

Factors That Influence Customer Loyalty Through Customer Satisfaction Mediation At Bank Syariah Indonesia (BSI)

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ARTICLE INFO

Received 21 April 2024

Accepted 27 Juni 2024

Published 29 Juni 2024

Keywords: Service quality, customer relationship management, satisfaction, loyalty

DOI :

<http://dx.doi.org/10.24036/jmpe.v7i2.15867>

ABSTRACT

The focus of this research is centered on providing high-quality customer service and Customer Relationship Management to customers, as well as the satisfaction generated by this strategy. Primary data from this research was collected through the use of research tools in the form of questionnaires filled in by previously selected samples. The study's demographic comprises customers of Bank Syariah Indonesia (BSI) located in the city of Malang. In order to determine the sample size for this study, Malhotra's (2009) method was implemented due to the unpredictability of the population size. Consequently, 225 samples were acquired in order to conduct this research. Utilizing Structural Equation Modeling Partial Least Square (SEM-PLS), this study was investigated. The results of this research demonstrate that customer loyalty and satisfaction are significantly influenced by the quality of service provided. Additionally, service quality can impact customer loyalty via the intermediary mechanism of customer satisfaction. Customer relationship management does not have a substantial impact on customer satisfaction and loyalty. Customer satisfaction and customer relationship management are both ineffective mediators of consumer loyalty. Customer loyalty is substantially impacted by variables pertaining to customer satisfaction.



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INTRODUCTION

The presence of sharia banking in Indonesia is a significant development that will help the country's economy develop and provide maximum benefits for society. Law no. 21 of 2008, which was passed and came into effect on 16 July 2008, has provided a strong legal foundation

for sharia banking in Indonesia. Because the use of the interest system to make money is contrary to the principles of Islamic law, Islamic banks do not use it. The Al-Qur'an and Sunnah of the Prophet Muhammad SAW contain sharia principles that Sharia Banks use in determining their rates and service fees. The application of sharia principles by this bank prohibits the use of interest and product prices because interest is seen as usury which is haram according to Islamic law. (Kasmir, 2004) . The rapid growth of the sharia banking sector has opened up many opportunities for the public as consumers of sharia banking services. This allows them to choose from a variety of Islamic banking companies based on their needs. Sharia banking companies must be able to prove their superiority in order to be able to compete with other companies, both foreign and national banks, BPRS, and non-bank financial institutions including leasing companies, financing companies, and sharia cooperatives (Erline & Saputra, 2017) .

In Indonesia, Bank Indonesia Syariah (BSI) is the most popular sharia bank. According to Populix, as many as 51% of respondents admitted to using bank services (GoodStats.id, 2023) . However, on Monday, May 8 2023, all Bank Syariah Indonesia (BSI) services experienced disruption. Initially the disruption occurred because service system maintenance was being carried out. Regarding this matter, BSI has not provided definite information. These obstacles affect all BSI services, including online, offline and office services as well as digital services that allow users to carry out their own transactions online and via ATM, internet banking and mobile banking. It was stated that on May 11, the problem resolved itself after four days. Of course, loyal BSI customers who have relied on their main financial transaction services feel disappointed with this obstacle (Muharrami, 2023).

Loyalty itself refers to a customer's decision to continue to choose and use a product or service consistently in the future, even though various situational influences and marketing efforts can influence behavior change. Customer loyalty will definitely increase if more goods or services are needed by customers in accordance with the wishes and quality of the bank's services, perhaps even being able to provide better service than expected. BSI Malang City Customers' *Repeat, Retention and Referrals* can be used to measure this (Wahyoedi & Saporso, 2019) . Improving service quality is one of the factors that needs to be considered in BSI Malang City's efforts to win loyal customers. Improving service quality is also an important component in generating business and retaining customers in the banking sector because satisfied customers are more likely to stick with banks that offer high-quality services. Based on news quoted from malangposcomedia.id, BSI Malang City is launching *Weekend Banking* , a limited operational service, every weekend starting November 2023 to provide better service to its customers. This was stated by Anang Hery Anshory, Area Manager (AM) BSI Malang Area (Malang Posco Media, 2023) .

As an effort by BSI Malang City to get loyal customers, one thing that needs to be considered in doing this is improving service quality. Improving service quality is also an important component in winning competition and retaining customers in the banking sector because satisfied customers tend to continue using banks that offer high quality services. Therefore, the banking sector must maintain the current level of customer satisfaction. Markenisi, (2009) explains that customer satisfaction is the extent to which someone feels satisfied or

dissatisfied with the results related to their expectations. Therefore, one element that might keep customers loyal is customer satisfaction. As companies in the service sector, banking companies will depend on the loyalty of their customers to survive in the long term (Rini & Hasan, 2022) . Good customer satisfaction is influenced by several factors and can later lead to customer loyalty, such as service quality and Customer Relationship Management (CRM).

Bank Syariah Indonesia (BSI) has a strategy to maintain customer loyalty, including updating service quality standards. According to Özkan et al., (2020) service quality is directly influenced by service quality, which also helps explain why customers tend to repurchase services. Offering the best service has the power to influence a customer's decision to stay with a service provider or switch to a competitor. Therefore, to provide the best service to customers, companies must make the right plans (Aini & Safitri, 2022) . By using the Customer Relationship Management (CRM) method, BSI Malang City must focus on positive customer connections in addition to offering high quality services. Customer Relationship Management (CRM) is a strategic approach that amalgamates various organizational functions in order to cultivate enduring partnerships and ensure customer contentment, thereby establishing a competitive edge. To maximize customer loyalty, businesses that implement CRM systems meticulously manage customer interactions and monitor every customer detail (Mamuaya & Mundung, 2023).

Increasing customer loyalty, service quality is very important in the banking sector and is confirmed to have a positive effect by Iqbal et al., (2018) and Rorong et al., (2020) confirm that the positive influence on customer loyalty is influenced by service quality. This is in contrast to Pradana's (2018) research this indicates that customer loyalty and service quality are not unidirectionally related; therefore, superior service cannot increase customer loyalty. In addition to delivering high-quality service, it is critical for banks to cultivate positive client relationships in order to sustain loyalty. In this research, Pranitasari et al., (2022) and Putri & Purnami, (2019) illustrate the positive and substantial impact that customer relationship management has on customer loyalty. This is not in accordance with Pradana's (2018) research findings that indicate CRM has no substantial effect on consumer satisfaction and loyalty. Then, as research by Aini & Safitri, (2022) illustrates the relationship between customer satisfaction and customer loyalty through the observation of a significant and positive impact on customer loyalty. Research by Yusuf et al., (2023) This is supported by the claim that customer satisfaction has a significant effect on consumer loyalty.

The gap research findings derived from this investigation continue to exhibit inconsistency. Variations in research findings have been noted concerning the correlation between customer relationship management and service quality in numerous previous inquiries. Providing quality service and High quality Customer Relationship Management for customers, as well as the satisfaction received by customers will be the main subject of this research. In an effort to foster a sense of loyalty towards the bank, this is the reason why customers choose BSI Malang City.

RESEARCH METHODS

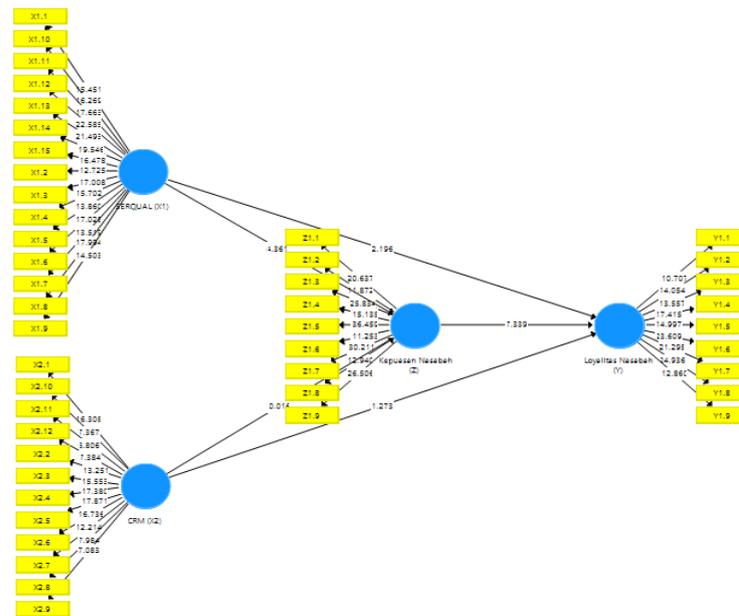
Quantitative methods are used by this research to see the effects that occur, make guesses about the components (causes) that cause the effects, and provide data in numerical form to test causal correlations. Customers of the Malang City branch of Bank Syariah Indonesia (BSI) constitute the demographic of this study. This research employs a sampling strategy known as non-probability sampling, in which selection is performed at random and no individual from the population is given an opportunity to be included in the sample. The method used is in accordance with Malhotra, (2009) , because the population size in this study is unknown, which requires the sample size to be at least 4-5 times the total number of question items. There are $45 \times 5 = 225$ samples in this study because there are 30 questions in the questionnaire, in accordance with the operational definition of variables. Customer loyalty (Y) functions as the research dependent variable. This research uses service quality (X1), customer relationship management (X2) as independent variables, customer satisfaction (Z) as a mediating variable .

Utilizing Structural Equation Modeling Partial Least Square (SEM-PLS), this research was investigated. Structural Equation Modeling (SEM) is utilized in the development and evaluation of statistical models, the majority of which take the form of causal models. An alternative to structural equation modeling, canonical correlation, and Ordinary Least Squares regression is Partial Least Squares (PLS) prediction. In other words, SEM-PLS functions as a substitute for SEM analysis when the data shows a non-normal distribution. In this research, the outer model was tested reflectively through the use of composite reliability, convergent validity and discriminant validity tests. Before evaluating the inner model, significant values, R-square, and hypotheses are suggested from the research model (Rahmawati & Hasan, 2023) .

RESULTS AND DISCUSSION

RESULTS

The correlation between the indicator block and the latent variable is depicted in the Outer Model. All variables in the measurement model utilized in this research can satisfy the loading factor criteria, specifically exceeding 0.7. So researchers carry out data processing, as follows:



Source: Data processed by SmartPLS, 2024
 Figure 1. Measurement Model

Average Variance Extracted (AVE) Test

Table 1. Ave Test Values

Variable	AVE
Service Quality (X1)	0.569
CRM (X2)	0.640
Customer Satisfaction (Z)	0.622
Customer Loyalty (Y)	0.598

Source: Data processed by SmartPLS, 2024

Based on table 1, it shows that the AVE value of all variables passed the validity test with an AVE value >0.50. The CRM variable has the highest AVE value, namely 0.640.

Discriminant Validity

Table 2. Discriminant Validity Values

	CRM (X2)	Customer Satisfaction (Z)	Customer Loyalty (Y)	SEVQUAL (X1)
CRM (X2)	0.800			
Customer Satisfaction (Z)	0.277	0.789		
Customer Loyalty (Y)	0.206	0.700	0.773	
SEVQUAL (X1)	0.567	0.486	0.483	0.754

Source: Data processed by SmartPLS, 2024

Based on the findings presented in Table 2, the outer model reveals that all indicators possess values exceeding 0.5. Consequently, these indicators can be employed to represent the research variables.

Reliability

Table 3. Cronbach Alpha and Composite Reliability Values

	<i>Cronbach Alpha</i>	<i>Composite Reliability</i>
SEVQUAL (X1)	0.946	0.952
CRM (X2)	0.950	0.955
Customer Satisfaction (Z)	0.924	0.952
Customer Loyalty (Y)	0.916	0.930

Source: Data processed by SmartPLS, 2024

All of the aforementioned variables are deemed reliable in accordance with the test results presented in Table 3. Cronbach's alpha and composite reliability both exceed 0.6 and 0.7, respectively, signifying that the questionnaire is capable of generating measurement findings that are consistent or stable.

Inner Model

Table 4. R-Square Value

Variable	R-Square
Customer Satisfaction (Z)	0.237
Customer Loyalty (Y)	0.523

Source: Data processed by SmartPLS, 2024

The R-Square value of the variable denoting customer satisfaction is 0.237, as indicated in Table 4. This finding suggests that service quality and customer relationship management, which are classified as independent variables, collectively explain 23.7% of the variability observed in customer satisfaction. The remaining 76.3% can be attributed to characteristics that were not investigated in this study.

Direct Effect Test

The structural model was tested using the t test. The output image, together with the values found in the path coefficients and indirect effects, serves as a basis for testing the hypothesis directly.

Table 5. Direct Effect Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
H1 <i>Service Quality</i> → <i>Satisfaction</i>	0.486	0.480	0.107	4,533	0,000
H2 <i>CRM</i> → <i>Satisfaction</i>	0.002	0.021	0.101	0.015	0.494

H3 Service Quality → Loyalty	0.245	0.235	0.109	2,254	0.012
H4 CRM → Loyalty	-0.102	-0.093	0.083	1,228	0.110
H5 Satisfaction → Loyalty	0.609	0.616	0.081	7,550	0,000

Source: Data processed by SmartPLS, 2024

The initial hypothesis proposes that there is a relationship between service quality and consumer contentment. Notwithstanding the initial sample value of 0.486, the t-statistic value surpasses 1.64 with 4.533. Service quality and customer satisfaction exhibit a statistically significant and positive correlation. The second hypothesis posits that customer relationship management is linked to customer satisfaction. The initial sample value is 0.002, while the t-statistic value is 0.015, which is less than 1.64. It is possible to support the hypothesis that service quality marginally influences consumer satisfaction in a positive way. According to the third hypothesis, there exists a relationship between service quality and consumer loyalty. In contrast to the initial sample value of 0.245, the t-statistic surpasses 1.64 with a value of 2.254. Customer loyalty and service quality exhibit a positive and statistically significant correlation. Customer loyalty is influenced by customer relationship management, according to the fourth hypothesis. Notwithstanding the initial sample value of -0.102, the t-statistic value stands at 1.228%, a value below the critical value of 1.64. It is possible to deduce that customer relationship management does not have a measurable and economically detrimental impact on consumer loyalty. In relation to the fifth hypothesis, which posits that customer loyalty is influenced by customer satisfaction. Notwithstanding the initial sample value of 0.609, the t-statistic value of 7.550 surpasses the threshold of 1.64. It is possible to infer that customer loyalty is significantly and favorably influenced by customer satisfaction.

Indirect Effect Test

Table 6. Indirect Effect Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
H6 Service Quality → Satisfaction → Loyalty	0.296	0.299	0.090	3,301	0.001
H7 CRM → Satisfaction → Loyalty	0.001	0.010	0.063	0.015	0.494

Source: Data processed by SmartPLS, 2024

The support for the sixth hypothesis, which establishes a relationship between service quality, customer loyalty, and customer satisfaction (0.296), is indicated by the sig or P-Values value of $0.001 < 0.05$. This is demonstrated in the preceding table. H6 is therefore considered to

be acceptable. With a sig or P value of $0.494 > 0.05$, the seventh hypothesis [0.001] that customer satisfaction via CRM has no effect on customer loyalty is refuted.

DISCUSSION

The Influence of Service Quality on Customer Satisfaction

Customer satisfaction (Z) is significantly influenced by service quality (X1), as shown by the inner path analysis model. 0.486 is the path coefficient value, while 0.000 is the p-value. The substantial impact of this is supported by the p-value of 0.000, which is less than 0.05. Consequently, both have the identical influence, as the positive path coefficient of 0.486 indicates. This indicates that there is a positive correlation between service quality and customer satisfaction.

The results of this research are in line with research conducted by Aini & Safitri, (2022) which found that service quality has a significant positive effect on customer satisfaction with a significance level of $0.001 < 0.05$. Research by Zulkarnain et al., (2020) also states that when a bank has provided good service and in accordance with what customers expect, this will automatically provide customer satisfaction. Banks must have standards in determining good quality, and these standards must match or exceed customer expectations in receiving good service.

The Influence of Customer Relationship Management on Satisfaction

The inner path analysis model indicates that customer relationship management (X2) does not have a significant impact on customer satisfaction (Z). At 0.002, the path coefficient is associated with a p-value of 0.494. This is due to the fact that a p-value of 0.494 or higher than 0.05 signifies the absence of substantial evidence supporting a particular effect. The positive path coefficient of 0.002 indicates that the two do not have a reciprocal impact in the same direction. Despite the lack of a significant influence on customer satisfaction as determined by this study, the customer relationship management variable remains pertinent.

The results of this research are not in line with research conducted by Putri & Purnami, (2019) who found that *Customer Relationship Management* has a significant positive effect on customer satisfaction with a significance level of $0.000 < 0.05$. In the research of Lubis *et al.*, (2020) , their research also stated that *customer relationship management* has a positive and significant effect on satisfaction, which means that the better *the customer relationship management* , the greater the satisfaction. Therefore, companies need to pay attention to relationships with customers, one of which is the presence of CRM as a form of good relationship management with customers. Islam teaches that there are three human interactions in the world.

The Influence of Service Quality on Customer Loyalty

Customer loyalty (Y) is significantly influenced by service quality (X1), as shown by the inner path analysis model. The route coefficient value of 0.245 and p-value of 0.012 show this. Taking into account that the p value is $0.012 < 0.05$, there is a substantial impact. Both have the same direction of influence, indicated by a positive path coefficient of 0.245. This means that customer loyalty increases along with service excellence.

The results of this research are in line with research conducted by Safitri & Hayati, (2022) who found that *service quality* has a significant positive effect on customer loyalty with a

significance level of $0.024 < 0.05$. In Salimah's research , (2018) stated that customer loyalty and *service quality* have a closely related relationship, this means that if *the service quality* provided is better, customers will be more loyal to the bank.

The Influence of Customer Relationship Management on Customer Loyalty

According to the inner path analysis model, there is no statistically significant relationship between customer relationship management (X2) and customer loyalty (Y). The aforementioned is supported by the path coefficient value of -0.102 and the p-value of 0.110. The effect's lack of significance is deduced from the p-value of 0.110, which exceeds the threshold of 0.05. Because -0.102 is a negative path coefficient, it means that the two do not have a direct influence on each other. This implies that customer loyalty increases with an increase in customer relationship management strategies.

The results of this research are in line with research conducted by Yulianti & Firmansyah, (2023) which found that Customer Relationship Management has a significant positive effect on customer loyalty with a significance level of $0.001 < 0.05$. In research by Ibrahim *et al .*, (2021) , in their research, they also stated that to create *customer relationship management* , companies must maintain service through friendliness, interaction with customers, and responsiveness of company service to customers.

The Influence of Customer Satisfaction on Customer Loyalty

As predicted by the inner path analysis model, customer satisfaction (Z) has a substantial effect on customer loyalty (Y). The aforementioned is substantiated by a p-value of 0.000 and a path coefficient of 0.609. A significance level of 0.000 for the p-value below 0.05 suggests that the observed effect is statistically significant. Their respective paths of influence are nearly identical, as evidenced by their positive path coefficient of 0.609. Consequently, a positive correlation will exist between customer loyalty and satisfaction.

The results of this research are in line with research conducted by Wulandari & Rahmidani, (2022) who found that customer satisfaction has a significant positive effect on customer loyalty with a significance level of $0.000 < 0.05$. In research, Özkan *et al .*, (2020) stated that customer satisfaction is positively and directly related to customer loyalty, where every customer can become a loyal customer if they feel satisfaction from the service provided.

The Influence of Service Quality on Customer Loyalty Through Customer Satisfaction

It is evident from the inner path analysis model that customer loyalty is influenced by service quality, through which customer satisfaction mediates. At 0.296, the path coefficient is statistically significant at 0.001. P value, which denotes significance, is equal to or less than 0.001. This implies that an improvement in service quality tends to foster consumer loyalty. This demonstrates that service quality can impact customer loyalty via the intermediary mechanism of customer satisfaction.

The results of this research are in line with research conducted by Ratno, (2020) who found that *service quality* has a significant positive effect on customer satisfaction with a t-count significance level of $1.941 > t$ total 1.664. This means that if *service quality* is improved, then customer satisfaction will increase, and if customer satisfaction increases, then customer loyalty will also increase.

The Influence of Customer Relationship Management on Customer Loyalty Through Customer Satisfaction

Through customer relationship management, the inner route analysis model demonstrates that customer satisfaction does not function as a mediator between customer loyalty and customer satisfaction. The obtained results, which have a route coefficient value of 0.001 and a p-value of 0.494, are not statistically significant due to the fact that the p-value exceeds 0.05 or 0.494. Customers are unlikely to survive if customer relationship management is substandard, as demonstrated here. This shows that customer loyalty cannot be mediated by customer satisfaction through customer relationship management.

The results of this research are not in line with research conducted by Putri & Purnami, (2019) stating that *Customer Relationship Management* has a significant positive effect on customer satisfaction with a significance level of $0.000 < 0.05$. This means that these results indicate that companies need to pay attention to CRM strategies to increase satisfaction and result in increased customer loyalty. Customer satisfaction is a customer expectation that can be fulfilled by the company and can be sustainable, resulting in loyal customers to the company.

CONCLUSION

The correlation between customer loyalty and service quality has been validated by quantitative research findings and discussions. Furthermore, research has shown that customer loyalty can be moderated by the effect of service quality on customer satisfaction. Moreover, the influence of customer relationship management on customer loyalty is minimal, if not nonexistent. Additionally, customer satisfaction is minimally or not at all impacted by customer relationship management. Customer loyalty cannot be moderated by customer relationship management or customer satisfaction. Customer loyalty is profoundly impacted by the attributes of customer satisfaction. The absence of substantial and negative outcomes does not necessarily indicate that research variables ought to be eradicated in an endeavor to enhance consumer loyalty and satisfaction. Carrying out corrective steps such as increasing indicators for each variable, selecting respondents more carefully to reflect the research population, and improving other aspects needs to be considered

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