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The Influence Of Customer Relationship Marketing And Service Quality On Loyalty Through Customer Satisfaction At Pt. Bank Pembangunan Daerah Jawa Timur, Tbk.

Fanny Aprilia Purnama Reta^{1*}, Diah Yulisetiarni², Hari Sukarno³

^{1,2} Faculty of Economics and Business, University of Jember, Indonesia

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***Corresponding author:** Fanny Aprilia Purnama Reta

Faculty of Economics and Business, University of Jember, Indonesia

Abstract

This research aims to identify the effect of customer relationship marketing and service quality on loyalty through customer satisfaction. The sample for this study was composed of 450 respondents. The data analysis method used is Partial Least Square (PLS) with SmartPLS 4.0 software. The results of this study indicate that 1) customer relationship marketing has a significant effect on satisfaction 2) service quality has a significant effect on satisfaction 3) customer relationship marketing has a significant effect on loyalty 4) service quality has a significant effect on loyalty 5) satisfaction has a significant effect on loyalty 6) customer relationship marketing has a significant effect on loyalty through satisfaction 7) service quality has a significant effect on loyalty through satisfaction.

Keywords: Customer Relationship Marketing; Service Quality; Loyalty; Customer Satisfaction

INTRODUCTION

Banking competition in Indonesia has become increasingly dynamic along with the growing customer attention to service experiences. The focus of banking customer service has shifted from merely providing financial services to efforts aimed at creating valuable and meaningful service experiences. Banking service experiences are no longer limited to meeting customer needs but also involve delivering added value that provides greater benefits and strengthens customer loyalty. A customer satisfaction survey conducted by Marketing Research Indonesia (MRI)

indicates that the level of competition among banks is influenced by changes in customer preferences, particularly in terms of service quality, product innovation, and the convenience of digital access (MRI, 2023). Customer preferences are closely associated with service personalization tailored to individual needs in order to create meaningful service experiences and enhance loyalty. This is consistent with the findings of Sangapan et al. (2025), which show that service personalization contributes 91% to customer satisfaction and 92% to customers' intention to repurchase.

Companies that are able to deliver superior service experiences are more likely to gain trust and maintain customer loyalty.

Banking competition in Indonesia involves not only private banks and state-owned banks but also regional development banks that continuously strive to strengthen their competitiveness at the national level. Private banks possess advantages in product diversification and service focus, whereas regional government-owned banks benefit from positive public perceptions, as their capital strength and performance are supported by the government (OJK, 2024). Government-owned banks are more frequently chosen by the public because they are perceived as safer (Anjani & Pakpahan, 2020). Therefore, regional government banks need to improve service quality and expand product diversification to remain competitive amid continuous innovation by private banks, rather than relying solely on favorable public perceptions.

East Java provides an interesting context for this study, as it is the province with the second-largest population in Indonesia. According to data from Statistics Indonesia, the population of East Java reached 41.81 million people (BPS, 2024: 120). This large population positions East Java as one of the most potential markets in Indonesia's financial and banking sector. The Financial Services Authority reported that East Java's financial literacy rate reached 55.32% and financial inclusion reached 90.96%, both exceeding the national average (OJK, 2022). These high levels of financial literacy and inclusion indicate that the people of East Java are accustomed to using banking services and are increasingly selective regarding service quality.

PT Bank Pembangunan Daerah Jawa Timur Tbk, commonly known as Bank Jatim, is one of the regional government-owned enterprises operating in the banking sector in East Java. Bank Jatim was established by the East Java Provincial Government on August 17, 1961. Since July 12, 2012, Bank Jatim has officially gone public through an Initial Public Offering (IPO) on the Indonesia Stock Exchange, allowing its shares to be traded publicly. Bank Jatim is also the largest collector of Simpeda (Regional Development Savings) funds in Indonesia, reaching IDR 15.31 trillion or equivalent to 23.27% of total national Simpeda funds (Bank Jatim, 2023). In addition, Bank Jatim serves as the payroll bank for civil servants throughout East Java, which constitutes one of its main strengths in terms of customer base. Bank Jatim has received numerous prestigious awards in the banking industry, including *The Best Regional Bank in Service Excellence for 15 Consecutive Years (2010–2024, Diamond Rank)* and *Indonesia Best Bank 2025 for Strengthening Regional Banking Ecosystems through Innovation and Collaboration* from Infobank and Warta Ekonomi (Kominfo, 2025). These achievements reflect recognition of Bank Jatim's strategic role in strengthening regional banking through innovation and collaboration. However, these accomplishments still tend to focus on strengthening a regional ecosystem limited to specific segments, particularly civil servants (ASN), who have traditionally formed the core customer base through payroll services and institutional cooperation with local governments. This condition indicates that the innovation and collaboration efforts have not yet fully reached non-civil servant segments. Therefore, to enhance its role as an inclusive and sustainable regional development bank, Bank Jatim needs to expand its service strategies and banking ecosystem development beyond the civil servant segment to include MSMEs, private-sector employees, and the broader community.

This study is grounded in the Disconfirmation of Expectations Theory and the Stimulus–Organism–Response (S-O-R) Theory as conceptual frameworks to explain customer satisfaction and behavior. The Disconfirmation of Expectations Theory posits that customer satisfaction is formed through a comparison between initial expectations and the actual service performance experienced during transactions with Bank Jatim. When service performance meets or exceeds customer expectations, positive disconfirmation occurs, resulting in satisfaction, whereas performance below expectations leads to negative disconfirmation and dissatisfaction. Furthermore, within the S-O-R framework, service quality, employee interactions, and the physical banking environment are positioned as stimuli that influence customers' internal states (organism), such as perceptions, emotions, and satisfaction levels. These internal states subsequently drive behavioral responses, including loyalty, revisit intentions, and the tendency to recommend Bank Jatim to others. By integrating these two theories, this study seeks to provide a comprehensive understanding of how service experience influences customer satisfaction and behavioral outcomes at Bank Jatim.

Customer Relationship Marketing (CRM), or relationship marketing, refers to activities aimed at fulfilling customer expectations during transactions through effective complaint handling, trust maintenance, and the development of strong communication, thereby fostering customer loyalty. Relationship marketing focuses on creating customer value through continuous interactions to obtain insights into customers' needs and expectations (Hidayat & Idrus, 2023). Bank Jatim implements relationship marketing not only to offer products and services but also to provide added value through personalized attention, consistent service, and rapid responses to customer needs. Customers who feel valued and emotionally connected tend to experience higher satisfaction, which ultimately strengthens loyalty and long-term relationships with the bank. This is consistent with the findings of Mamuaya and Mundung (2023), who reported that relationship marketing has a positive and significant effect on customer loyalty. These findings are further supported by studies conducted by Hidayat and Idrus (2023), Rini and Hasan (2022), and Aurora et al. (2022), which found that customer relationship marketing significantly influences customer satisfaction and loyalty. However, in contrast, Krisna (2021) found that customer relationship marketing does not have a significant effect on customer loyalty.

Service quality refers to the fulfillment of customer needs and desires as well as the accuracy of service delivery in meeting customer expectations (Tjiptono & Chandra, 2016: 339). Service quality is a key determinant of customer satisfaction. Fast, friendly, reliable, and consistently delivered services create positive experiences and enhance customer trust in the company. Bank Jatim delivers quality services by prioritizing speed, reliability, and ease of access for customers. Support from digital technology, an extensive branch network, and friendly service demonstrate Bank Jatim's commitment to meeting customer needs and providing convenience, thereby enhancing customer satisfaction and loyalty. This is consistent with studies by Yulisetiari et al. (2020), Yulisetiari and Mawarni (2021), Yulisetiari et al. (2022, 2023, 2024a, 2024b, 2024c), Rini and Hasan (2022), and Ahmad et al. (2022), which found that service quality has a positive and significant effect on customer satisfaction and loyalty. However, studies by Supriyanto et al. (2021) and Nugraha and Astarini (2023) reported that service quality does not have a significant

effect on customer loyalty, although it significantly influences customer satisfaction.

Customer satisfaction arises from an individual's feelings after comparing perceived performance with expectations regarding a product or service (Yulisetiarni et al., 2025). Customer satisfaction is a fundamental foundation for fostering loyalty, as satisfied customers tend to repurchase and remain loyal to products or services that meet their expectations (Nugraha & Astarini, 2023). Customers whose expectations are fulfilled experience satisfaction, whereas unmet expectations lead to disappointment. Customer satisfaction at Bank Jatim can be observed through positive transaction experiences, both at branch offices and through digital channels. Satisfied customers tend to continue using banking products and services and are more likely to recommend them to others, thereby strengthening long-term relationships between the bank and its customers. This is consistent with findings by Yulisetiarni and Mawarni (2021), Yulisetiarni et al. (2022a–2022c, 2023, 2024a–2024f, 2025a–2025b), Lestari et al. (2023), and Supriyanto et al. (2021), which indicate that customer satisfaction has a significant effect on customer loyalty; higher satisfaction increases the likelihood of forming long-term loyalty that supports organizational sustainability.

Loyalty represents a customer's commitment and satisfaction manifested through consistent product purchases or service usage over time, accompanied by a tendency to make repeat purchases and recommend the service to others (Ahmad et al., 2022). Organizations must be capable of understanding and predicting customers' future needs and expectations, as these play a critical role in shaping loyalty (Yulisetiarni et al., 2025a; Yulisetiarni et al., 2025b). Manik (2020) explained that loyalty enhances bank financial performance because loyal customers remain with the bank and indirectly promote its products and services, thereby increasing funds mobilization and distribution. Customer loyalty at Bank Jatim refers to the emergence of trust, satisfaction, and positive experiences that encourage customers not only to remain with the bank but also to recommend Bank Jatim to others.

Based on the observed phenomena, a research gap remains regarding the influence of customer relationship marketing and service quality on customer loyalty through customer satisfaction at Bank Jatim. While several studies have found positive and significant effects, others have reported contradictory results. Therefore, this study is important to address and fill this research gap.

LITERATURE REVIEW

Customer Relationship Marketing

Soetjipto (2014: 17) explains that relationship marketing is a continuous marketing process carried out by organizations by establishing communicative relationships with customers in order to achieve organizational objectives.

Service Quality

According to Lupiyoadi and Hamdani (2002: 216), service quality refers to the extent of the gap between customers' expectations and their perceptions of the actual service received.

Satisfaction

In general, Kotler and Keller (2016: 155) define satisfaction as an individual's feeling of pleasure or disappointment that arises from comparing the perceived performance or outcome of a product or service with prior expectations.

Loyalty

Customer loyalty represents customers' faithfulness to a product or company, which arises when the company is able to deliver superior services that generate satisfaction and a positive image in customers' minds. Ahmad et al. (2022) describe loyalty as customers' commitment and satisfaction manifested through consistent product purchases or service usage over time, accompanied by a tendency to make regular repeat purchases and recommend the product or service to others.

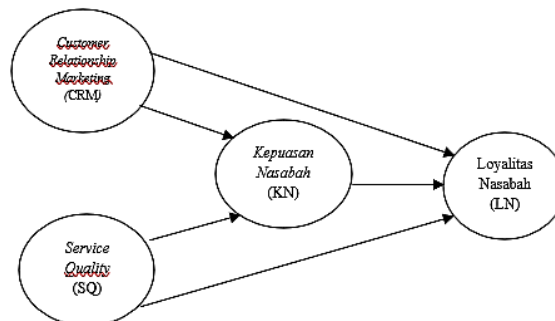


Figure 1. Conceptual Model

METHODOLOGY

This study employs an explanatory research design, which seeks to examine the relationships and causal effects among the variables under investigation. The population in this study comprises all customers who conduct in-person transactions at Bank Jatim branch offices. The sample selection in this study employs a non-probability sampling method because the population cannot be fully identified or accessed, making it necessary to impose specific criteria in determining the respondents. The sampling technique used is purposive sampling, which involves selecting respondents based on predetermined considerations, resulting in a total of 450 respondents. The type of data used in this study consists of qualitative data that are transformed into quantitative data. The qualitative data are derived from respondents' answers to the questionnaire, which are measured using a Likert scale, thereby generating numerical data that can be statistically analyzed. The questionnaire was administered using a hybrid approach, combining face-to-face (offline) and online data collection methods.

Data analysis using the Partial Least Square or PLS approach. Ghazali & Latan (2015:5) stated that the purpose of PLS is to explain the relationship between latent variables. SmartPLS 4.0 software was used for data analysis in this study. Hypothesis testing is by using statistical values, so for alpha 5% the t-statistic value used is 1.96. So, the criteria for accepting/rejecting the hypothesis are H_a is accepted and H_0 is rejected when the t-statistic > 1.96. For hypothesis testing using probability, H_a is accepted if the p value < 0.05.

RESULTS

Outer Model Evaluation or Measurement Model

a. Convergent Validity

Table 1. Convergent Validity Test Results

Variables	Item	Outer Loading	Information
Customer Relationship	X _{1.1}	0.846	Valid
	X _{1.2}	0.817	Valid

Marketing (X ₁)	X _{1.3}	0.831	Valid
	X _{1.4}	0.850	Valid
Service Quality (X ₂)	X _{2.1}	0.803	Valid
	X _{2.2}	0.754	Valid
	X _{2.3}	0.838	Valid
	X _{2.4}	0.800	Valid
	X _{2.5}	0.831	Valid
Loyalty (Y)	Y _{1.1}	0.838	Valid
	Y _{1.2}	0.755	Valid
	Y _{1.3}	0.793	Valid
	Y _{1.4}	0.824	Valid
Satisfaction (Z)	Z _{1.1}	0.822	Valid
	Z _{1.2}	0.799	Valid
	Z _{1.3}	0.882	Valid

Source: Processed Primary Data (2025)

Based on table 1, the outer loading value on the indicators of all variables has a value above 0.5, which means that all indicators are considered valid.

b. Discriminant Validity

Table 2. Cross Loading Value Results

	X1.	X2.	Y1.	Z1.
X1.1	0.846	0.231	0.405	0.455
X1.2	0.817	0.209	0.388	0.395
X1.3	0.831	0.284	0.416	0.447
X1.4	0.850	0.226	0.409	0.474
X2.1	0.201	0.803	0.338	0.325
X2.2	0.256	0.754	0.351	0.343
X2.3	0.224	0.838	0.377	0.391
X2.4	0.217	0.800	0.342	0.334
X2.5	0.249	0.831	0.349	0.362
Y1.1	0.412	0.418	0.838	0.483
Y1.2	0.367	0.318	0.755	0.374
Y1.3	0.367	0.311	0.793	0.426
Y1.4	0.407	0.346	0.824	0.446
Z1.1	0.443	0.313	0.454	0.822
Z1.2	0.403	0.356	0.396	0.799
Z1.3	0.480	0.420	0.498	0.882

Source: Processed Primary Data (2025)

Based on table 2, the cross-loading value of each variable is greater than the other variable items, so that all variables are valid discriminants.

c. Composite Reliability

Table 3. Composite Reliability Value Results

Variables	Composite Reliability	Information
Customer Relationship Marketing (X ₁)	0.903	Reliable
Service Quality(X ₂)	0.903	Reliable
Loyalty (Y)	0.879	Reliable
Satisfaction (Z)	0.874	Reliable

Source: Processed Primary Data (2025)

Based on table 5. value composite reliability each variable own mark above 0.7, so that can show that all variable is reliable.

Evaluation Inner Model

a. Coefficient Determination (R²)

Table 4. Values Coefficient Determination (R²)

Variables	R Square	R Square Adjusted
Organizational Commitment (Y)	0.389	0.385
Satisfaction (Z)	0.371	0.368

Source: Processed Primary Data (2025)

Based on the data in table 6, the influence of the customer relationship marketing and service quality on loyalty has a value of 0.389 so that the variable is able to explain 38.9%. Furthermore, the variables customer relationship marketing and service quality on satisfaction have a value of 0.371 so that this variable explains 37,1% while the rest is explained by other variables not examined in this study.

a. Predictive Relevance (Q²)

Calculation results from Q-Square with General purpose of Stone-Geisser Q Square Test:

$$\begin{aligned}
 Q \text{ Square} &= 1 - [(1 - R^2_1) \times (1 - R^2_2)] \\
 &= 1 - [(1 - 0.389) \times (1 - 0.371)] \\
 &= 0.616
 \end{aligned}$$

Based on the calculation results above, the Q-Square value is 0.616 or 61,6% that the magnitude of the influence of the independent variable is 61.6%. These results can be concluded that this study has good Predictive Relevance.

b. Hypothesis Testing

1) Testing Influence Direct

Table 5. Hypothesis Test Results through Path Coefficient Bootstrapping Technique

Variables	Original Sample(O)	T Statistics	P Values
X1. -> Y1.	0.392	10.852	0.000
X1. -> Z1.	0.443	13.728	0.000
X2. -> Y1.	0.325	8.944	0.000
X2. -> Z1.	0.311	8.494	0.000
Z1. -> Y1.	0.303	7.019	0.000

Source: Processed Primary Data (2025)

Based on the table results, value of <0.05 and a T statistic value of >1.96 so that all variable has a direct influence.

2) Testing Indirect Influence

Table 6. Indirect Test Results

Variables	Original Sample(O)	T Statistics	P Values
X1. -> Z1. -> Y1.	0.134	6.071	0.000
X2. -> Z1. -> Y1.	0.094	5.506	0.000

Source: Processed Primary Data (2025)

Based on the results of the direct influence test table between variables, it can be explained has a significance value of <0.05 and T statistic >1.96 so that all variables have an indirect influence.

CONCLUSION

Based on the results of data processing, the following conclusions were obtained: *that 1) customer relationship marketing has a significant effect on satisfaction 2) service wuality has a significant effect on satisfaction 3) customer relationship marketing has a significant effect on loyalty 4) service quality has a significant effect on loyalty 5) satisfaction has a significant effect on loyalty 6) customer relationship marketing has a significant effect on loyalty through satisfaction 7) service quality has a significant effect on loyalty through satisfaction.*

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