



The Effect of Customer Relationship Management and Customer Satisfaction on Customer Loyalty

Ine Aprianti¹, Taufik Nugraha², Lucy Nurfadilah³

Faculty of Economics, Universitas Sangga Buana, Indonesia¹ Faculty of Economics, Universitas Sangga Buana, Indonesia² Directorate of Vocational, Universitas Sangga Buana, Indonesia³

Email: ine.aprianti@usbykp.ac.id¹, egaolor@gmail.com², lucy.nurfadilah@usbykp.ac.id³

ARTICLE INFO

Research Paper

Article history:

Received: 13 March 2024

Revised: 13 July 2024

Accepted: 10 August 2024

Keywords: Customer Relationship Management, Customer Satisfaction, Customer Loyalty

ABSTRACT

This research is motivated by the phenomenon of a lack of product education, especially updates on the living by Mandiri application which results in customers being stalled in transactions, not being proactive in exploring the needs of convenience in communication, officers at the branch are considered less communicative, customer service who receive complaints are unable to provide satisfactory answers plus the handling process is so long, it is interesting to know the factors that cause the above problems, This study uses quantitative research methods, the data will be analyzed using Descriptive Analysis, Classical Assumption Test, and Verification Analysis. The sampling method is the Probability Sampling method using the Slovin proportional formula. Based on the analysis that has been done, it is obtained that the average value of 3.57 is included in the good category and the condition of Customer Satisfaction obtained an average value of 3.83 is included in the Good category. The condition of Customer Loyalty obtained an average value of 3.73 is included in the Good category. Partially Customer Relationship Management has a positive and significant effect on Customer Loyalty. partially Customer Satisfaction has a positive and significant effect on the Customer Loyalty variable. simultaneously (F test) Customer Relationship Management and Customer Satisfaction have a positive and significant effect on Customer Loyalty. This is supported by the results of several tests that have been carried out.

Keywords: Customer Relationship Management, Customer Satisfaction, Customer Loyalty

This work is licensed under a Creative Commons Attribution-Non Commercial 4.0 International License.

INTRODUCTION

Nowadays, the economic activities of a country are closely related to financial matters. Financial institutions are very important for everyone in a country because they really need them to fulfill the daily needs of their community, and along with the times, their needs are increasing. In this case, the banking world is also facing the same conditions. Banks are competing to meet the needs and desires

of customers with the aim of creating a sense of satisfaction in customers. In the banking services business world, there is fierce competition between banking service providers. State-owned banks not only compete with national private banks but also compete with foreign banks that open branches in Indonesia. The largest portion of a bank's fund collection is savings funds, this product is a superior product in collecting public funds. For banks, savings are able to reach a wider segment with lower costs compared to deposits. For customers, savings provide flexibility, because they can be withdrawn at any time through withdrawal applications, debit cards and Automatic Teller Machine (ATM). PT Bank Mandiri (Persero) Tbk, Branch Bandung as one of the Government Banks in Indonesia which is included in the category of State-Owned Enterprises (BUMN) always tries to try to understand and follow the needs and desires of its customers. Realizing the tight competition, PT Bank Mandiri (Persero) Tbk, Branch Bandung creates a good relationship culture, such as providing more value than its competitors. This creation of more value is not just offering and selling products but providing after sales service that will involve the emotions of its customers so as to create a sense of satisfaction and pleasure where this feeling will continue to be maintained and managed properly so that its customers become true loyal customers.

The following is data on Priority Customer of PT. Bank Mandiri (Persero) Tbk, Branch Bandung 2017-2022

Table 1. Number of Customer Priority of PT. Bank Mandiri (Persero) Tbk, Branch Bandung 2017-2022

No	Year	Number Of Customer
1	2017	75
2	2018	85
3	2019	109
4	2020	138
5	2021	125
6	2022	114

Source: PT Bank Mandiri (Persero) Tbk, Branch Bandung

Based on Table 1 above, it shows that the number of priority customers of PT Bank Mandiri (Persero) Tbk, Branch Bandung has fluctuated. In 2018-2020 there was an increase, but in 2021-2022 there was a decrease in customers. This shows that the loyalty of priority customers of PT Bank Mandiri (Persero) Tbk, Branch Bandung is decreasing. Researchers assume that there is a customer loyalty problem. Therefore, the researcher conducted a pre-survey regarding the statement of customer loyalty to PT Bank Mandiri (Persero) Tbk, Branch Bandung. The main key to banking success in the increasingly fierce competition is that banks are able to serve the wants and needs of customers today and in the future. These challenges require customer-oriented solutions. Banks must truly identify customers and produce products that can increase profitability. Various strategies are implemented by banks to face competition, one of the strategies is to build good relationships with customers. This relationship-building strategy is called Customer Relationship Management (CRM). Customer Relationship Management problems that occur at PT Bank Mandiri (Persero) Tbk, Branch Bandung where the lack of product education, especially updates on the livin by Mandiri application which results in customers being stalled for transactions and customers not getting direct information about the latest products at Bank Mandiri. This creates a bad customer experience Consumer satisfaction is an important factor in creating loyalty, by being satisfied with a product, consumers will automatically come back to buy and consume the product. In the end, this is expected to be the main driver for achieving the company's own profits, where when consumers are loyal or loyal to a product, of course, it will encourage continuous

product sales because the biggest profit is obtained by the company from loyal customers where the company can sell goods or services to customers who have tried and recognized the company's goods or services concerned, the company must be able to maintain these customers.

The problem of customer satisfaction that occurs at PT Bank Mandiri (Persero) Tbk, Branch Bandung where it is not proactive in exploring the needs of comfort in communication officers at the branch are considered less communicative and customer service who receive complaints are unable to provide satisfactory answers plus the handling process is so long, this certainly causes losses because the business is not growing. Nowadays, companies must start focusing on delivering value and increasing customer loyalty. Loyalty means that consumers return and return again to make business transactions (purchases), even though the company's products may not be the best products on the market or have the lowest prices. This fairly "irrational" consumer behavior can be explained by a view that a "good relationship" with consumers is the key to a company's success in retaining customers. There are many factors so that customers can become loyal to the products / services of PT Bank Mandiri (Persero) Tbk, Branch Bandung. In addition to a down-to-earth advertising communication approach that can touch and represent the image of its consumers, the service process is fast and straightforward, swift in handling customer complaints, also offering about product advantages by providing other added value is very necessary where this value can be enjoyed by consumers. This reason can be the basis for answering why Customer Relationship Management can build customer loyalty at PT Bank Mandiri (Persero) Tbk, Branch Bandung. One of the ways that PT Bank Mandiri (Persero) Tbk, Branch Bandung does in an effort to maintain customer satisfaction is to continue to foster good relationship management with each customer. This relationship itself can be said to be a program in achieving customer satisfaction, where customers are invited to build a closer relationship by creating communication so that it can lead to commitment. Communication and service quality. Even a social bond that can ultimately lead to a commitment between customers and banking companies. Seeing this, it is clear that an important consideration that must be considered by management is the company's readiness to make a fairly fundamental paradigm shift. Namely, from a product-oriented company to a consumer-oriented company, from a company that applies a push management system to a pull management system, from a function/structure-based company to a process-based company, from a company that does not care about the importance of information, to a company with high information literacy, and so on.

Objectives

The purpose of the research is to obtain data and facts that describe the results achieved and expected from the research by providing answers to the problems studied. From the scope of the problem, this research aims:

1. Describe and analyse the condition of Customer Relationship Management, Customer Satisfaction and Customer Loyalty at PT Bank Mandiri (Persero) Tbk, Bandung
2. Measuring the effect of Customer Relationship Management on Customer Loyalty at PT. Bank Mandiri (Persero) Tbk, Branch Bandung
3. Measuring the effect of Customer Satisfaction on Customer Loyalty at PT Bank Mandiri (Persero) Tbk, Branch Bandung
4. Measuring the effect of Customer Relationship Management and Customer Satisfaction on Customer Loyalty at PT. Bank Mandiri (Persero) Tbk, Branch Bandung

Literature Review

Management in an organisation or company will be needed in every activity of the company or business organisation to achieve the expected goals effectively and efficiently. Management is the activity of organising and managing. According to Merry Parker Follet defines that "management is as an art every job can be done with other people" (Angger, 2020: 2).

According to Stephen P. Robbins and Mary Coulter define:

"Management involves coordinating and supervising the work of others so that the work is efficient and effective. In addition, management also involves responsibility"

Definition of Marketing Management

The author puts forward several definitions in order to understand a clearer understanding of what is meant by marketing. The definition of marketing according to Kotler and Keller (2016: 6) translated by Benjamin Molan is as follows: "An organisational function and a set of processes for creating, communicating, and delivering value to customers and managing customer relationships in a way that benefits the organisation and its shareholders". According to Hasan (2016: 1) states that: Marketing is a scientific concept in business strategy that aims to achieve sustainable satisfaction for stakeholders (customers, employees, shareholders). "Management involves coordinating and supervising the work of others so that the work is efficient and effective. In addition, management also involves responsibility" Mardalena, 2017: 1).

Definition of Customer Relationship Management

Customer satisfaction and loyalty are goals that companies must achieve in order to survive in the business world. Without customers, the company will never exist. A company can be said to be successful which is reflected in its ability to ensure customer satisfaction. One way that companies can maintain customer loyalty is by implementing Customer Relationship Management (CRM). CRM is a business strategy that combines internal processes and functions with all external networks to create and deliver value to target customers in a useful way.

Tjiptono (2017: 424) explains that CRM is not just a concept or design. CRM is a business strategy that aims to understand, manage, and manage customer needs, both current and potential in the future. According to Kumar and Reinartz (2017: 123) there are three indicators that affect the success of CRM, namely:

1. Technology

Technology as a supporting tool in completing CRM. It aims to help speed up and optimise employees and business activities in customer relationship activities.

2. People

The most important factor to support the success of CRM. Employees need to understand where customers are going and why. It is not just employees who face customers and change the way they think and act.

3. Process

For CRM to be successful, companies must more carefully review the business processes in dealing with customers. The company must decide what the purpose of this process is, on how to measure success, and who owns and maintains the business process.

Measuring a variable requires indicators of that variable, according to Tjiptono (2017: 53) customer satisfaction has 3 (three) indicators as follows:

1. According to customer expectations, is the level of conformity between the service performance expected by consumers and the level of satisfaction felt or received by consumers.

2. Interest in visiting again, is the willingness of consumers to visit again or reuse related services.

3. Willingness to recommend, is the willingness of consumers to recommend services that have been felt to friends or family

The three indicators of customer loyalty according to Kotler and Keller (2016; 160) are as follows:

1. Repeat purchase (loyalty to product purchases), customer loyalty to products or services that have been purchased by making repeat purchases or purchases continuously.

2. Reject another (Resistance to negative influences on the company), loyal customers will continue to use the product or service and do not intend to move to a competitor's product or service even though there is negative information about a product or service.

3. Word of mouth (referring in total to the company's existence), customers are willing to recommend or talk about good things about the products or services they have felt to family or friends.

Methods

This research uses quantitative research methods. The data sources used are customer data of PT. Bank Mandiri (Persero) Tbk, Branch Bandung and collecting data from the results of distributing questionnaires to customers of PT. Bank Mandiri (Persero) Tbk, Branch Bandung. The data will be analyzed using Descriptive Analysis, Classical Assumption Test, and Verification Analysis. The

population in this study were customers of PT. Bank Mandiri (Persero) Tbk, Branch Bandung in 2021-2022. The sampling method is the Probability Sampling method using the Slovin proportional formula. Data collection in this study was carried out to obtain the information needed for the discussion of the data used in the study.

Data Collection

Researchers collected data by making direct observations at PT Bank Mandiri (Persero) Tbk, The questionnaire will be given to customers of PT Bank Mandiri (Persero) Tbk, Branch Bandung. This is to obtain information about responses related to the problem under study. The form of the questionnaire made is a structured questionnaire, where the question material concerns consumer opinions about Customer Relationship Management, Customer Satisfaction and Customer Loyalty. All questionnaire items used to measure Customer Relationship Management, Customer Satisfaction and Customer Loyalty, will be tested for validity. The validity value of each question item can be seen in the Correct item-Total Correlation value of each question item. If the SPSS calculation data of the correlation coefficient (r) shows that all correlations of variable X items are greater than r table, the instrument is declared valid. Likewise for variable Y, if all correlations of variable Y items are greater than r table then the instrument is declared valid. The F test shows whether all the independent variables included in the model have a joint influence on the dependent variable. This test aims to test whether Customer Relationship Management and Customer Satisfaction together have an effect on Customer Loyalty.

Results and Discussion

In this research, there is a total population of 144 priority customers at PT. Bank Mandiri (Persero) Tbk, Branch Bandung. Due to limitations in this study, the researcher has chosen a sample of 89 priority customers selected randomly as respondents for data collection. The respondents were predominantly male, accounting for 79%, and female, accounting for 20%. The most common age group among productive individuals was 41-50 years, representing 42%. A significant portion of them worked as employees of state-owned enterprises (32.58%), followed by self-employed individuals (24.72%), private sector employees (17.98%), and the remaining were government employees and others. In terms of income, many of them were priority customers with a time frame of 5 to 10 years, making up 40.45%, while those with over 10 years accounted for 25.84%

Classical Assumption

The results of the questionnaire item validity testing indicate that all statement items in each variable, Customer Relationship Management (X_1), Customer Satisfaction (X_2), and Customer Loyalty (Y), have correlation values above 0.207. This value serves as the threshold, suggesting that the questionnaire items in the research are considered valid and can be used (accepted)

Table 2. Reliability Test

No	Variabel	Nilai Cronbach's Alpha	Kritis	Hasil
1	Customer Relation Management (X_1)	0.814	0.814	Reliabel
2	Customer Satisfaction (X_2)	0.917	0.917	Reliabel

3	Customer Loyalty (Y)	0.878	0.878	Reliabel
---	----------------------	-------	-------	----------

Based on Table 2 above, this study demonstrates that all research items can be considered reliable (Reliability coefficient values greater than 0.60)

Based on all the statements forming the Customer Relationship Management variable with an average score of 3.57, it falls into the 'Good' category. This indicates that the condition of Customer Relationship Management at PT. Bank Mandiri (Persero) Tbk, Branch Bandung can be concluded to be in the 'Good' category'.

Based on all the statements comprising the Customer Satisfaction variable with an average score of 3.64, it falls into the 'Good' category. This indicates that the condition of Customer Satisfaction at PT. Bank Mandiri (Persero) Tbk, Branch Bandung can be concluded to be in the 'Good' category.

Based on all the statements that form the Customer Loyalty variable with an average score of 3.56, it falls into the "Good" category. This indicates that the condition of Customer Loyalty at PT. Bank Mandiri (Persero) Tbk, Branch Bandung can be concluded as being in the "Good" category.

Table 3. Normality Test
One-Sample Kolmogorov-Smirnov Test

		<i>Unstandardized Residual</i>	
N			89
<i>Normal Parameters^{a,b}</i>	<i>Mean</i>		,0000000
	<i>Std. Deviation</i>		2,21489805
<i>Most Extreme Differences</i>	<i>Absolute</i>		0,150
	<i>Positive</i>		0,086
	<i>Negative</i>		-0,150
<i>Kolmogorov-Smirnov Z</i>			1,414
<i>Asymp. Sig. (2-tailed)</i>		0,370	
<i>a. Test distribution is Normal.</i>			
<i>b. Calculated from data.</i>			

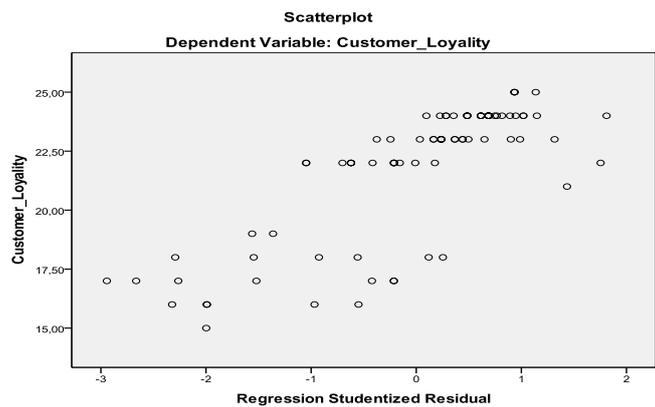
Based on Table 3 above, the results show that the significance levels of the research variables are normally distributed.

Table 4. Multicollinearity Test

	<i>Model</i>	<i>Collinearity Statistics</i>	
		<i>Tolerance</i>	<i>VIF</i>
1	<i>(Constant)</i>		
	<i>Customer_Relationship_Management</i>	,616	1,624
	<i>Customer_Satisfaction</i>	,616	1,624

Based on Table 4 above, based on the calculations in the table above, we obtain tolerance values above 0.1 and Value Inflation Factor (VIF) below 10. Therefore, it can be concluded that there is no multicollinearity among the independent variables.

The result of the heteroskedasticity test in this study, using a scatterplot model, is through a scatter diagram between the predicted values (ZPRED) and the studentized residual (SRESID), as shown in the following figure:



Picture 1. Heteroskedasticity

To assess the simultaneous influence of Customer Relationship Management and Customer Satisfaction on Customer Loyalty (F-test), it is necessary to conduct a hypothesis test, the results of which can be obtained in the following table.

Table 5. Hypothesis Testing (F-Test)

ANOVA ^b						
<i>Model</i>		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	<i>Regression</i>	256,090	2	128,045	25,508	0,000 ^a
	<i>Residual</i>	431,708	86	5,020		
	<i>Total</i>	687,798	88			

a. Predictors: (Constant), Customer_Satisfaction, Customer_Relationship_Management
b. Dependent Variable: Customer_Loyalty

Based on Table 5 above, based on the test results, it is indicated that simultaneously (F-test), Customer Relationship Management and Customer Satisfaction have a positive and significant effect on Customer Loyalty. This is supported by the obtained results and the simultaneous significance test (F-test), which has an F-value (25.508) > F-table (3.232). Additionally, a significance value of 0.000 < 0.05 was obtained, indicating that together, Customer Relationship Management (Variable X1) and Customer Satisfaction (Variable X2) have an influence on Customer Loyalty (Variable Y).

Table 6. The results of the Hypothesis Test Partially (Coefficients)

<i>Model</i>		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>T</i>	<i>Sig.</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1	(Constant)	6,976	2,097		3,326	0,001
	Customer_Relationship_Management	0,451	0,130	0,379	3,482	0,001
	Customer_Satisfaction	0,289	0,106	0,298	2,735	0,008

Based on Table 6 above, it can be concluded that the t-value (3.482) > t-table (1.980), meaning that Ho is rejected. Thus, the variable Customer Relationship Management (X1) has an influence on the variable Customer Loyalty (Variable Y). Based on the test results, it is found that partially (t-test), the variable Customer Relationship Management (X1) has a positive and significant effect on the variable Customer

Loyalty (Variable Y). This means that as Customer Relationship Management (X1) increases, it significantly positively impacts the variable Customer Loyalty (Variable Y). This is supported by the obtained results and the partial significance test (t-test), which has a t-value (3.482) > t-table (1.980) and a significance value of 0.001 < 0.05.

Table 7. Multiple Regression: The Influence of Customer Relationship Management and Customer Satisfaction on Customer Loyalty

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,976	2,097		3,326	0,001
	Customer_Relationship_Management	0,451	0,130	0,379	3,482	0,001
	Customer_Satisfaction	0,289	0,106	0,298	2,735	0,008

Based on Table 7 above, the following regression equation is obtained:

$$Y = 6,976 + 0,451X_1 + 0,289X_2 + \epsilon$$

Explanation of the equation:

- The constant, with a value of 6.976, indicates that if Customer Relationship Management and Customer Satisfaction both equal 0 (zero), with no changes, then Customer Loyalty would be 6.976.
- Customer Relationship Management (Variable X1) has a positive value of 0.451. This means that a one-unit increase in Customer Relationship Management (Variable X1) will increase Customer Loyalty by 0.451 units.
- Customer Satisfaction (Variable X2) has a positive value of 0.289. This means that a one-unit increase in the Customer Satisfaction variable (Variable X2) will increase Customer Loyalty by 0.289 units.

Table 8. Partial Correlation Coefficient Results

		Correlations		
		Customer Loyalty	Customer Relationship Management	Customer Satisfaction
Pearson Correlation	Customer_Loyalty	1,000	0,564	0,533
	Customer_Relationship_Management	0,564	1,000	0,620
	Customer_Satisfaction	0,533	0,620	1,000
Sig. (1-tailed)	Customer_Loyalty		0,000	0,000
	Customer_Relationship_Management	0,000		0,000
	Customer_Satisfaction	0,000	0,000	
N	Customer_Loyalty	89	89	89
	Customer_Relationship_Management	89	89	89
	Customer_Satisfaction	89	89	89

Based on Table 8 above, the results of the descriptive analysis from 89 respondents, it is evident that Customer Relationship Management falls into the "Good" category with an average score of 3.57. This places it within the range of 3.40 - 4.19. When examining individual statements, the highest score given

by respondents is 3.88, categorizing it as "Good." This pertains to the dimension of the process within the statement "The process of fund collection and distribution is fast and easy."

Customer Satisfaction at PT. Bank Mandiri (Persero) Tbk, Branch Bandung Main Office Telkom, with an average score of 3.64, falls within the "Good" category as it falls in the range of 3.40 - 4.19. When looking at individual statements, the highest score given by respondents is 3.83, categorizing it as "Good." This pertains to the dimension of willingness to recommend, specifically the statement "you would recommend your relatives to use products from PT. Bank Mandiri (Persero) Tbk, Branch Bandung Main Office Telkom."

The majority, 70 respondents, expressed agreement that they would recommend relatives, friends, or acquaintances to use products from PT. Bank Mandiri (Persero) Tbk, Branch Bandung Main Office Telkom. Additionally, three respondents strongly agreed with this statement. However, 12 respondents indicated that they somewhat agreed, and two respondents disagreed with the statement. This could be due to respondents believing they may not have the opportunity to recommend PT. Bank Mandiri (Persero) Tbk, Branch Bandung Main Office Telkom's products to their acquaintances. An effective way to promote products is through recommendations from close acquaintances.

Table 9. Coefficient of Determination

Model	R	R square	Adjusted R Square	Std. Error of Estimate
1	0,610	0,372	0,358	2,24050

From Table 9 above, it is known that the coefficient of determination is 0.372 or 37.20%, meaning that the variables Customer Relationship Management (X1) and Customer Satisfactio (X2) have an influence on Customer Loyalty (Variable Y) of 37.20% and the remainder is 37.20%. 62.80% is influenced by other factors.

Conclusion

The technology and information system at PT. Bank Mandiri (Persero) Tbk, Branch Bandung Main Office Telkom is not easily accessible by customers." For the variable Customer Satisfaction, areas considered less satisfactory are reflected in the statement "The products from PT. Bank Mandiri (Persero) Tbk, Branch Bandung Main Office Telkom do not meet your expectations."Lastly, in the variable Customer Loyalty, areas that need enhancement are identified in the statement "You tend not to easily switch to other banking services besides PT. Bank Mandiri (Persero) Tbk, Branch Bandung

Partially, Customer Relationship Management has a positive and significant impact on Customer Loyalty. This is supported by the obtained results and the partial significance test (t-test), which has a t-value (3.482) > t-table (1.980) and a significance value of 0.001 < 0.05. The regression coefficient for the Customer Relationship Management variable (X1) is 0.451, indicating that a one-unit increase in Customer Relationship Management (Variable X1) will increase Customer Loyalty by 0.451 units. Additionally, it has a correlation coefficient of 0.564, falling within the range of 0.40 - 0.599, signifying that Customer Relationship Management (X1) has a fairly strong relationship with Customer Loyalty (Variable Y). The magnitude of the influence of the Customer Relationship Management variable (X1) on the Customer Loyalty variable (Variable Y) is 21.37%.

The obtained results, as well as the partial significance test (t-test), have a t-value of 2.735, which is greater than the t-table value of 1.980. The significance value is 0.008, which is less than 0.05. These results indicate that Customer Satisfaction (Variable X2) has a positive and significant impact on Customer Loyalty. The regression coefficient for the Customer Satisfaction variable (Variable X2) is 0.289, signifying that a one-unit increase in Customer Satisfaction (Variable X2) will increase Customer Loyalty by 0.289 units. Additionally, it has a correlation coefficient of 0.533, falling within the range of 0.40 - 0.599, suggesting that Customer Satisfaction (X2) has a reasonably strong relationship with Customer Loyalty (Variable Y). The magnitude of the influence of the Customer Satisfaction variable (X2) on the Customer Loyalty variable (Variable Y) is 15.83%.

Simultaneously (F-test), both Customer Relationship Management and Customer Satisfaction have a positive and significant impact on Customer Loyalty. This is supported by the obtained results and the simultaneous significance test (F-test), which has an F-value of 25.508, exceeding the F-table value of 3.232. Additionally, the significance value is 0.000, which is less than 0.05. This implies that, collectively, there is an influence of Customer Relationship Management (Variable X1) and Customer Satisfaction (Variable X2) on Customer Loyalty (Variable Y). Furthermore, it has a correlation coefficient of 0.610, falling within the range of 0.60 - 0.799, indicating that both Customer Relationship Management (X1) and Customer Satisfaction (X2) have a strong relationship with Customer Loyalty (Variable Y). The coefficient of determination is 0.372 or 37.20%, meaning that the variables Customer Relationship Management (X1) and Customer Satisfaction (X2) collectively contribute to 37.20% of the influence on Customer Loyalty (Variable Y), while the remaining 62.80% is influenced by other factors.

Discussion

This research produces a low coefficient of determination where the results are below 50% which means that the significance value is low. To increase the significance value, further research is needed by adding other independent variables.

Rference

- Alma. B (2016).. *Manajemen Pemasaran dan Pemasaran Jasa*. Edisi Revisi.. Bandung : CV Alfabeta
- Buttle, F. (2018). *Customer Relationship Management*. (S. Wahyudi, Y. Setyorini, & I. Basuki, Eds.). Bayumedia
- Dennis Pratama; Tri Widyastuti; Sugeng Suroso; Dhian Tyas Untari (2021), Pengaruh Customer Relationship Management Dan Citra Perusahaan Terhadap Kepuasan Dan Loyalitas Nasabah Di PT. BANK RAKYAT INDONESIA TBK KANTOR CABANG TAMBUN, BEKASI, *Jurnal Ilmiah Manajemen Ubhara*, Volume 3 No 1, April 2021. ISSN 1858 – 1358, E – ISSN 2684 – 7000
- Evelyn Wijaya, Asmara Hendra Komara, Pamuji Hari Santoso, Warnadi (2019), Pengaruh Customer Relationship Management Dan Service Quality Dalam Upaya Peningkatan Kepuasan Dan Loyalitas Nasabah Bank Central Asia Kota Pekanbaru, Kurs : *Jurnal Akuntansi, Kewirausahaan dan Bisnis* e-ISSN 2527-8215 Vol. 4 No. 2, Desember 2019 (192-199)
- Gautama, Idris. 2015. *Relationship Marketing dan Pemanfaatan Teknologi Informasi dalam Customer Relationship Management Untuk Memenangkan Persaingan Bisnis*. Seminar Nasional Aplikasi Teknologi Informasi
- Ghozali. I. (2018), *Aplikasi Analisis Multivariate Dengan SPSS*, Cetakan keempat, Badan Penerbit Universitas Diponegoro, Semarang
- Griffin, J. (2016). *Customer Loyalty : Menumbuhkan dan Mempertahankan kesetiaan Pelanggan*. (Y. Sumiharti, R. Medya, & W. C. Kristiaji, Eds.). Jakarta: Erlangga
- Handayani, R. H., Aini, Q., & Nurmiati, E. (2018). Interactive Customer Relationship Management Jasa Infrastruktur Jaringan PT. Meda Cipta Utama. *Applied Information Sistem and Management*, 1(1).
- Hasan. A (2016), *Marketing*. Yogyakarta: Media Presindo
- Hurriyati, Ratih,(2017). *Bauran Pemasaran Dan Loyalitas Konsumen*. Bandung : Alfabeta.

Journal

- Kotler, P dan Gary Amstrong. (2016). Prinsip-Prinsip Pemasaran. Jakarta : Erlangga
- Kotler, Phillip dan Kevin Lane Keller. (2016). Manajemen Pemasaran. Jilid 1. Jakarta : PT. Indeks
- Kumar, V. & Werner Reinartz. (2017). Customer Relationship Management : Concept, Strategy, and Tools. Springer.
- Lovelock, C. H., (2016). *Manajemen Pemasaran Jasa*. (B. Sarwiji, Ed.) (I). Jakarta: Indeks.
- Lupiyoadi. R. (2018). Manajemen Pemasaran Jasa Berbasis Kompetensi (Edisi 3). Jakarta: Salemba Empat
- Meyske (2016) Pengaruh Customer Relationship Management (CRM) Terhadap Customer Satisfaction Dan Customer Loyalty Pada Pelanggan Matahari Department Store. Program Manajemen Pemasaran, Universitas Kristen Petra
- Munandar, D. (2016). Customer Relationship Management Terhadap Loyalitas Pelanggan Bisnis PT. Frisian Flag Indonesia Bandung. *Majalah Ilmiah Unikom*.
- Nelli Purnama Sari, Heny KDaryanto, dan Imam Teguh Saptono (2018), Pengaruh Customer Relationship Management Terhadap Kepuasan dan Loyalitas Nasabah PT Bank BNI, Jurnal Aplikasi Manajemen dan Bisnis, Vol. 4 No. 1, Januari 2018
- Nyonyie, Riska Asnawi, Johnny A. F. Kalangi, and Lucky F. Tamengkel. 2019. "Pengaruh Kualitas Produk Terhadap Loyalitas Pelanggan Kosmetik Wardah Di Transmart Bahu Manado." Jurnal Administrasi Bisnis 9(3): 18
- Putri, A., Edy, I., & Mawardi, Y. M. K. (2015). Pengaruh Customer Relationship Management (Crm) Terhadap Kepuasan Pelanggan Dan Loyalitas Pelanggan (Survey Pada Pelanggan PT. Gemilang Libra Logistics, Kota Surabaya). *Jurnal Administrasi Bisnis*, 23(2), 1–8.
- Ria Ega Mu'arotun, Euis Soliha (2022), Pengaruh Customer Relationship Management Dan Kepercayaan Terhadap Kepuasan Dan Dampaknya Pada Loyalitas Nasabah ,Kredit PT Pegadaian (Persero) Cabang Demak, *Edunomika – Vol. 06, No. 01*
- Sciffman, L. G. Kanuk. L.L. (2016). Perilaku Konsumen . Edisi 7. Jakarta : PT. Indeks
- Simamora. B. (2016), Riset Pemasaran, Jakarta: PT. Gramedia Pustaka Utama
- Siti Maftuhah, Diah Yulisetiarni, Abdul Halim (2018), Pengaruh Customer Relationship Management (CRM) Terhadap Kepuasan Dan Loyalitas Nasabah Pada PT. Bank BNI Syariah Kantor Cabang Jember, Artikel Ilmiah Mahasiswa Fakultas Ekonomi, Universitas Jember
- Sugiyono. (2017). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta
- Tjiptono. F. (2017), Manajemen Jasa, Edisi Keempat, Yogyakarta: Penerbit Andi
- Umar. H. (2016), Riset Sumber Daya Manusia, Edisi Revisi, PT Gramedia Pustaka Utama, Jakarta
- Wibowo, Sukarno dan Supriadi, (2017), Ekonomi Mikro Islam, Pustaka Setia, Bandung
- Wirawan, (2017). Evaluasi Kinerja Sumber Daya Manusia (Teori, Aplikasi, dan Penelitian). Jakarta: Salemba Empat