t* table (1.960) or a *p value* < 0.05. Thus, this statement shows that customer satisfaction in this study is only able to influence mediation on the relationship between company reputation and CRM on customer trust; while customer trust influences mediation on the influence of reputation and satisfaction on repurchase. These results are in line with previous research by Yunus, *et al* (2018); Tingkir and Utami (2016); Ercis, *et al* (2012); Habibillah, *et al.*, (2018). Yunus, *et al* (2018) found that companies with a good reputation will more easily create customer satisfaction and more convincing (trusting) customers to use the products or services they sell. Habibillah *et al.*, (2018) explained that CRM can help companies gain high customer trust and keep customers loyal to the company. Another study by Tingkir and Utami (2016) also found a significant influence of CRM on customer satisfaction and trust.

Discussion

The Effect of Company Reputation on Customer Trust

Based on the results of hypothesis test 1, it is known that the company's reputation significantly influences the direction of positive relationships on customer trust. The magnitude of the relationship between the company's reputation and customer trust by the *original sample* value of 0.569 indicates that if there is an increase in the company's reputation, it will increase customer trust by 0.569 units. Thus, these results align with the direction of the relationship on the hypothesis that has been formulated before. The results of respondents' answers to open questions show several things that are proof of the high reputation of PT Anexco Mitra Abadi in the field of power plant procurement, namely the existence of ISO certification, awards given by PLN to PT Anexco Mitra Abadi and a clear business license in the field of power generation in the form of an Electric Power Support Services Business Permit (IUJPTL) issued by the Ministry of Energy and Mineral Resources.

A good customer perception of the company's reputation by itself relates various features of reliability, credibility, responsibility, perceived quality, to increase customer expectations of the company's ability to provide excellent service and integrity in fulfilling formal contracts. This research implies that the good reputation of PT Anexco Mitra Abadi in the field of power plant procurement is expected to strengthen customer trust. This research is in line with several previous studies including Jeng (2011) which revealed that supplier reputation can foster buyer trust and confidence through the transference process. Finish and Cannon (2017) also found that trust in a supplier's reputation is one of the important ones in cognitive processes in which industrial buyers develop trust in the supplier company. Another study conducted by Reonald (2016) also stated that the company's reputation has a positive and significant influence on consumer trust.

The Effect of Company Reputation on Customer Satisfaction

Based on the results of hypothesis test 2, it is known that the company's reputation significantly influences the direction of positive relationships on customer satisfaction. The magnitude of the relationship between the company's reputation and the satisfaction of the *p* elanggan by the *original*

sample value of 0.373 indicates that if there is an increase in the company's reputation, it will increase customer satisfaction by increasing by 0.373 units. Thus, these results align with the direction of the relationship on the hypothesis that has been formulated before. The analysis results on the answer to the open question show that PT Anexco Mitra Abadi as a power plant procurement provider company has received various awards from PLN as a *funding provider of* electricity in Indonesia. PT Anexco Mitra Abadi, which sells the best quality products using well-known product brands produced by European countries such as Germany, America and Japan, makes *customer* companies feel satisfied so that they will carry out cooperation contracts repeatedly shortly, for example once every 4 months, or even once every 1 month as happened to PLN in Cilegon.

The management of PT Anexco Mitra Abadi, which is an expert in its field, which is supported by an engineering team of S1 graduates, makes *customers* feel satisfied because the company is considered able to provide something as needed, for example, such as making budgeting for free, and others. Therefore, this research implies that a good reputation makes *customers* more satisfied, because *customers* receive services beyond specified expectations. This research is in line with previous research that has found that a company's reputation encourages customer satisfaction (Abkar and Kalajdžić, 2013; Amen, *et al.*, 2013; Beneke, *et al.*, 2011). The implication is that customers can feel satisfied if expectations can be met on the product that has been selected, or vice versa.

The Effect of CRM on Customer Satisfaction

Based on the results of hypothesis test 3, it is known that CRM significantly influences the direction of positive relationships on customer satisfaction. The magnitude of the relationship between CRM and customer satisfaction by the *original sample* value of 0.411 indicates that if there is an increase in CRM, it will increase customer satisfaction by 0.411 units. Thus, these results align with the direction of the relationship on the hypothesis that has been formulated before.

This research proves that PT Anexco Mitra Abadi has managed crm well and professionally according to company standards. PT Anexco Mitra Abadi uses various technologies in managing CRM including customer citations, product offerings through website, participating in various *exhibitions* in the field of power generation and placing *customer representatives* in certain areas to make it easier and faster when *following up customers*. PT Anexco Mitra Abadi also uses *teleconference* media and conducts electricity seminars to establish good customer relationships.

This research provides implications for a *danya* CRM makes some customer needs can be met immediately because CRM will find a type of service that is suitable first with customer needs. This research is in line with Dewi and Semuel (2015) who found CRM has a positive influence on consumer satisfaction, in line with Satyaleksana, *et al* (2017) and Sirait (2018). Rahmat's research (2018) shows that CRM variables directly influence the satisfaction of pelanggan.

The Effect of Customer Satisfaction on Customer Trust

Based on the results of hypothesis test 4, it is known that customer satisfaction significantly influences the direction of positive relationships on customer trust. The magnitude of the relationship between customer satisfaction and customer trust by the *original sample* value of 0.281 indicates that if there is an increase in customer satisfaction, it will increase customer trust by 0.281 unit. Thus, these results align with the direction of the relationship on the hypothesis that has been formulated before.

The results of the available answer analysis show that *customers* are generally satisfied with PT Anexco Mitra Abadi because the quality of the products provided by the company is the best, with well-known brands from Europe. PT Anexco Mitra Abadi, which always provides arrangements for the products it sells for 5 years for use, and a 1-year warranty from the factory, is another thing that satisfies *customers*. *Customer* finally trusts PT Anexco Mitra Abadi and believes that the company will always provide the best service. This research implies that the implication that the ethics of satisfied customers will develop the perceived trust to meet their needs (Norhermaya and Soesanto, 2016). This study's results align with Madjid (2013), which states that customer satisfaction significantly affects customer trust. Walter, *et al.*, (2012) also explained that customer satisfaction is formed when a company meets customer demands and expectations.

The Effect of CRM on Repurchase

Based on the results of hypothesis test 5 it is known that CRM significantly influences the direction of positive relationships towards repurchase decisions. The magnitude of the relationship between CRM and customer satisfaction by the *original sample* value of 0.286 indicates that if there is an increase in CRM,

it will increase the purchase decision by 0.286 units. Thus, these results align with the direction of the relationship on the hypothesis that has been formulated before. This result implies that a CRM that the company well implements will affect the comfort of the customer so that it affects the level of loyalty.

This research is in line with several previous studies by Setyaleksana *et al* (2017) and Sirait (2018), which showed that CRM affects customer repurchases. This is in line with research by Budiyanto and Surya (2019) which explains that CRM will help companies manage their customers well, make them feel comfortable and cared for, thus encouraging customers to make repurchases in the future.

The Effect of Customer Satisfaction on Repurchase

Based on the results of hypothesis test 6, it is known that customer satisfaction does not have an effect on repurchase decisions. The magnitude of the relationship between customer satisfaction and the repurchase decision by the *original sample* value of 0.157 indicates that the relationship between the two is very weak, so if there is an increase in customer satisfaction, it will only make the repurchase decision increase by 0.157 units. Thus this result is contrary to the hypothesis that has been formulated before. Satisfied customers should indeed be more likely to make repurchases (Zeithaml, *et al.*, 2010) because customer satisfaction has become a top priority in the service business to create repeat purchases and achieve a sustainable competitive advantage. However, in this study, there was no significant effect of satisfaction on repurchases, which according to the results of the analysis could be caused, one of which was due to the buying and selling transactions established between *the customer* and PT Anexco Mitra Abadi.

It is known from the analysis of *the value* of the customer index that has a fairly good average level of satisfaction and a fairly high repurchase of the products and services offered by PT Anexco Mitra Abadi. However, from the results of the significance test, between satisfaction and repurchase, there was no significant influence, so this result gave the implication that the purchases made by *customers* did not prioritize satisfaction as the main benchmark in making purchases, but rather the relationship that has been established for a long time, the type of transaction and also the credibility of PT Anexco Mitra Abadi as a provider products and services in the field of power generation.

Customers and PT Anexco Mitra Abadi generally establish relationships with contractual transaction types that are limited by time. With this time limit, it is possible that the *customer* can make a repurchase if it turns out that the product or service that has been ordered, is insufficient. Customer purchases are generally more caused by the characteristics of the products needed only at PT Anexco Mitra Abadi, so they will inevitably return to order them, regardless of whether they are satisfied with the products or services provided.

The Effect of Customer Trust on Repurchases

Based on the results of the hypothesis test 7, it is known that customer trust significantly influences the direction of a positive relationship to the repurchase decision. The magnitude of the relationship between the customer's trust and the repurchase decision by the *original sample* value of 0.567 indicates that if there is an increase in the customer's trust, it will increase the repurchase decision by 0.567 units. Thus these results are in line with the hypothesis that has been formulated. Customer trust in research has proven to be one of the key factors in buying and selling. When trust arises in buying and selling transactions, it will be ensured that it will always arouse interest in making purchases.

This research is in line with previous research by Bianchi and Andrews (2012); Hsu *et al.*, (2013); Hsu *et al.*, (2014) who revealed that trust has a significant influence on repurchase interest. Other studies have also proven that repurchases are strongly influenced by strong customer confidence (Bao *et al.*, 2016; Setyorini and Nugraha, 2016; Liang *et al.*, 2018; Tandon *et al.*, 2020).

4. CONCLUSION

From the results of the research and discussion that has been described, the following conclusions can be drawn:

1. Htest result hipotesis 1 can be received, which means that the higher the company's reputation, the higher the customer's trust in PT Anexco Mitra Abadi. Thus it can be proven that the presence of a significant influence with a positive direction between the company's reputation and customer trust.
2. The results of hypothesis test 2 are acceptable, which means that the higher the company's reputation, the higher the customer satisfaction with PT Anexco Mitra Abadi. Thus it can be proved that there is a significant influence with a positive direction between the company's reputation on the kepuasan customers.

3. The results of hypothesis test 3 are acceptable, which means that the higher the CRM, the higher the customer satisfaction at PT Anexco Mitra Abadi. Thus it can be proven that there is a significant influence with a positive direction between CRM on customer satisfaction.
4. The results of hypothesis test 4 are acceptable, which means that the higher the customer satisfaction, the higher the customer trust in PT Anexco Mitra Abadi. Thus, it can be proven that there is a significant influence with a positive direction between customer satisfaction and customer trust.
5. The results of hypothesis test 5 are acceptable, which means that the higher the CRM, the higher the repurchase decision at PT Anexco Mitra Abadi. Thus it can be proven that there is a significant influence with the positive direction between the CRM on the repurchase decision.
6. The hypothesis test results are 6 ditolak, meaning that satisfaction is not one of the main factors that led to the repurchase decision at PT Anexco Mitra Abadi.
7. The results of the hypothesis test 7 are acceptable, which means that the higher the customer trust, the higher the repurchase decision at PT Anexco Mitra Abadi. Thus it can be proven that there is a significant influence with a positive direction between customer confidence in repurchase decisions.

Further research is expected to present a wider and more detailed research results. Some of the inputs put forward by researchers can be used as guidelines for further research concerning factors that affect customer confidence and their implications for repurchases.

REFERENCES

- [1] Astono, Ari Dwi. (2021). The Effect of Reputation and Competence on Customer Loyalty through Customer Trust, *International Journal of Global Accounting, Management, Education, and Entrepreneurship (IJGAME2)*
- [2] Fatmawati, Indah., dan Nizar Fauzan. (2021). Building Customer Trust through Corporate Social Responsibility: The Effects of Corporate Reputation and Word of Mouth, *Journal of Asian Finance, Economics and Business Volume 8 No 3*
- [3] Ghozali, (2017). *Structural Equation Modeling Metode Alternatif dengan Partial Least Square (PLS)*. Semarang: BP Undip.
- [4] Goranda, Iqra Rizky., Popong N., Megawati S. (2021). Analysis of Consumer Satisfaction and Loyalty Factors with CRM Approach in Agribusiness E-Commerce Company. *Journal of Consumer Sciences Vol. 06, No. 02*
- [5] Habibillah, Wildan., Egha Gyska Amanda, Vina Chandrawati, Zeni Firdayani, Randy Pribadi, dan Ardita Kurniawan. (2018). Pengaruh CRM Terhadap Kepercayaan Konsumen serta Dampaknya Terhadap Loyalitas Pelanggan (Survey pada Petani Desa Donowarih, Kecamatan Karangploso, Kabupaten Malang). *Cakrawala*, 12 (1)
- [6] Herbig, P., Milewicz and J. Golden. (2014). Model of Reputation Building and Destruction, *Journal of Business Research*, Vol. 31, No. 2-3,
- [7] Jalilvand, Mohammad Reza., Leila Nasrolahi., dan Vosta Hamze. (2017). Social Responsibility Influence on Customer Trust in Hotels: Mediating Effects of Reputation and Word-Of-Mouth. *Tourism Review*, Vol. 72 Iss 1
- [8] Kolter, Philip. (2018). *Managemen Pemasaran Jilid 1 dan 2*. Terjemahan Hendra Teguh. Jakarta: Prenhalindo.
- [9] Kotler, P., dan Keller K. (2017). *Marketing Management*. 12th ed. New Jersey: Pearson Prentice Hall.
- [10] Lovelock Christopher H. and Wright, Lauren K. (2017). *Principles of Service Marketing and Management*, Prentice Hall Inc., Upper Saddle River, New Jersey
- [11] McKnight D. H., Cummings, L. L., & Chervany, N. L. (2014). Initial trust formation in new organizational relationships. *Academy of Management Review*, 23(3), 473-490.
- [12] Setyaleksana, Bonu Yosua., Suharyono., dan Edy Yulianto. (2017). Pengaruh Customer Relationship Management (Crm) Terhadap Kepuasan Dan Loyalitas Pelanggan (Survei Pada Pelanggan Grapari Telkom di Kota Malang). *Jurnal Administrasi Bisnis (JAB) Vol. 46 No.1*
- [13] Setyorin dan Nugraha. (2016). The Effect of Trust towards Online Repurchase Intention with Perceived Usefulness as an Intervening Variable: a Study on KASKUS Marketplace Customers. *The Asian Journal of Technology Management Vol.9 No. 1 pp: 1 (7)*
- [14] Simamora, Virgo dan Celester. (2017). Pengaruh Reputasi Perusahaan Terhadap Keputusan Pembelian Dengan Kepercayaan Konsumen Sebagai Variabel Intervening (Studi Kasus Pada Konsumen Air Minum Dalam Kemasan Galon Merek AQUA di Kecamatan Tanjung Priok Jakarta Utara), *Jurnal Akuntansi Manajerial Publikasi Vol. 2 No. 2*

- [15] Stravinskiene, Jurgita., Mige M dan Rimante H. (2021). Impact of Corporate Reputation Dimensions on Consumer Trust, *Inzinerine Ekonomika-Engineering Economics*, 32
- [16] Suleman, Dede., Sabil., dan Sri R. (2021). Exploring The Relationship Between Trust, Ease of Use After Purchase and Switching Re-Purchase Intention. *International Journal of Data and Network Science* 5
- [17] Susanti. (2020). The Effect of Brand Reputation on Brand Loyalty Through Brand Trust on Yoga Tourist Destination in Ubud, Bali, Indonesia. *Journal Of Critical Reviews Vol 7, Issue 8*
- [18] Widyastuti, Sri., Hendro Prasetyo., dan Irvandi. (2017). An Investigating on The Purchase Intention: Developing Dealers Reputation Through Customer Trust and Service Quality. *European Journal of Social Sciences Vol. 54 No 3*
- [19] Wijaya and Astuti. (2018). The Effect of Trust and Brand Image to Repurchase Intention in online Shopping. *International Conference on Economics, Business and Economic Education Volume 1 No 2*
- [20] Yunus, Muklis., Mahdani Ibrahim., dan Fakhrurrazi. (2018). The Role of Customer Satisfaction and Trust as Mediation on The Influence of Service Quality and Corporate Image to Customer Loyalty. *European Journal of Business and Management Vol.10, No.15*
- [21] Zeithaml, Valarie A., Mary Jo Bitner and Dwayned D. Gremler. (2014). *Services Marketing Integrating Customer Focus Across the Firm*. 6 th Edition New York: McGraw-Hill