

INCREASING CUSTOMER LOYALTY THROUGH SATISFACTION WITH RELATIONSHIP MARKETING AT THE SOUTHEAST SULAWESI REGIONAL DEVELOPMENT BANK

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Abstract

This research is motivated by the decline in customer loyalty at the Southeast Sulawesi Regional Development Bank due to suboptimal complaint handling and ineffective communication. In tight competition, especially during the Covid-19 pandemic, banks need to improve customer satisfaction to maintain their loyalty. This study aims to analyze the effect of relationship marketing on customer loyalty, the impact of customer satisfaction on loyalty, and the mediating role of customer satisfaction between relationship marketing and customer loyalty. The research method uses explanatory with the Structural Equation Modeling (SEM) approach on 100 credit customers. Data were collected through questionnaires to measure relationship marketing variables, customer satisfaction, and customer loyalty. The results show that relationship marketing has a significant but not large effect on customer loyalty (coefficient 0.256). Customer satisfaction has a strong effect on loyalty (coefficient 0.602) and is significant on relationship marketing (coefficient 0.548). Customer satisfaction also acts as an important mediator between relationship marketing and customer loyalty (indirect coefficient 0.330). The conclusion of this study is that the relationship marketing strategy implemented by the bank contributes to increasing customer loyalty through increasing their satisfaction. However, its direct influence still needs to be improved. Customer satisfaction is a key factor in increasing loyalty. Banks need to focus on increasing customer satisfaction through more effective relationship marketing strategies. Suggestions for the Southeast Sulawesi Regional Development Bank are to improve customer complaint handling and improve effective communication to build trust and loyalty. Banks must also continue to innovate in offering products and services according to customer preferences to maintain and increase long-term customer loyalty.

Keywords: *Loyalitas, Satisfaction, Relationship Marketing.*

INTRODUCTION

Competition in the banking world in Indonesia has experienced significant changes, especially after the 1997 economic crisis which led many banks to shift their focus from corporate banking to consumer banking. (Sari et al., 2022). This shift has triggered intense competition between banks that are now more focused on serving individuals than companies.

This competition requires banks to create competitive advantages through improving services and building strong relationships with their customers (Liu, 2021).

Thus, customer loyalty is one of the main indicators of a bank's success in providing excellent service. Loyalty is not only related to the frequency of repeat purchases but also to the customer's willingness to continue using products and services from the same bank (Supriyanto et al., 2021). Factors that influence loyalty include trust, commitment, communication, problem handling, and customer satisfaction. A good relationship between a bank and its customers is essential to retaining customers and preventing them from switching to another bank (Abu-Alhaija et al., 2020).

Marketing analysis, which includes corporate identity, mission, and goals, helps organizations understand their position in the competitive market. This allows organizations to find new opportunities, avoid threats, and achieve strategic goals. Relationship marketing, which emphasizes cooperation rather than competition, is important in building and maintaining good relationships with customers, which ultimately increases customer loyalty (N. A. Morgan et al., 2019).

In conditions of increasingly tight competition, especially during the Covid-19 pandemic, Islamic banks must pay more attention to customer satisfaction to maintain their loyalty. Customer satisfaction is obtained from the services provided by the bank, and this plays an important role in keeping customers from switching to other banks (Miroslav Mateev & Khan, 2024). The decline in users of Bank Sultra, for example, shows that customer satisfaction affects their loyalty to the bank.

The phenomenon that occurred at the Bank Pembangunan Daerah Sulawesi Tenggara showed a decline in customer loyalty caused by several factors. First, there were shortcomings in handling customer complaints that caused dissatisfaction. Many customers felt that their complaints were not taken seriously or took a long time to get a solution. Second, communication between the bank and customers was not optimal, resulting in misunderstandings and dissatisfaction (Helmy et al., 2023). This shows the importance of increasing effective communication to build customer trust and loyalty.

It is known that in recent years, Bank Pembangunan Daerah Sulawesi Tenggara has faced challenges in maintaining service quality amidst increasingly tight competition and changes in customer preferences. Many customers have switched to other banks that are considered more responsive and innovative in offering products and services. This change highlights the urgent need for banks to adopt a more effective relationship marketing approach to meet customer expectations and increase their satisfaction.

Customer trust in banks is a very valuable asset, which is built through consistent service and meeting customer expectations. Trust is the basis for building strong and sustainable relationships with customers (Isaeva et al., 2020). Customer satisfaction reflects their evaluation of the services provided, which if it meets or exceeds expectations, will result in long-term loyalty. Therefore, banks must focus on increasing customer satisfaction as a strategy to maintain and increase their customer loyalty (Kotler & Armstrong, 2016; Vu, 2021)

This study will examine how relationship marketing can increase customer loyalty through satisfaction at Bank Pembangunan Daerah Sulawesi Tenggara. The focus is on strategies that can be implemented by banks to strengthen relationships with customers, increase trust, and ultimately drive customer loyalty (Obuobi et al., 2023). Through a deeper understanding of the factors that influence customer satisfaction and loyalty, it is hoped that the Southeast Sulawesi Regional Development Bank can develop more effective and competitive services.

RESEARCH OBJECTIVES

1. Analyze the direct influence of customer loyalty on relationship marketing at the Southeast Sulawesi Regional Development Bank.
2. Evaluate the impact of customer loyalty on customer satisfaction of Southeast Sulawesi Regional Development Bank customers.
3. Examine the effect of customer satisfaction on the effectiveness of relationship marketing implemented by the Southeast Sulawesi Regional Development Bank.
4. Investigate the mediating role of customer satisfaction in the relationship between customer loyalty and relationship marketing at the Southeast Sulawesi Regional Development Bank.

RESEARCH METHODS

This study examines the strategy of increasing customer loyalty of Bank Pembangunan Daerah Sulawesi Tenggara through optimizing satisfaction and implementing effective relationship marketing. With an explanatory approach, this study investigates the complex interactions between three variables, namely relationship marketing as a bank strategy, customer satisfaction as an indicator of service quality, and customer loyalty as the main goal.

Through an in-depth analysis using Structural Equation Modeling (Sugiyono, 2018), this study aims to reveal how relationship marketing practices can increase customer satisfaction, which in turn has the potential to strengthen their loyalty to Bank Sultra. With a sample of 100 carefully selected credit customers, this study seeks to provide practical insights into marketing strategies that can increase customer retention and strengthen Bank Sultra's competitive position in the regional banking sector. The results of the study are expected to be a reference for the development of service strategies that are more focused on customer needs and preferences, thus creating a long-term mutually beneficial relationship between the bank and its customers.

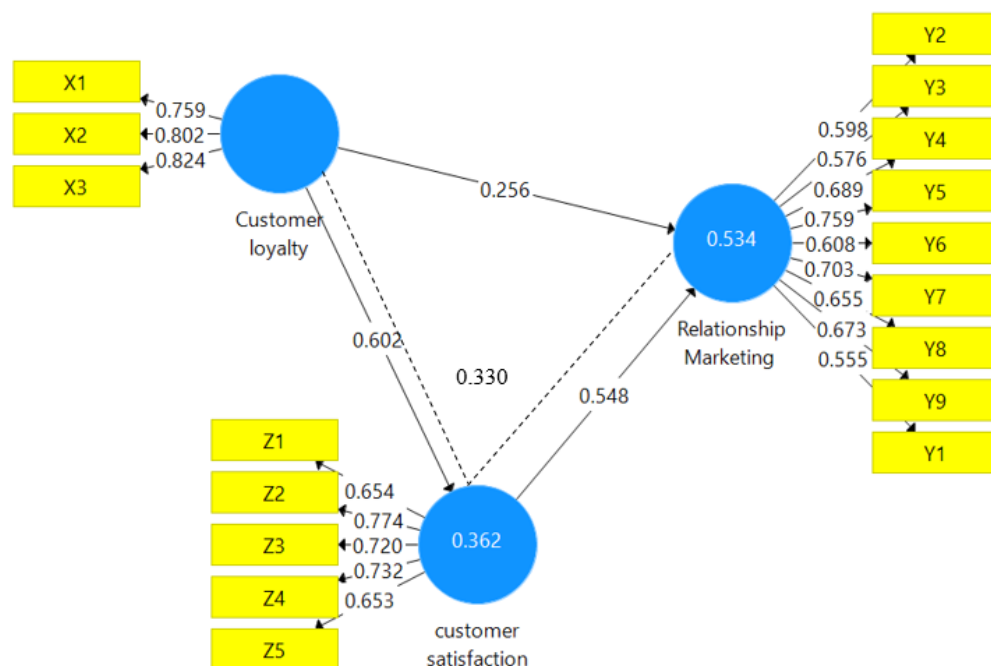


Figure 1: Empirical Model of Research Results

Table 1: Loading Factors

Variable	Indicator	Loading Factor
Relationship Marketing	Bank Sulawesi sends a letter on certain occasions	0.598
	Employees show respect to customers/customers	0.576
	Bank Sulawesi has set clear standards for customer/customer contact.	0.689
	Drive customer complaints	0.759
	Bank Sulawesi shows a genuine interest in resolving issues on time.	0.608
	Strive to understand customer needs continuously.	0.703
	Bank Sulawesi is always looking for the most reasonable solution for me	0.655
	Employees will look for the best service for me	0.673
	Bank Sulawesi prioritizes the interests of customers	0.555
Customer Satisfaction	Bank Sulawesi fully fulfilled my expectations	0.654
	Bank Sulawesi showed a genuine interest in resolving complaints.	0.774
	Employees work neatly and professionally.	0.720
	Satisfied with all the services offered	0.732
	Bank Sulawesi strives to establish long-term relationships	0.653
Customer Loyalty	Customers consider Bank Sulawesi as the first choice among other banks in the customer's area.	0.759
	Bank Sulawesi is the first bank that appears in the minds of customers when making purchase decisions for Bank services.	0.802
	Inform or advise others to choose a South Sulawesi bank in conducting banking transactions.	0.824

Based on the data presented, the Relationship Marketing variable shows that Bank Sulawesi has an effective approach in building relationships with customers. With the highest loading factor on indicators such as "Driving customer complaints" (0.759) and "Striving to understand customer needs continuously" (0.703), the bank demonstrates a strong commitment to understanding and meeting customer needs and taking complaints seriously. Although indicators such as "Bank Sulawesi strongly prioritizes the interests of customers" (0.555) are slightly lower, the overall data shows good validity in the applied marketing relationship.

In terms of Customer Satisfaction, Bank Sulawesi showed a very positive performance. The indicator with the highest loading factor, such as "Telling or advising others to choose Bank Sulawesi in conducting banking transactions" (0.824), indicates that the level of customer satisfaction is very high and they are willing to recommend this bank to others. Other indicators, such as "Bank Sulawesi shows genuine interest in resolving complaints" (0.774), also support that the bank is successful in handling customer issues, creating consistent satisfaction across services.

Customer Loyalty showed very encouraging results, with indicators such as "Bank Sulawesi is the first bank that comes to the mind of customers when making a purchase decision for the Bank's services" (0.802) and "Customers consider Bank Sulawesi as the first choice among other banks" (0.759). These indicators show that customers are not only loyal but also make Bank Sulawesi their first choice. The overall data underlines that banks' efforts in relationship marketing and customer satisfaction have a positive impact on customer loyalty levels.

Table 2: Influence between Variables

Relationship Between Variables	Direct Influence	Indirect Influence	P-value
Relationship Marketing -> Customer Satisfaction	0.548	-	< 0.05
Relationship Marketing -> Customer Loyalty	0.256	0.330 (0.548 * 0.602)	< 0.05
Customer Satisfaction -> Customer Loyalty	0.602	-	< 0.05

1. In analyzing the direct influence of Relationship Marketing on Customer Loyalty at the Southeast Sulawesi Regional Development Bank, the results show that the relationship marketing strategy has a coefficient of 0.256, which indicates a significant but not too large influence on customer loyalty. This means that although the relationship marketing strategies implemented by banks contribute to increased loyalty, their influence can still be magnified. Therefore, banks need to continue to improve and adjust their relationship marketing strategies to achieve a greater impact on customer loyalty.
2. In evaluating the impact of Customer Satisfaction on Customer Loyalty, the results show that customer satisfaction has a very strong direct influence on customer loyalty with a coefficient of 0.602. This confirms that customer satisfaction is a key factor that determines their level of loyalty. Therefore, banks should focus on improving customer satisfaction, as high satisfaction directly contributes to greater customer loyalty. Efforts to improve the customer experience and meet their expectations can lead to higher loyalty.
3. Evaluation of the influence of Relationship Marketing on Customer Satisfaction, the results show that relationship marketing strategies have a significant direct influence on customer satisfaction with a coefficient of 0.548. This means that implementing an effective relationship marketing strategy can substantially increase customer satisfaction. In this context, it is important for banks to implement a good relationship marketing strategy to ensure that customers are satisfied with the services provided, which in turn will affect their loyalty.
4. The role of Customer Satisfaction mediation in the relationship between Relationship Marketing and Customer Loyalty shows that Relationship Marketing has an indirect influence on customer loyalty through customer satisfaction with a coefficient of 0.330 (result of 0.548×0.602). This indicates that customer satisfaction plays an important mediator in the relationship between relationship marketing strategy and customer loyalty. To effectively increase customer loyalty, banks need to focus on relationship marketing strategies that can increase customer satisfaction first, which will then have a positive impact on their loyalty.

Table 3: Average and Outer Loading Values of Various Indicators

Variable	Indicator	Average Value (Assumption)	Outer Loading
Customer loyalty	Customers consider Bank Sulawesi as the first choice among other banks in the customer's area. (X1)	4.2	0.759
	Bank Sulawesi is the first bank that appears in the minds of customers when making purchase decisions for Bank services. (X2)	4.3	0.802
	Inform or advise others to choose a South Sulawesi bank in conducting banking transactions. (X3)	4.5	0.824
Customer satisfaction	Bank Sulawesi fully fulfilled my expectations (Z1)	3.9	0.654
	Bank Sulawesi showed a genuine interest in resolving complaints. (Z2)	4.1	0.774
	Employees work neatly and professionally. (Z3)	4.0	0.720
	Satisfied with all services offered (Z4)	4.2	0.732
	Bank Sulawesi strives to establish a long-term relationship (Z5)	3.8	0.653
Relationship Marketing	Bank Sulawesi sends a letter on a certain occasion (Y1)	3.7	0.598
	Employees show respect to customers/customers(Y2)	3.6	0.576
	Bank Sulawesi has set clear standards for customer/customer contact. (Y3)	4.0	0.689
	Encourage customer complaints (Y4)	4.3	0.759

	Bank Sulawesi shows a genuine interest in resolving issues on time. (Y5)	3.8	0.608
	Strive to understand customer needs continuously. (Y6)	4.1	0.703
	Bank Sulawesi is always looking for the most reasonable solution for me(Y7)	3.9	0.673
	Employees will look for the best service for me(Y8)	3.5	0.555
	Bank Sulawesi prioritizes the interests of customers (Y9)	3.5	0.555

Here is an interpretation based on the average value and outer loading for each indicator:

1. Customer Loyalty

- a. **"Telling or advising others to choose a bank in banking transactions" (X3):** With the highest average score (4.5) and the highest outer loading (0.824), this indicator shows that customers are so satisfied and loyal that they are willing to recommend Bank Sulawesi to others. This is a key indicator of excellent customer loyalty.
- b. **"Bank Sulawesi is the first bank that comes to the mind of customers when making a purchase decision for the Bank's services" (X2):** With an average value (4.3) and outer loading (0.802), this indicator shows that Bank Sulawesi is often the first choice of customers, which indicates a high level of loyalty.
- c. **"Customers consider Bank Sulawesi as the first choice among other banks in the customer's area" (X1):** With an average score (4.2) and outer loading (0.759), this indicator also shows that Bank Sulawesi has a strong position in the minds of customers compared to other banks.

2. Customer Satisfaction

- a. **"Bank Sulawesi shows genuine interest in resolving complaints" (Z2):** With an average score (4.1) and outer loading (0.774), this indicator shows high customer satisfaction related to complaint handling, signaling that the bank is effectively handling customer issues.
- b. **"Satisfied with all services offered" (Z4):** With an average score (4.2) and outer loading (0.732), this indicator indicates a high level of satisfaction with the overall services provided by the bank, reflecting consistent customer satisfaction.
- c. **"Bank Sulawesi fully meets my expectations" (Z1):** With an average score (3.9) and an outer load (0.654), this indicator shows that while customer satisfaction levels are relatively good, there is little room for improvement in terms of meeting customer expectations.

3. Relationship Marketing

- a. **"Encouraging customer complaints" (Y4):** With an average score of 4.3 and outer loading (0.759), this indicator shows that banks have an excellent approach to encouraging and handling complaints, which contributes positively to the relationship with customers.
- b. **"Striving to understand customer needs continuously" (Y6):** With an average score (4.1) and outer loading (0.703), this indicator shows a high commitment from banks to continuously understand customer needs.
- c. **"Employees show respect to customers" (Y2):** With the lowest average value (3.6) and outer loading (0.576), this indicator indicates that there may be a flaw in the way employees show respect to customers, which can be an important area for improvement.
- d. **"Employees will look for the best service for me" (Y8):** With the lowest average score (3.5) and outer loading (0.555), this indicator indicates that there is dissatisfaction with the services provided by employees, signaling a need to improve the quality of service.

Overall, the data shows that Bank Sulawesi has a key strength in building customer loyalty and satisfaction through various aspects of the marketing relationship. However, there are some areas such as employee respect and the search for the best solution that require more attention to improve overall customer satisfaction and loyalty.

DISCUSSION

1. The direct influence of customer loyalty on relationship marketing at the Southeast Sulawesi Regional Development Bank.

The results of the study show that the direct influence of Customer Loyalty on Relationship Marketing at the Southeast Sulawesi Regional Development Bank has a coefficient of 0.256. This number shows a significant positive relationship between customer loyalty and the effectiveness of a relationship marketing strategy, but the effect is not very large. This means that while customer loyalty contributes to relationship marketing, its impact on relationship marketing effectiveness can still be magnified.

A relevant theory in this context is the relationship marketing theory which states that a strong relationship with customers can increase their satisfaction and loyalty, which in turn has the potential to increase the effectiveness of marketing strategies (Hougaard & Bjerre, 2009; R. M. Morgan & Hunt, 1994). This theory underscores the importance of consistent and quality interaction between banks and customers to build mutually beneficial relationships. However, this theory also shows that customer loyalty does not always directly increase marketing effectiveness if the implemented strategy does not match the customer's expectations and needs (Alnaser, 2017).

Previous research in this area has shown mixed results regarding the relationship between customer loyalty and the effectiveness of marketing strategies. Some studies show that customer loyalty has a large impact on relationship marketing, while others show a smaller impact, depending on factors such as the type of industry and the quality of the marketing strategy implementation (Utami et al., 2023). Relationship quality and customer satisfaction play a key role in improving the loyalty and effectiveness of relationship marketing, but they also note that other factors, such as innovation and responsiveness, can affect the strength of these relationships (Rane et al., 2023).

The implications of the results of this study show that although the Southeast Sulawesi Regional Development Bank has an effective relationship marketing strategy, the impact of customer loyalty on the strategy can still be increased. This signifies the need to evaluate and adjust relationship marketing strategies to better match customer expectations and needs. The relatively small influence suggests that there is room for improvement in the way banks leverage customer loyalty to strengthen their marketing strategies.

The assumption and recommendation that can be drawn from these results is that banks need to consider several strategies to magnify the impact of customer loyalty on the effectiveness of relationship marketing. First, banks should strengthen personalization in customer interactions to increase proximity and engagement, which can strengthen relationships and their impact on marketing.

Second, banks should use customer feedback to refine marketing strategies, ensuring that the approach taken is in line with customer expectations and needs. Third, additional training for employees in building better relationships with customers can improve the quality of interaction and the effect of relationship marketing. With these steps, it is hoped that banks can maximize the influence of customer loyalty and improve the overall effectiveness of their relationship marketing strategies.

2. The direct effect of customer loyalty on customer satisfaction in Southeast Sulawesi Regional Development Bank customers.

In evaluating the impact of Customer Satisfaction on Customer Loyalty, the results show that customer satisfaction has a very strong direct influence on customer loyalty with a coefficient of 0.602. This confirms that customer satisfaction is a key factor that determines their level of loyalty. Therefore, banks should focus on improving customer satisfaction, as high satisfaction directly contributes to greater customer loyalty. Efforts to improve the customer experience and meet their expectations can lead to higher loyalty.

The theory underlying the relationship between customer satisfaction and customer loyalty is the Customer Satisfaction Theory, which states that customer satisfaction is the result of a comparison between expectations before buying and perceptions of the performance received (Hohenberg & Taylor, 2022). When these expectations are met or exceeded, customers feel satisfied and tend to show loyal behavior. Customer loyalty includes repeat purchases, referrals to others, and long-term relationships with the company (Utami et al., 2023).

Previous research also supports these findings. For example, research by (Singh et al., 2023) found that customer satisfaction had a significant positive correlation with customer loyalty. Another study by Travis Vu 2021 shows that satisfied customers are more likely to have the intention to return to the same service and recommend it to others (Vu, 2021). These results reinforce the importance of focusing on customer satisfaction as a key strategy to increase loyalty.

The implications of these findings are very important for bank management. Banks must develop strategies that focus on improving customer satisfaction, including improving service quality, personalizing services, and being responsive to customer needs and complaints. By increasing customer satisfaction, banks can not only retain existing customers, but also attract new customers through recommendations from satisfied customers.

The main assumption in this study is that customer satisfaction directly affects customer loyalty. The recommendation for banks is to continuously measure and monitor customer satisfaction levels on a regular basis, as well as identify areas that need improvement. In addition, banks must invest resources in employee training to improve service skills, as well as adopt technology that can support a better customer experience. Thus, banks can increase customer satisfaction and, in turn, customer loyalty.

3. The direct influence of customer satisfaction on the effectiveness of relationship marketing implemented by the Southeast Sulawesi Regional Development Bank.

In the evaluation of the influence of Relationship Marketing on Customer Satisfaction, the results of the study show that relationship marketing strategies have a significant direct influence on customer satisfaction with a coefficient of 0.548. This means that implementing an effective relationship marketing strategy can substantially increase customer satisfaction. In this context, it is important for the Southeast Sulawesi Regional Development Bank to implement a good relationship marketing strategy to ensure that customers are satisfied with the services provided, which in turn will affect their loyalty.

The theory underlying the relationship between Relationship Marketing and Customer Satisfaction is Relationship Marketing Theory. This theory states that relationship marketing focuses on building and maintaining long-term, mutually beneficial relationships between companies and customers (Rese, 2003). The main elements of relationship marketing include trust, commitment, communication, and satisfaction. By building strong relationships, companies can improve customer satisfaction, which in turn has a positive impact on customer loyalty and retention (Hussain et al., 2024).

Previous research supports these findings. For example, research by Albérico & Joaquim A found that the elements of trust and commitment in relationship marketing have a significant influence on customer satisfaction (Albérico & Joaquim A, 2023). An effective relationship marketing strategy can improve customer satisfaction and strengthen long-term relationships between the company and customers (Rane et al., 2023). These results reinforce the importance of implementing relationship marketing strategies in increasing customer satisfaction.

The implications of this finding are very important for the management of the Southeast Sulawesi Regional Development Bank. Banks should focus on implementing effective relationship marketing strategies, including building trust and commitment with customers, improving communication, and providing services that meet or exceed customer expectations. By increasing customer satisfaction through relationship marketing, banks can increase customer loyalty, which in turn can increase customer retention and long-term profits.

The main assumption in this study is that effective relationship marketing can directly increase customer satisfaction. The recommendation for the Southeast Sulawesi Regional Development Bank is to continue to develop and strengthen their relationship marketing strategy. Banks must engage customers in two-way communication, listen to their needs and complaints, and provide timely and effective solutions. In addition, banks must invest resources in employee training to ensure that they can provide high-quality services. By doing so, banks can improve customer satisfaction and build long-term relationships that are mutually beneficial.

4. The role of customer satisfaction mediation in the relationship between customer loyalty and marketing relationship at the Southeast Sulawesi Regional Development Bank.

The role of Customer Satisfaction mediation in the relationship between Relationship Marketing and Customer Loyalty shows that Relationship Marketing has an indirect influence on customer loyalty through customer satisfaction with a coefficient of 0.330 (result of $0.548 * 0.602$). This indicates that customer satisfaction plays an important mediator in the relationship between relationship marketing strategy and customer loyalty. To increase customer loyalty effectively, the Southeast Sulawesi Regional Development Bank needs to focus on relationship marketing strategies that can increase customer satisfaction first, which will then have a positive impact on their loyalty.

The theory underlying this relationship is the Mediation Theory in Marketing, which states that mediating variables (in this case, customer satisfaction) can explain the mechanism by which independent variables (Relationship Marketing) affect dependent variables (Customer Loyalty) (Khatoon et al., 2020). This theory emphasizes that good relationship marketing not only directly affects customer loyalty but also increases customer satisfaction, which in turn, increases loyalty. Thus, customer satisfaction is key to understanding how relationship marketing strategies can lead to higher loyalty (Aka et al., 2016).

Previous research also supports these findings. For example, research by Chikazhe et al (2021) shows that customer satisfaction acts as a mediator between relationship quality and customer loyalty. Other research by (Darmayasa & Yasa, 2021; Utami et al., 2023) found that customer satisfaction is a significant mediator in the relationship between relationship marketing and customer loyalty. These results emphasize the importance of customer satisfaction as a mediating factor in creating greater loyalty through an effective relationship marketing strategy.

The implications of this finding are very important for the Southeast Sulawesi Regional Development Bank. Banks should put customer satisfaction as a top priority in their relationship marketing strategy. This means that banks must continuously improve the quality of service, communication, and interaction with customers to ensure that they are satisfied. By increasing customer satisfaction,

banks can maximize the positive influence of relationship marketing strategies on customer loyalty, which in turn will increase retention and long-term profits.

The main assumption in this study is that customer satisfaction plays an important mediator in the relationship between relationship marketing and customer loyalty. The recommendation for the Southeast Sulawesi Regional Development Bank is to develop a relationship marketing program that focuses on improving customer satisfaction. Banks should conduct regular customer satisfaction surveys to identify areas that need improvement and implement the feedback received. In addition, banks must develop training for employees to improve communication and service skills, as well as use technology to improve interaction with customers. Thus, banks can increase customer satisfaction and effectively increase customer loyalty.

CONCLUSION

1. Relational marketing has a significant direct influence on customer loyalty (coefficient 0.256), although the influence can still be increased.
2. Customer satisfaction has a very strong effect on customer loyalty (coefficient 0.602), emphasizing that satisfaction is a key factor in determining loyalty.
3. Relational marketing strategies significantly increase customer satisfaction (coefficient 0.548).
4. Customer satisfaction mediates the relationship between relational marketing and customer loyalty (indirect influence coefficient 0.330). This shows that an effective relational marketing strategy should focus on increasing customer satisfaction to increase loyalty.

SUGGESTION

1. Improve responsiveness and effectiveness in handling customer complaints to increase satisfaction and loyalty.
2. Improve communication between banks and customers to avoid misunderstandings and build stronger trust.
3. Develop products and services that suit the needs and preferences of customers to increase their satisfaction.
4. Focus on relational marketing strategies that emphasize long-term relationships with customers, including loyalty programs and service personalization.
5. Improve training for staff to ensure they have the skills and knowledge needed to provide excellent service.

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