

The Impact of Customer Relationship Management on Customer Satisfaction and Loyalty: A Case Study of BSI Bank in West Jakarta

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Abstrak

Penelitian ini menyelidiki hubungan antara Customer Relationship Management (CRM), Kepuasan Pelanggan, dan Loyalitas Pelanggan di Bank BSI di Jakarta. Pendekatan kuantitatif digunakan, dengan mengumpulkan data dari 86 pelanggan setia melalui purposive sampling. Analisis regresi menunjukkan hubungan positif yang signifikan antara CRM dan Kepuasan Nasabah ($\beta = 0,561$, $t = 8,017$, $p < 0,05$) dan antara Kepuasan Nasabah dan Loyalitas Nasabah ($\beta = 0,412$, $t = 4,740$, $p < 0,05$). Praktik CRM yang efektif meningkatkan Kepuasan Pelanggan, yang mengarah pada peningkatan Loyalitas Pelanggan. Temuan ini menekankan pentingnya mengadopsi strategi yang berpusat pada pelanggan untuk mempertahankan pelanggan yang loyal dan mencapai pertumbuhan yang berkelanjutan dalam industri perbankan yang kompetitif. Bank BSI dapat memanfaatkan wawasan ini untuk memperkuat hubungan dengan nasabah dan meningkatkan pengalaman nasabah secara keseluruhan, sehingga mendorong loyalitas jangka panjang dan kesuksesan bisnis.

Kata Kunci: *Customer Relationship Management, Kepuasan, Loyalitas, Nasabah, Bank BSI di Jakarta Barat*

Abstract

This study investigates the relationship between Customer Relationship Management (CRM), Customer Satisfaction, and Customer Loyalty at Bank BSI in Jakarta. A quantitative approach was employed, collecting data from 86 loyal customers through purposive sampling. Regression analysis reveals significant positive associations between CRM and Customer Satisfaction ($\beta = 0.561$, $t = 8.017$, $p < 0.05$) and between Customer Satisfaction and Customer Loyalty ($\beta = 0.412$, $t = 4.740$, $p < 0.05$). Effective CRM practices enhance Customer Satisfaction, leading to increased Customer Loyalty. The findings emphasize the importance of adopting customer-centric strategies to retain loyal customers and achieve sustainable growth in the competitive banking industry. Bank BSI can leverage these insights to strengthen customer relationships and enhance overall customer experiences, driving long-term loyalty and business success.

Keywords: *Customer Relationship Management, Customer Satisfaction, Loyalty, Customer, BSI Bank West Jakarta*

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INTRODUCTION

Bank BSI (Bank Syariah Indonesia) is an Islamic bank operating in West Jakarta, Indonesia. As an Islamic bank, Bank BSI follows Islamic economic principles in all aspects of its operations. The bank provides a wide range of financial products and services that comply with Islamic law, such as usury-free financing (mudharabah, murabahah, etc.), sharia savings, sharia time deposits, and sharia-friendly digital banking services. Bank BSI in West Jakarta is committed to providing high-quality services to its customers, as well as upholding ethical values and fairness in every transaction. As an Islamic bank, Bank BSI also plays a role in supporting financial inclusion for the community in the region, by offering a variety of products and services that are easily accessible to all levels of society. In addition, Bank BSI in West Jakarta strives to expand its range of services through the implementation of the latest technology in its banking system. This allows customers to conduct transactions online through banking applications, making it more practical and efficient. As part of the Islamic banking community in West Jakarta, Bank BSI plays an active role in supporting regional economic development, contributing to the development of micro, small and medium enterprises (MSMEs), as well as supporting social programs and other community activities. With a dedication to adhering to sharia principles and prioritizing customer satisfaction, Bank BSI in West Jakarta continues to strive to be a trusted financial partner for all and continues to grow into a leading Islamic bank in the region.

The phenomenon that can be observed at BSI Bank in West Jakarta is the impact of effective Customer Relationship Management (CRM) on customer satisfaction and loyalty. CRM is a critical strategy employed by BSI Bank to manage interactions and relationships with its customers. By collecting and analyzing customer data from various touchpoints, such as transactions, inquiries, and feedback, BSI Bank gains valuable insights into customer behavior, preferences, and needs (Arief Budiyo & Surya, 2019). With this data-driven approach, BSI Bank can personalize its services, offers, and communication to meet individual customer expectations. When customers feel understood and catered to on a personal level, their satisfaction with the bank's services increases significantly. Satisfied customers are more likely to have positive experiences and build a sense of trust and loyalty towards the bank (Pertwi Siregar et al., 2020). Furthermore, effective CRM at BSI Bank enables prompt issue resolution and personalized customer support. When customers experience quick and efficient assistance in resolving their concerns, they are more likely to feel valued and satisfied with the overall banking experience (Firmansyah, 2021). As a result of these positive interactions, customer loyalty is strengthened. Satisfied customers are more inclined to remain loyal to BSI Bank, continuing to use its services for their financial needs and reducing the likelihood of switching to competitors. Loyal customers not only bring repeat business but also act as advocates for the bank, recommending BSI Bank to their friends and family, thereby expanding the customer base. The effective implementation of Customer Relationship Management at BSI Bank in West Jakarta leads to increased customer satisfaction and loyalty. By utilizing data insights and personalization, the bank can build strong and lasting relationships with its customers. This results in higher customer retention rates, positive word-of-mouth referrals, and a competitive advantage in the highly competitive banking industry. The phenomenon of CRM's impact on satisfaction and loyalty highlights the importance of customer-

centric strategies in maintaining a successful and thriving banking institution like BSI Bank in West Jakarta.

Loyalty is a strong attitude of allegiance, commitment, and loyalty to an individual, group, or organization. It is a form of emotional and psychological connection that affects the way one acts and interacts with others (Sambodo Rio Sasongko, 2021). Loyalty includes trust, dedication, and consistency in supporting, defending, and honoring those deemed valuable or important (Aini, 2020). In personal relationships, loyalty creates a close and trusting bond between individuals, resulting in a safe and harmonious environment (Gultom et al., 2020). In a business context, customer loyalty is critical to a company's long-term success. Loyal customers tend to purchase products or services consistently, provide positive references, and even provide constructive feedback to aid improvement (Supertini et al., 2020). On the other hand, organizations that create a loyalty-based work environment will find employees who are more motivated, productive, and collaborative. Employee loyalty can reduce turnover and reinforce a positive company culture (Pertiwi Siregar et al., 2020). However, it is important to understand that loyalty does not mean maintaining the relationship uncritically. Healthy loyalty requires allegiance based on shared values, integrity, and mutually established trust (Susnita, 2020). A person or organization that values loyalty should treat their members or customers fairly, listen to their concerns, and strive to continuously improve the quality of the service or product (Intan Rurieta Anggarawati, 2021). Loyalty is a key pillar in forming strong and sustainable relationships, both in personal and professional settings (Tyas Pratiwi Eka Sari & Kurniawati, 2022). It plays an important role in shaping identity and helps cement the bonds between individuals, groups or organizations, thus creating a positive, impactful and successful environment together.

Satisfaction refers to the feeling of contentment or fulfillment that arises when our needs, desires, or expectations are met. It is a subjective evaluation of the outcome of a particular situation or experience (Susanto, 2021). When individuals or customers experience satisfaction, they perceive that their goals have been achieved, and they are pleased with the overall result (Masitoh et al., 2019). Satisfaction is a crucial aspect in various aspects of life, including personal relationships, work, and consumer behavior (Itasari et al., 2020). In personal relationships, satisfaction plays a fundamental role in maintaining harmonious and healthy connections. When individuals feel satisfied in their relationships, they are more likely to experience happiness, trust, and loyalty towards their partners or friends. Communication, mutual understanding, and empathy are essential factors that contribute to relationship satisfaction (Hariono & Marlina, 2021). In the context of work, employee satisfaction is vital for overall productivity and organizational success (Harahap & Khair, 2020). Satisfied employees are more engaged, motivated, and likely to stay committed to their jobs. Factors influencing job satisfaction include a positive work environment, recognition for achievements, opportunities for growth, and fair compensation. Regarding consumer behavior, customer satisfaction is a crucial determinant of brand loyalty and repeat business (Rosmaini & Tanjung, 2019). Organizations that prioritize customer satisfaction are more likely to build a loyal customer base and enjoy positive word-of-mouth referrals (Anwar et al., 2022). Meeting or exceeding customer expectations, providing excellent customer service, and addressing complaints promptly are essential strategies to enhance customer satisfaction (Abdul Gofur, 2019). Satisfaction is a multifaceted concept that profoundly impacts our well-being and interactions with

others. Whether it's in personal relationships, work, or consumer experiences, achieving satisfaction requires a focus on meeting needs, delivering quality, and providing positive experiences (Firmansyah, 2021). By continually striving to improve and respond to the preferences of individuals or customers, we can foster a sense of satisfaction and cultivate enduring connections and success in various aspects of life.

Customer Relationship Management (CRM) is a comprehensive approach that emphasizes the management of interactions and relationships with customers (Tyas Pratiwi Eka Sari & Kurniawati, 2022). It involves a combination of strategies, processes, and technologies aimed at understanding customers, anticipating their needs, and building long-term, mutually beneficial relationships. The ultimate goal of CRM is to enhance customer satisfaction, loyalty, and retention while driving business growth and profitability (Pertiwi Siregar et al., 2020). One of the key aspects of CRM is the collection and analysis of customer data from various touchpoints, such as sales, marketing, customer support, and social media interactions. This data is then used to gain insights into customer behavior, preferences, and buying patterns, allowing businesses to personalize their interactions and offers to meet individual customer needs (Alfajri & Wardhana, Aditya SE, M.Si., 2020). CRM systems provide a centralized platform for managing customer information and tracking interactions. These systems enable businesses to streamline their processes, automate tasks, and improve collaboration among different departments. For example, sales teams can access customer data and interactions, allowing them to tailor their sales approach and offer more relevant solutions (Firmansyah, 2021). CRM also plays a crucial role in customer service by providing support agents with a complete view of each customer's history and issues (Tyas Pratiwi Eka Sari & Kurniawati, 2022). This enables faster and more efficient issue resolution, leading to higher customer satisfaction. Furthermore, CRM facilitates targeted marketing campaigns by segmenting customers based on their preferences and behaviors. By delivering personalized and timely offers, businesses can increase the chances of customer engagement and conversion. Building strong customer relationships through CRM not only leads to repeat business and increased customer loyalty but also opens doors for valuable word-of-mouth referrals (Susanto, 2021). Satisfied customers are more likely to recommend a business to their friends and colleagues, thereby expanding the customer base and brand reputation. Customer Relationship Management is a holistic approach that prioritizes the needs and preferences of customers to foster long-lasting, profitable relationships (Prihandini & Hadi, 2021). By leveraging data-driven insights, efficient processes, and personalized interactions, CRM empowers businesses to deliver exceptional customer experiences, enhance customer satisfaction, and drive sustainable growth (Itasari et al., 2020). In today's highly competitive market, successful CRM implementation can be a game-changer for businesses, helping them stay ahead of the curve and secure a loyal and happy customer base.

The purpose of this study is to examine the crucial relationship between Customer Relationship Management (CRM) practices and customer satisfaction and loyalty at BSI Bank in West Jakarta. Through an in-depth investigation, the study aims to shed light on the extent to which effective CRM strategies and personalized customer interactions influence customer satisfaction levels. Moreover, the research seeks to understand the pivotal role of customer satisfaction in fostering long-term loyalty and retention among BSI Bank's diverse customer base. To achieve its objectives, the study will assess the CRM practices deployed by BSI Bank in West

Jakarta, encompassing the data collection, analysis, and tailored services offered to customers. By rigorously evaluating customer satisfaction levels, the research will identify the critical factors that significantly contribute to customer contentment and delight. Furthermore, it will investigate the correlation between customer satisfaction and customer loyalty, emphasizing the impact of personalized services and efficient issue resolution in nurturing loyal relationships. The study's scope also encompasses a comprehensive exploration of CRM's role in customer retention and the subsequent ripple effect on positive word-of-mouth referrals and customer acquisition. By delving into these aspects, the research endeavors to offer practical insights and valuable recommendations to BSI Bank for refining their CRM strategies, ultimately enhancing customer satisfaction and fostering unwavering customer loyalty. The findings of this study are anticipated to provide valuable contributions to the banking industry's understanding of effective CRM practices and their profound influence on customer satisfaction and loyalty. As such, BSI Bank in West Jakarta and other financial institutions can leverage these insights to cultivate robust customer relationships, augment customer retention rates, and achieve sustainable business growth. By contributing to the existing body of knowledge in the field of customer-centric strategies, this research will serve as a pivotal reference for future investigations into customer satisfaction and loyalty within the banking sector.

METHODOLOGY

This study utilizes an explanatory research design with a quantitative approach to investigate the impact of Customer Relationship Management (CRM) on Customer Satisfaction and Loyalty at Bank BSI in West Jakarta. The explanatory design enables us to explore the cause-and-effect relationships between variables, while the quantitative approach allows for the collection and analysis of numerical data. The target population consists of all loyal customers of Bank BSI in West Jakarta, with a purposive sampling technique employed to select a representative sample of 86 respondents. Data will be collected through a structured questionnaire, incorporating closed-ended and Likert scale questions to measure respondents' perceptions of CRM, Customer Satisfaction, and Customer Loyalty accurately.

The collected data will be analyzed using descriptive statistics to summarize and present the data on CRM, Customer Satisfaction, and Customer Loyalty. Inferential statistics, such as correlation analysis and regression analysis, will be applied to explore the relationships between these variables. Ethical considerations will be upheld, ensuring respondent anonymity, confidentiality, and informed consent. Limitations, such as potential response bias and generalizability, will be acknowledged and addressed in the interpretation of the results. To ensure validity and reliability, the questionnaire will be pre-tested, and appropriate statistical tests will assess internal consistency. This comprehensive methodology aims to provide valuable insights into the role of CRM in enhancing Customer Satisfaction and fostering Customer Loyalty at Bank BSI in West Jakarta. By employing rigorous research methods, this study seeks to contribute to the body of knowledge on customer-centric strategies in the banking sector, ultimately assisting banking institutions in their pursuit of effective CRM practices and long-term customer loyalty.

RESULTS AND DISCUSSION

The variables in this study are abbreviated as follows: Customer Relationship Management (X1), Customer Satisfaction (Y1) And loyalty (Y2). As for the test results are presented in table 1.

Table 1. Direct Effects

Path	Original Sample	T Statistic	P-Values	Decision
X1>Y1	0.561	8.017	0.000	Accepted
X1>Y2	0.359	4.126	0.000	Accepted
Y1>Y2	0.412	4.740	0.000	Accepted

The analysis of Table 1 reveals the findings regarding the relationship between Customer Relationship Management (CRM) and Customer Satisfaction. The beta coefficient (β) of 0.561 signifies a positive relationship between CRM and Customer Satisfaction. The t-value (t_{hitung}) of 8.017 indicates the statistical significance of this relationship, implying a strong influence of CRM on Customer Satisfaction. Moreover, the probability value (p) of 0.000 ($p < 0.05$) further confirms the significance of the results. Based on the hypothesis testing, the null hypothesis (H_0) stating no significant impact of CRM on Customer Satisfaction is rejected due to the low p -value. Consequently, the alternative hypothesis (H_1) suggesting a significant influence of CRM on Customer Satisfaction is accepted (Sambodo Rio Sasongko, 2021). These findings demonstrate the critical role of Customer Relationship Management in positively affecting Customer Satisfaction within Bank BSI in West Jakarta. The study highlights the importance of effective CRM strategies in creating a satisfactory customer experience, ultimately contributing to customer loyalty and retention (Alfajri & Wardhana, Aditya SE, M.Si., 2020). By acknowledging the significance of CRM in enhancing Customer Satisfaction, Bank BSI can make informed decisions to foster enduring customer relationships and maintain a competitive edge in the dynamic and competitive banking sector. By understanding the best practices in CRM implementation, Bank BSI can identify areas for improvement and enhance its competitive advantage in the market. The significant positive impact of Customer Relationship Management on Customer Satisfaction highlights its critical role in the success of Bank BSI in West Jakarta. By recognizing the value of CRM and its influence on customer loyalty, the bank can strengthen its customer relationships and gain a competitive edge in the evolving business landscape. Building on these insights, Bank BSI can develop customer-centric strategies that align with customers' preferences and expectations, ultimately driving sustainable growth and positioning the bank as a trusted and preferred financial institution in the market.

The analysis of Table 1 provides significant insights into the relationship between Customer Relationship Management (CRM) and Customer Loyalty among Bank BSI's customers. The beta coefficient (β) of 0.359 suggests a positive and meaningful association between CRM and Customer Loyalty. Moreover, the calculated t-value (t_{hitung}) of 4.126 indicates the statistical significance of this relationship, further strengthening the evidence of CRM's impact on Customer Loyalty. The probability value (p) of 0.000 ($p < 0.05$) demonstrates that the observed results are highly unlikely to occur by chance alone, adding further weight to the significance of the findings. As a result, the null hypothesis (H_0), which suggests no significant relationship between CRM and Customer Loyalty, is rejected. The alternative hypothesis (H_1), indicating a significant influence of CRM on Customer Loyalty, is accepted. These outcomes hold important implications for Bank BSI's

customer retention and growth strategies. By recognizing the positive impact of CRM on Customer Loyalty, the bank can prioritize the implementation of effective CRM practices. Building and nurturing strong customer relationships through personalized services and attentive customer care can lead to increased customer loyalty and repeated patronage (Supertini et al., 2020).

The analysis of Table 1 presents significant findings regarding the relationship between Customer Satisfaction and Customer Loyalty among Bank BSI's customers. The beta coefficient (β) of 0.412 indicates a positive and substantial association between Customer Satisfaction and Customer Loyalty. This suggests that as Customer Satisfaction increases, so does the likelihood of customers demonstrating loyalty towards the bank. The computed t-value (t_{hitung}) of 4.740 shows the statistical significance of the relationship. This means that the observed relationship between Customer Satisfaction and Customer Loyalty is unlikely to be due to random chance, providing robust evidence for the influence of Customer Satisfaction on Customer Loyalty. Furthermore, the probability value (p) of 0.000 ($p < 0.05$) underscores the high significance of the results. A p-value below the significance level of 0.05 implies that the relationship between Customer Satisfaction and Customer Loyalty is highly meaningful. Based on the hypothesis testing, the null hypothesis (H_0) suggesting no significant impact of Customer Satisfaction on Customer Loyalty is rejected. In contrast, the alternative hypothesis (H_1) stating a significant influence of Customer Satisfaction on Customer Loyalty is accepted. These outcomes carry important implications for Bank BSI's customer-centric strategies. By recognizing the pivotal role of Customer Satisfaction in driving Customer Loyalty, the bank can place a strong emphasis on enhancing customer experiences and fulfilling their needs. Tailoring services, providing timely and efficient support, and continuously seeking customer feedback can create a positive and satisfying banking experience, ultimately fostering loyalty among customers (Silviana & Gede, 2020). Moreover, the results highlight the significance of customer-centric approaches in maintaining a loyal customer base and staying competitive in the banking industry. Bank BSI can leverage these findings to devise targeted marketing strategies, refine its product offerings, and build lasting relationships with its customers. As the banking landscape continues to evolve, understanding and prioritizing Customer Satisfaction becomes integral to the bank's success. By implementing effective customer-centric strategies and upholding high service standards, Bank BSI can strengthen customer loyalty, generate positive word-of-mouth referrals, and solidify its position as a trusted and preferred financial institution in the market.

CONCLUSION

In conclusion, the findings of this study reveal crucial insights into the impact of Customer Relationship Management (CRM) and Customer Satisfaction on Customer Loyalty at Bank BSI in West Jakarta. The statistical analysis demonstrates that both CRM and Customer Satisfaction play significant roles in fostering long-term customer loyalty within the banking institution. The positive relationship between CRM and Customer Satisfaction underscores the importance of adopting effective CRM practices to understand and cater to customers' evolving needs and preferences. By utilizing data-driven insights, personalized services, and attentive customer care, Bank BSI can enhance the overall customer experience, leading to higher levels of

Customer Satisfaction. Similarly, the study confirms the significant influence of Customer Satisfaction on Customer Loyalty. Satisfied customers are more likely to exhibit loyalty, leading to repeated patronage and positive word-of-mouth referrals. Therefore, Bank BSI's customer-centric strategies should prioritize maintaining high levels of Customer Satisfaction through exceptional services and tailored solutions. These conclusions emphasize the necessity for Bank BSI to adopt a holistic and customer-centric approach in its operations. The bank should continually invest in CRM practices and focus on building strong relationships with its customers. By doing so, Bank BSI can cultivate customer loyalty, strengthen its market position, and sustainably thrive amidst the growing competition in the banking sector. To maintain its competitive edge, Bank BSI should continuously monitor customer feedback, analyze customer behavior, and adapt its services to meet the changing needs and expectations of its clientele. Implementing innovative and customer-centric initiatives will enable the bank to create a loyal customer base, bolster customer retention, and achieve long-term business success. Ultimately, the combination of effective CRM, exceptional customer experiences, and a customer-focused approach will position Bank BSI as a trusted and preferred financial partner in West Jakarta. Embracing these conclusions and taking proactive steps to implement customer-centric strategies will empower Bank BSI to navigate the dynamic business landscape, build enduring customer relationships, and drive sustainable growth in the competitive banking industry.

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