

The effects of customer relationship management, service quality and relationship marketing on customer retention: The mediation role of bank customer retention in Indonesia

Budi Jaya Sugiato^a, Slamet Riyadi^{b*} and Endah Budiarti^b

^aDoctoral Studies in Economics, Universitas 17 Agustus 1945 Surabaya, Indonesia

^bFaculty of Economics and Business, Universitas 17 Agustus 1945 Surabaya, Indonesia

CHRONICLE

Article history:

Received September 18, 2022

Received in revised format

October 17 2022

Accepted December 18 2022

Available online

December, 18 2022

Keywords:

Customer Relations Management

Service Quality

Relationship Marketing

Customer Satisfaction

Customer Retention

ABSTRACT

This study aims to examine customer retention (CR) from the aspect of customer satisfaction with customer relationship management (CRM), service quality and marketing relations (RM). State-owned bank customers selected the research population in all branch offices in the Madura region, and data were collected through a Likert scale model questionnaire. The results of the path analysis using the structural analysis model (SEM) show that there is an influence of CRM on customer satisfaction; there is an effect of service quality on customer satisfaction; there is an effect of RM on customer satisfaction; CRM through customer satisfaction affects CR; service quality through customer satisfaction affects CR; RM through customer satisfaction affects CR; there is an effect of customer satisfaction on CR on customers. Then the simultaneous test shows that simultaneously RM, service quality, and RM impact customer satisfaction, and the value of coefficient of determination (R-Square) explains that CRM, service quality, and RM can effectively contribute to customer satisfaction. Simultaneously, CRM, service quality, and RM affect CR. CRM, service quality, and RM affect CR mediated by customer satisfaction. CRM, service quality, and RM, through customer satisfaction, can effectively contribute to CR to customers of state-owned bank Regional Offices.

© 2023 Growing Science Ltd. All rights reserved.

1. Introduction

People in developed and developing countries need a bank to carry out their financial transactions. They consider banks safe financial institutions for carrying out various economic activities. In developed countries, banks are very strategic institutions and have an essential economic role. In developing countries, the public's need for banks is limited to depositing funds and distributing funds, as well as to the services offered by banks (Ruswanti & Lestari, 2016). On the one hand, banking regulations in Indonesia have now reached a level of competition that no longer prioritizes interest rates and deposits but prioritizes service competition. For banks engaged in financial services, service quality is essential in attracting customers. Parawansa (2018) reported that in the face of an unstable economic situation during the Pandemic period, state-owned banks took a policy of continuing to record positive profits by providing credit restructuring to customers. Reserves also accompany this credit restructuring effort, so it is estimated that the annual net profit will grow negatively. However, this step makes investors believe that banks can survive amid the pandemic and maintain the trust of customers who can still stay (customer retention).

* Corresponding author.

E-mail address: slametriyadi10@untag-sby.ac.id (S. Riyadi)

This effort to save oneself must also be accompanied by adaptation in terms of business strategy. Muharam et al. (2021) explained that the company finally made a business strategy following the stimulus. As the bank chose to channel the government's economic stimulus, state-owned banks used this assignment as an opportunity. Customers who receive grants from the Productive Presidential Assistance program are targeted as debtors by state-owned banks and obtain service facilities that are seen as increasing customer satisfaction.

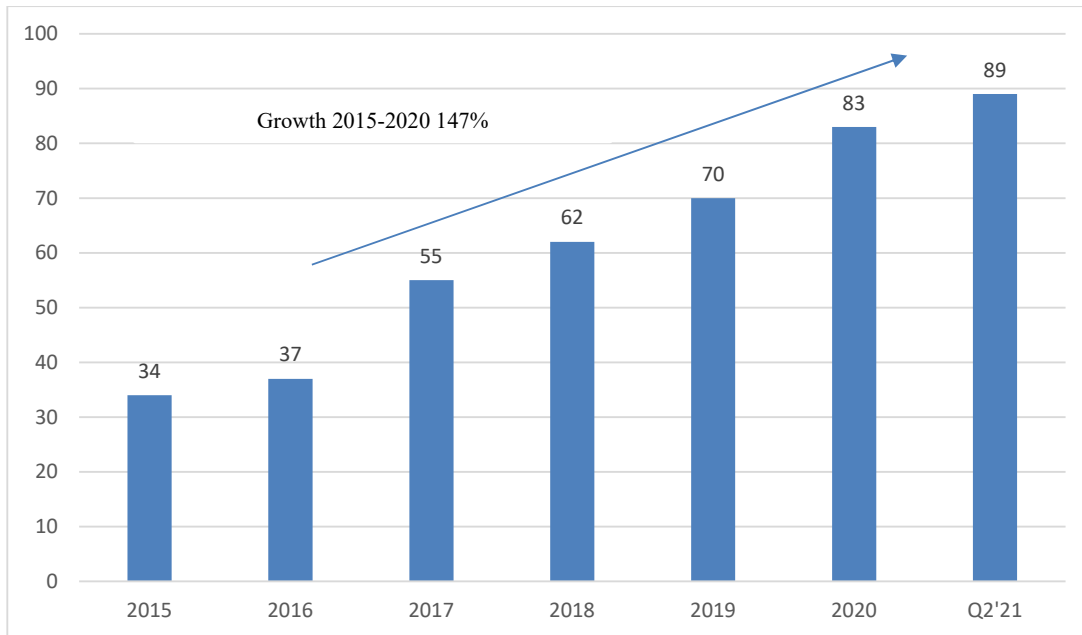


Fig.1. Growth in the number of customers in the East Java region, in 2021

In the graph, it can be seen that there is an increase in the number of customers; even from 2019 to 2020 until 2021 (the number of customers until February), there is still an increase in the number. It can be said that the efforts that are said to be strategic steps of state-owned banks to keep their customers afloat and grow are relatively successful. To be able to retain customers and increase the number of customers, the main concern of state-owned banks are maintaining and increasing customer satisfaction. Reported research (Khan et al., 2022), Explain the important customer retention strategy to maintain customer loyalty compared to finding new customers. Likewise, the research presented (Lemy et al., 2019), Customer retention is a marketing strategy while. Retaining customers is far more cost-effective and reliable as a strategy to increase marketing.

Customer retention, or the so-called customer retention strategy, emphasizes the activities of marketers to maintain and establish good relationships with customers (Chen & Hu, 2013). Besides that, customers who are said to be loyal can provide references to marketers or companies and to relationships to use or buy products so that retention strategies are seen as effective as marketing tactics. In addition, retention costs are much lower when given to customers in the form of bonuses or additional rewards when customers invite their relatives to buy or use products. This is a multiplication strategy that benefits the company (Dwilianingsih & Indradewa, 2022). However, this customer retention strategy will not be able to be implemented optimally and even allow failure if it is not followed by the level of satisfaction of its customers. Several studies, as reported (Madjid, 2013), He explained that optimal customer retention is built from customer responses that get satisfaction with the company's products and services. In general, banking companies, such as state-owned banks, in their operational activities do three things, namely, each of which is the activity of raising funds (funding), channelling funds (lending), and other bank services (services). All three must be managed simultaneously because they are interrelated with each other. The main activity is how the bank conducts funding or activities to raise funds. How do banks collect funds (money) by withdrawing funds from the public, so they want to save in the bank concerned (Moenardy et al., 2016). Then the management of landing activities is channelling funds through the provision of credit and loans. The last is service activities or providing other bank services. Service is a support service for bank products between the funding and lending groups. Profits from these bank services are derived from administrative fees, commissions, rent, and other costs.

State-owned banks' efforts to improve customer service and satisfaction are made through innovation and technological improvement (Darmawan, 2018), Explains that retaining customers will be effective when existing customers have a satisfying experience with the product or service. Research by (Mokhtar & Sjahrudin, 2019), Explained that old customers also have great potential in using the company's products or services used now and other company products and services; therefore, companies need to retain customers by increasing their satisfaction. The benchmark for the success of a bank, as research (Sasono et al., 2021; Saputra, 2019), That one of them depends on customer interest. The more interested

customers, the more funds will be collected and replayed by achieving maximum profitability. Some research results, as reported (Karyose et al., 2017), That the satisfaction of bank customers is not only on the security of keeping their money in banking companies but how the communication pattern of the bank in establishing good relations with these customers is managed. In a research journal conducted by (Parawansa, 2018) There are seven relationship marketing efforts categories: belonging, communication, customization, differentiation, personalization, rewarding, and security and convenience. One of the goals of using a relationship marketing program is to focus on customer retention. Rizka and Widji (2013) State that a company's success depends on its ability to retain customers (customer retention). Customer retention (retaining existing customers) is much cheaper than finding new customers (Ekasari et al., 2022). The United States pioneered the movement of this new trend (relationship marketing). The same phenomenon also occurs in Indonesia. One by one, companies in Indonesia are starting to implement relationship marketing. In banking, relationship marketing was pioneered by Bank Central Asia (BCA), Bank Niaga, Bank Mandiri, BII, Citibank, and HSBC (Nugroho, 2020; NUGROHO et al., 2020). The banking industry is an industry that adopts relationship marketing as its marketing strategy to build relationships with customers.

The development of Islamic banking is getting faster and faster, increasing competition between existing Islamic banks. Likewise, the development of Islamic banks in East Java. To overcome the increasing competition, Islamic banking must increase customer satisfaction and retain customers. So, in this case, Islamic banking is deemed necessary to follow the development of a marketing strategy that has developed rapidly, namely by implementing a relationship marketing strategy in the hope of retaining its customers (customer retention orientation). Likewise, a customer of a state-owned bank now seems not enough to rely on the services provided by one bank, even though the bank often offers assistance with a "one-stop-shop" pattern for its customers. For customers, the behaviour of switching banks can be analogous to the learning costs needed to obtain new benefits or a set of expectations for the fulfilment of financial and banking services. In such conditions, sensitivity in controlling costs to switch services to other banks becomes vital in choosing a bank.

The strategic implication of these findings is that the application of low bank interest factors and hefty fees compared to bank competitors is not the main reason for customers to switch or not switch to other banks. Other factors, such as the emotional bond between the bank and the customer, can be a determining factor in managing satisfaction, which impacts increasing customer loyalty to a bank. Increasing consumer retention will automatically increase the number of consumers owned by an organization. In addition, increasing the retention rate will increase customer loyalty (customer tenure): the higher the consumer retention rate, the more significant the positive impact. Managing customer retention and loyalty have two benefits. First, marketing costs can be reduced. Companies do not need additional funds to find consumers who run away. Second, as customer tenure increases, it will be easier for consumers to understand what consumers want, and consumers will also understand more and more what companies can do for them. With the deepening of the relationship, the trust and commitment of both parties will develop automatically. This customer retention program and fostering customer satisfaction is one of the central cores of customer relationship management (CRM) activities, improving customer service quality and marketing relationships. The company's paradigm and way of thinking are no longer dominated by how to get new customers but more by retaining old ones. Based on the description of the problems that have been put forward, the researchers are interested in studying the implementation of the marketing strategy of the State-owned Bank in the customer retention program through the satisfaction of existing customers. To increase customer satisfaction and customer retention, what is needed is a customer relationship management strategy, improving customer service quality and relationship marketing. For this reason, researchers need to examine these variables in a survey of state-owned bank customers. The theme of customer retention is seen as an interesting new phenomenon because it is almost similar to the theory of consumer loyalty. The difference is that customer retention is a marketing strategy that is widely used by the banking service industry (Rehman et al., 2019). While consumer loyalty is a consumer behaviour that can be a result or formed as a cause because of the characteristics of the consumer itself (Marina et al., 2016). Customer retention in banking service industry research is still relatively rare because customer loyalty types and data sources are different. Data about customer retention is the marketing division's performance appraisal, ideally taken from banking administration data, but can also be measured from customer statements.

This study will also combine customer retention data, which is a performance review on the ability of banks to maintain their customers, with data on marketing capabilities in implementing marketing strategies and banking services. This process is carried out as a differentiator. It is considered essential to be studied with a quantitative approach involving the number of customers as a sampling so that an analysis of the so-called review of the number of customers that reflects the marketer's ability can be approached accurately.

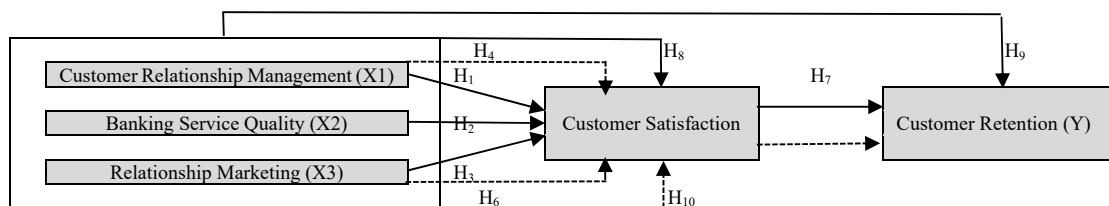


Fig. 2. Conceptual Framework

2. Literature review

2.1 *The influence of customer relationship management (CRM) on customer satisfaction*

Marketing activities manage all aspects of the customer life cycle. CRM is a comprehensive strategy from the company so that every process of recycling the customer's life can be utilized optimally. CRM refers to software systems that help companies obtain and store customer data and establish two-way relationships in order to get customer satisfaction (Wilson, 2018). (Hapsari et al., 2017) She explained that the CRM system would automate the storage of customer data and all transactions carried out from beginning to end in one integrated dashboard that is used as a reference for developing strategies to increase customer satisfaction.

2.2 *The influence of service quality on customer satisfaction*

Darmayasa and Yasa (2021) and Moenardy Khalid et al. (2021) concluded that the quality of customer service impacts the achievement and improvement of customer satisfaction. For customer satisfaction, customers or consumers are feelings or responses to products or services allocated by the industry considering their opportunities and feel the joy that can increase excellence in competition. Furthermore, the research presented (Uzir et al., 2021; Dewi et al., 2021), has the same view that to meet customer satisfaction in the banking industry, service quality is essential for companies to be adequately managed to meet their customers' wishes.

It can be said that to create customer satisfaction, companies must be able to increase customer value and product excellence. Customer value can be made through the company's quality of service to its customers. The better the quality of service, the higher the customer value for the company. The high quality of service also cannot be separated from the company's internal support, especially support from its human resources.

2.3 *The influence of relationship marketing on customer satisfaction*

(Cano et al., 2021) To realize loyal customers, we need an appropriate strategy so that consumers are satisfied with the quality of services and facilities provided by the company. (CHESULA, 2021), His research report, expert, explains that customer satisfaction, an approach strategy, is needed to find out n about customer needs. (Windiarı & Djumarno, 2021), Stated that so far, the marketing strategies carried out by several companies in Indonesia have only focused on the quality of products and services, but behind that, the company's customers should get more attention (Osobajo et al., 2021), Because of the success of the company, one of which is being able to meet customer needs (Salem, 2021).

2.4 *The influence of service quality on customer retention*

(Cheraghalizadeh & Dėdkova, 2022; Sundram & Kavitha, 2021), That the quality of service provides impetus to customers to establish close relationships with the company to enable the company to understand carefully the expectations and needs, which in the end, customer satisfaction can create loyalty to the company.

About some of the research and theoretical concepts put forward, it can be used as an implementable analytical framework that State-Owned Banks have attempted to implement a customer retention strategy. Customer retention is a strategy applied to banking service businesses to retain customers and increase sales. Two things can help State-Owned Banks increase business profits when implementing a business strategy. The first is adding new customers, also called customer acquisition, and the second is to make consumers continue to use State-Owned Bank products.

2.5 *Effect of relationship marketing on customer retention*

Retaining customers is one of the most important things in running a business. Therefore, marketers of state-owned banks must know the best customer retention strategies that can be implemented to retain their customers. (ThakreemBanua, 2021), The first benefit of customer retention, besides getting loyal customers, is saving business marketing costs. Moreover, the strategy implemented in retaining customers is to use customer relationship management (CRM).

(Setiawan, 2021), The customer retention strategy that is classified as superior is to create a loyalty program, which will reward loyal customers who always use the company's business products and customer relationship management. The influence of CRM on customer retention has been stated in several studies, such as: (Akerejola et al., 2021; Sađlam & El Montaser, 2021; Murali et al., 2016; dan Moenardy et al., 2016) WIt describes that it is not uncommon for customers to need to buy products continuously, and it is the role of relationship marketing that effectively encourages and grows trust to continue to use the company's services.

2.6 *The effect of customer satisfaction on customer retention*

Customer satisfaction with customer retention is two conditions that explain causes and effects. This is explained in several studies, as reported (Fook & Dastane, 2021; Torkzadeh et al., 2022; dan Fam et al., 2021), Which gives almost the same thing that business ethics provides an impetus to customers to establish a strong relationship with the company. In the long term, this kind of bond allows the company to understand the customer's expectations carefully and needs to optimize the pleasant customer experience and minimize the unpleasant customer experience. The existence of a friendly and satisfying

experience that underlies the emotions of customers to stay afloat and be reluctant to switch to products from competing companies.

2.7 The influence of customer relationship management on customer retention

(Darmayasa & Yasa, 2021), and (Bramulya et al., 2016), Give almost the same conclusion that customer relationship management affects service quality, service quality affects customer retention, and customer relationship management affects customer retention. (Lee & Charles, 2021), They have explained that CRM is a strategy to increase profitability, support businesses to keep customers under control, and genuinely make them feel part of the company's progress.

3. Research method

This study uses quantitative analysis with a survey. Several images are used to identify the basic concepts of quantitative research, namely approaches, methods, data, and analysis. The four pictures above contain consistent and complementary purposes for understanding the basic concepts of quantitative research.

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

Information:

n : Total Sample.

N : Total Population.

e : The desired critical value (limit of accuracy) (per cent allowance for inaccuracy due to sampling error).

Based on this formula, the required number of sampling with e = 5% (quota sampling) is as follows.

$$n = \frac{742}{8.42}$$

$$n = 260,89$$

From the Slovin formula, the number of samplings required in this study is 260 customers.

4. Result

Table 1
KMO and Bartlett's Test dan Cronbachs

		MSA	Cronbach's
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.936	
Bartlett's Test of Sphericity	Approx. Chi-Square	3834.235	0.878
	Df	171	
	Sig.	.000	

a. Based on correlations

The KMO value is 0.936, and the Barlett Test of Sphericity is 3834.235 with sig = 0.000. Then the KMO and Barlett Test of Sphericity requirements are met. Cronbach's alpha value is 0.878 ($\alpha > 0.70$), which means that the measuring instrument used in this study is reliable.

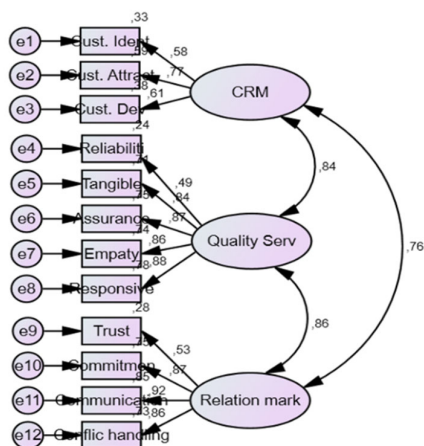


Fig. 3. Measurement Model

Chi-Square:267,536
Probability=.000
GFI=.873
AGFI=.806
TLI=.873
CFI=.902
RMSEA,.128

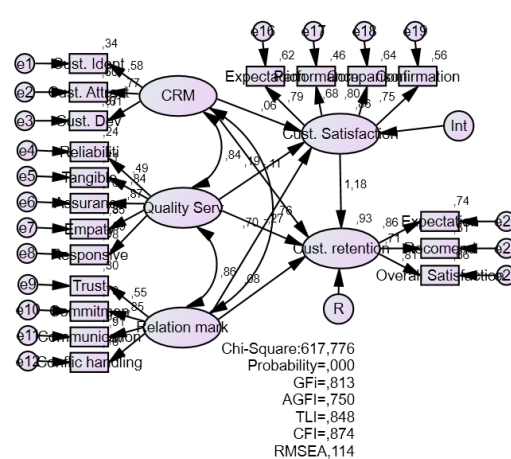


Fig. 4. Goodness of Fit

Chi-Square:617,776
Probability=.000
GFI=.813
AGFI=.750
TLI=.848
CFI=.874
RMSEA,.114

The test of the model hypothesis shows that this model is by the data or fits the data used in this study. Although the Chi-Square value is quite significant, namely 267.536, the Chi-Square value is affected by the degree of freedom value. The structural model above shows a chi-square of 617.776 and a degree of freedom of 145. Table 4.8 shows that CMIN/Df, RMSEA and TLI values match the criteria. Fig. 5 shows that almost all of the goodness of fit test criteria are met. However, the ranges of GFI, TLI, CFI, and AGFI are at marginal fit, which is more than 0.800.

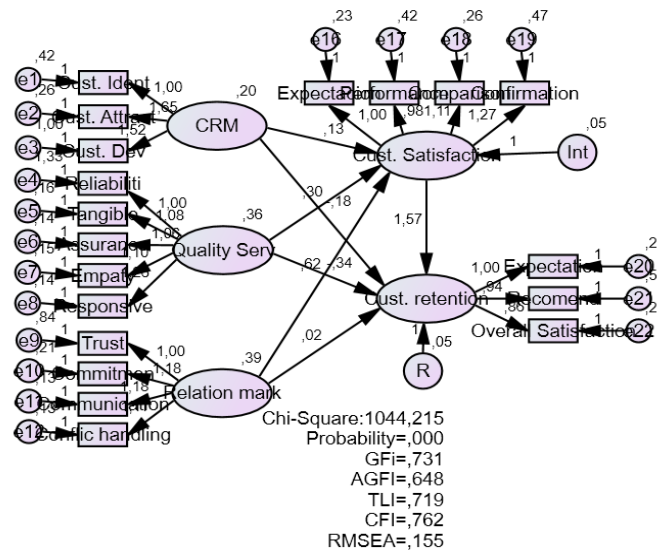


Fig. 5. Model Equation Test

The results of the analysis of hypothesis testing can be seen as follows.

Table 2
 Summary of Effect Test Results

No.	Model	C.R.	P	Hypothesis Test Results
1.	X1 → Z	2.120	0.034	Received
2.	X2 → Z	5.283	0.000	Received
3.	X3 → Z	8.085	0.000	Received
4.	X1 Int → Y	2.642	0.028	Received
5.	X2 Int → Y	3.174	0.008	Received
6.	X3 Int → Y	4.482	0.000	Received
7.	Z → Y	4.932	0.000	Received

Table 3
 Simultaneous Hypothesis Test

	F	R ²	P
X1;X2;X3 → Z	111.890	0.567	0.000
X1;X2;X3 → Y	96.609	0.531	0.000
X1;X2;X3 → Z-->Y	191.985	0.692	0.000

5. Discussion

Based on the analysis of hypothesis testing and descriptions of several previous studies, it can be said that customer relationship management affects customer retention in State-Owned Bank customers. It can be said that when the CRM capability of State-Owned Bank marketers in all branch offices decreases, the customer retention ability, as measured by the number of customers, tends to decrease. On the other hand, when the marketers of State-Owned Banks in the branch offices improve their CRM capabilities, it will be followed by customer retention capabilities, which the relatively increasing number of customers can also measure. The results of the analysis testing the second hypothesis are known that the critical ratio value is 5.283 with a probability of 0.000 (p < 0.05), which indicates a significant influence on service quality on customer satisfaction of State-Owned Banks. It can be said that the higher the quality of service that can be felt by the customer, the higher the satisfaction level obtained. Vice versa, the lower the quality of service perceived by the customer, the smaller the level of satisfaction received by the customer. Marketers of State-Owned Bank products apply relationship marketing in almost all Branch Offices; in this case, the superiority of the products offered is an integral part of achieving success and prosperity for modern companies. Technological developments and increasing global competition, market needs and wants require companies to carry out continuous product development through relationship marketing.

There are only two choices: success in product development to produce superior products or failure in achieving business goals because products cannot compete in the market.

In efforts to overcome the occurrence of queues, among others, State-Owned Banks have implemented a Call Number system or a call queue number system. However, the queue level still occurs, so many customers still complain about the quality of bank services. Thus, tactical steps as an implication of the CRM strategy, one of which is providing empathy for customer complaints, is an important consideration that must be carried out to increase customer satisfaction while keeping customers loyal. The service provided by a State-Owned Bank office can provide convenience in customer banking transactions, where the deposit can be made at any time, and the collection is not limited as long as the balance is still sufficient and meets the applicable requirements. Based on the phenomenon in State-Owned Banks in all Branch offices, the services provided to customers are considered to be quite good despite shortcomings because employees are seen as still not friendly with customers, and employees still serve friendly. The management thinks of the State-Owned Bank as an obstacle that affects customer satisfaction so that the State-Owned Bank overcomes the problems that impact satisfaction and customer loyalty; the State-Owned Bank improves the quality of its services or implements excellent service. The implications of the relationship marketing strategy applied by the State-Owned Bank in almost all branch offices in the Madura area, including its units in increasing satisfaction or making satisfaction factor a supporting aspect to achieve customer retention, have also been carried out as the purpose of marketing. Commitment from the banking sector, especially State-Owned Banks in all branch offices in the Madura area, to ensure the satisfaction of their customers. This aims to generate customer loyalty or show the ability of the State-Owned Bank to retain customers (customer retention). Even in each unit, the State-Owned Bank can have its customers; these customers will be loyal and provide opportunities to invite colleagues, family, and friends to become customers at the State-Owned Bank. Customer relationship management, service quality, and relationship marketing mediated by customer satisfaction can contribute significantly to the customer retention of State-Owned Banks. The practical contribution shows that other variables may substantially influence customer retention apart from customer relationship management, service quality, relationship marketing, and customer satisfaction.

6. Conclusion

1. Customer relationship management significantly affects customer satisfaction in State-Owned Banks in Indonesia.
2. Service quality significantly affects customer satisfaction with State-Owned Banks in Indonesia.
3. Relationship marketing significantly affects customer satisfaction of State-Owned Banks in Indonesia.
4. Customer relationship management through customer satisfaction significantly affects customer retention of State-Owned Bank customers in Indonesia.
5. Quality of service through customer satisfaction significantly affects customer retention of State-Owned Bank customers in Indonesia.
6. Relationship marketing through customer satisfaction significantly affects customer retention of State-Owned Bank customers in Indonesia.
7. Customer satisfaction significantly affects customer retention of State-Owned Bank customers in Indonesia.
8. Customer relationship management, service quality, and relationship marketing significantly affect customer satisfaction in State-Owned Banks in Indonesia. It is also known that the coefficient of determination indicates that together customer relationship management, service quality, and relationship marketing can effectively contribute 56.7% to customer satisfaction of State-Owned Banks in Indonesia.
9. Simultaneously, customer relationship management, service quality, and relationship marketing significantly affect customer retention of State-Owned Bank customers in Indonesia. It is also known that the coefficient of determination shows that customer relationship management, service quality, and relationship marketing can effectively contribute 53.1% to customer retention of State-Owned Bank customers in Indonesia.
10. Simultaneously customer relationship management, service quality, and relationship marketing mediated by customer satisfaction significantly affect customer retention at State-Owned Banks in Indonesia. It is also known that the coefficient of determination shows that together customer relationship management, service quality, and relationship marketing through customer satisfaction can effectively contribute 69.2% to customer retention of State-Owned Bank customers in Indonesia.

References

- Akerejola, W. O., Ibobo, E. O., Ohikhena, P. S., & Alabi, B. (2021). The effect of customer relationship marketing on customer retention: A case study of guaranty trust bank PLC. Benin city. *Innovative Journal of Research in Marketing and Customer Success*, 1(2), 1–14.
- Bramulya, R., Primiana, I., Febrian, E., & Sari, D. (2016). Impact of relationship marketing, service quality and customer orientation of service employees on customer satisfaction and behavioral intentions and its impact on customer retention. *International Journal of Economics, Commerce and Management*, 4(5), 151–163.
- Cano, L., Castro, D., & Vicente-Ramos, W. (2021). Relationship marketing in customer loyalty of commercial galleries in times of COVID-19. *Business: Theory and Practice*, 22(2), 426–435.
- Chen, P.-T., & Hu, H.-H. 'Sunny.' (2013). The mediating role of relational benefit between service quality and customer

- loyalty in airline industry. *Total Quality Management & Business Excellence*, 24(9–10), 1084–1095.
- Cheraghalizadeh, R., & Dėdkova, J. (2022). *Do service quality and social media marketing improve customer retention in hotels? Testing the mediation effect.*
- CHESULA, O. W. (2021). *Relationship Marketing Practices, Switching Cost and Customer Satisfaction among Tier One Supermarkets in Nairobi County, Kenya.* KeMU.
- Darmawan, D. (2018). *The effect of service quality, customer satisfaction and corporate image on customer loyalty in the banking sector in Indonesia.*
- Darmayasa, G., & Yasa, N. N. K. (2021). The influence of relationship marketing on customer loyalty: Customer satisfaction as a mediation variable. *International Research Journal of Management, IT and Social Sciences*, 8(6), 648–660.
- Dewi, D., Hajadi, F., Handranata, Y., & Herlina, M. (2021). The effect of service quality and customer satisfaction toward customer loyalty in service industry. *Uncertain Supply Chain Management*, 9(3), 631–636.
- Dwilianingih, N. A., & Indradewa, R. (2022). The Influence of Relationship Marketing and Service Quality with Customer Satisfaction Mediation Variables on Customer Loyalty. *Quantitative Economics and Management Studies*, 3(4), 548–554.
- Ekasari, R., Rodli, A. F., & Arif, D. (2022). the Effect of Strategic Planning on the Implementation of Independent Campus Learning. *Corporate Governance and Organizational Behavior Review*, 6(2 Special Issue), 300–306. <https://doi.org/10.22495/cgobrv6i2sip14>
- Fam, K.-S., Liat Cheng, B., Cham, T.-H., Tan Chia Yi, M., & Ting, H. (2021). The role of cultural differences in customer retention: evidence from the high-contact service industry. *Journal of Hospitality & Tourism Research*, 10963480211014944.
- Fook, A. C. W., & Dastane, O. (2021). Effectiveness of loyalty programs in customer retention: a multiple mediation analysis. *Jindal Journal of Business Research*, 10(1), 7–32.
- Hapsari, R., Clemes, M. D., & Dean, D. (2017). The impact of service quality, customer engagement and selected marketing constructs on airline passenger loyalty. *International Journal of Quality and Service Sciences*.
- Karyose, H., Astuti, W., & Ferdiansjah, A. (2017). Customer loyalty: the effect of service quality, corporate image, customer relationship marketing and customer satisfaction as intervening variable-an empirical analysis of bank customers in Malang City. *Marketing and Branding Research*, 4, 336–347.
- Khan, R. U., Salamzadeh, Y., Iqbal, Q., & Yang, S. (2022). The impact of customer relationship management and company reputation on customer loyalty: The mediating role of customer satisfaction. *Journal of Relationship Marketing*, 21(1), 1–26.
- Lee, L., & Charles, V. (2021). The impact of consumers' perceptions regarding the ethics of online retailers and promotional strategy on their repurchase intention. *International Journal of Information Management*, 57, 102264. <https://doi.org/https://doi.org/10.1016/j.ijinfomgt.2020.102264>
- Lemy, D., Goh, E., & Ferry, J. (2019). Moving out of the silo: How service quality innovations can develop customer loyalty in Indonesia's hotels. *Journal of Vacation Marketing*, 25(4), 462–479.
- Madjid, R. (2013). Customer trust as relationship mediation between customer satisfaction and loyalty at Bank Rakyat Indonesia (BRI) Southeast Sulawesi. *The International Journal of Engineering and Science*, 2(5), 48–60.
- Marina, S., Kartini, D., Sari, D., & Padmasasmita, S. (2016). Customer loyalty as the implications of price fairness determined by relationship marketing and service quality of airline services. *South East Asia Journal of Contemporary Business, Economics and Law*, 11(2), 43–51.
- Moenardy, K. K., Arifin, S. Z., & Kumadji, S. (2016). The effect of service quality and relationship marketing to customer value, customer satisfaction, switching cost, and customer retention: A case study on the customers of bank NTT at East Nusa Tenggara Province. *International Journal of Management and Administrative Sciences*, 3(4), 48–63.
- Moenardy Khalid, K., Messkah Anthon, B., & Isliko Thomas, W. (2021). *The effect of service quality and relationship marketing on switching costs, customer satisfaction, and customer retention: a study on the customers of bank Perkreditan Rakyat in East Nusa Tenggara.*
- Mokhtar, S., & Sjahrudin, H. (2019). An examination of the relationships between customer relationship management quality, service quality, customer satisfaction and customer loyalty: The case of five star hotels. *Advances in Social Sciences Research Journal*, 6(2).
- Muharam, H., Chaniago, H., Endraria, E., & Harun, A. Bin. (2021). E-service quality, customer trust and satisfaction: market place consumer loyalty analysis. *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 8(2), 237–254.
- Murali, S., Pugazhendhi, S., & Muralidharan, C. (2016). Modelling and Investigating the relationship of after sales service quality with customer satisfaction, retention and loyalty – A case study of home appliances business. *Journal of Retailing and Consumer Services*, 30, 67–83. <https://doi.org/https://doi.org/10.1016/j.jretconser.2016.01.001>
- Nugraha, I. M. P., Kepramareni, P., & Suardhika, I. N. (2020). The Effect of Relationship Marketing and Service Quality of Customer Satisfaction and Its Impact on Customer Loyalty in Bank BPD Bali Renon. *INTERNATIONAL JOURNAL OF SUSTAINABILITY, EDUCATION, AND GLOBAL CREATIVE ECONOMIC (IJSEGCE)*, 3(2), 493–505.
- Nugroho, M. (2020). Corporate governance and firm performance. *Accounting*, 7(1), 13–22. <https://doi.org/10.5267/j.ac.2020.10.019>
- NUGROHO, M., HALIK, A., & ARIF, D. (2020). Effect of CAMELS Ratio on Indonesia Banking Share Prices. *The Journal of Asian Finance, Economics and Business*, 7(11), 101–106.

- Osobajo, O. A., Koliouis, I., & McLaughlin, H. (2021). Making sense of maritime supply chain: a relationship marketing approach. *Journal of Shipping and Trade*, 6(1), 1–17.
- Parawansa, D. A. S. (2018). Effect of commitment and customers' satisfaction on the relationship between service quality and customer retention in rural banks in Makassar, Indonesia. *Journal of Management Development*.
- Ramadani, C. P. (2020). *The effect of marketing mix 7Ps, customer experience, and customer relationship marketing on customer loyalty mediated by Indomaret Customer Satisfaction in Surabaya*.
- Rehman, M. A., Osman, I., Aziz, K., Koh, H., & Awais, M. (2019). Get connected with your Takaful representatives: Revisiting customer loyalty through relationship marketing and service quality. *Journal of Islamic Marketing*.
- Rizka, M., & Widji, A. (2013). Customer loyalty the effects of service quality and the mediating role of customer relationship marketing Telkom Speedy in Jember Area. *Rev. Integr. Bus. Econ. Res*, 2(1), 491–502.
- Ruswanti, E., & Lestari, W. P. (2016). The Effect of Relationship Marketing towards Customers' Loyalty Mediated by Relationship Quality (Case Study in Priority Bank in Niaga). *DeReMa (Development Research of Management): Jurnal Manajemen*, 11(2), 191–211.
- Sağlam, M., & El Montaser, S. (2021). The Effect of Customer Relationship Marketing in Customer Retention and Customer Acquisition. *International Journal of Commerce and Finance*, 7(1), 191–201.
- Salem, S. F. (2021). Do relationship marketing constructs enhance consumer retention? An empirical study within the hotel industry. *SAGE Open*, 11(2), 21582440211009224.
- Saputra, S. (2019). The Effect of Customer Relationship Management (CRM) on Bank Customer Loyalty through Satisfaction as Mediating Variable: Evidence in Batam, Indonesia. *International Symposium on Social Sciences, Education, and Humanities (ISSEH 2018)*, 146–151.
- Sasono, I., JUBAEDI, A. D., NOVITASARI, D., WIYONO, N., RIYANTO, R., OKTABRIANTO, O., JAINURI, J., & WARUWU, H. (2021). The impact of e-service quality and satisfaction on customer loyalty: Empirical evidence from internet banking users in Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(4), 465–473.
- Setiawan, R. B. (2021). An Effect of Relationship Marketing On Customer Trust and Impact on Customer Retention Bank Sumut Branch Lubuk Pakam. *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences*, 4(3), 5976–5986.
- Sundram, D., & Kavitha, D. P. (2021). A Review On Customer Service Quality in Big Bazaar Tirupur. *Int. J. of Aquatic Science*, 12(3), 1867–1876.
- ThakreemBanua, M. (2021). A Study on Customer Loyalty and Customer Retention in Online Shopping. *Proceedings of the First International Conference on Combinatorial and Optimization, ICCAP 2021, December 7-8 2021, Chennai, India*.
- Torkzadeh, S., Zolfagharian, M., Yazdanparast, A., & Gremler, D. D. (2022). From customer readiness to customer retention: the mediating role of customer psychological and behavioral engagement. *European Journal of Marketing, ahead-of-print*.
- Uzir, M. U. H., Al Halbusi, H., Thurasamy, R., Hock, R. L. T., Aljaberi, M. A., Hasan, N., & Hamid, M. (2021). The effects of service quality, perceived value and trust in home delivery service personnel on customer satisfaction: Evidence from a developing country. *Journal of Retailing and Consumer Services*, 63, 102721.
- Wilson, N. (2018). The impact of service quality and brand image toward customer loyalty in the Indonesian airlines industry. *Jurnal Manajemen Indonesia*, 18(3), 222–234.
- Windiari, I., & Djumarno, D. (2021). The effect of service quality, customer relationship marketing, and brand image on customer loyalty and customer satisfaction as an intervening variable. *Dinasti International Journal of Economics, Finance & Accounting*, 1(6), 1048–1059.



© 2023 by the authors; licensee Growing Science, Canada. This is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC-BY) license (<http://creativecommons.org/licenses/by/4.0/>).