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The Influence of Customer Relationship Marketing, Trust and Customer Satisfaction on Customer Loyalty of Conventional X Bank in Sidoarjo

Musfiqoh[1], Dewi Komala Sari[2]
[1,2] Muhammadiyah University of Sidoarjo, Indonesia

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ABSTRACT

Objective: *The purpose of this study was to determine the effect of Customer Relationship Marketing Trust, Customer Satisfaction, and Customer Loyalty on Conventional Bank Customer Loyalty in Sidoarjo.* ***Method:*** *The research approach in this study is quantitative research. The population includes all consumers who use Bank products and a sample size of 100 people. The type of data used is quantitative data using primary and secondary data sources. The data collection method in this study used a questionnaire. The analysis technique used is multiple linear regression analysis with the help of SPSS v.25 software.* ***Result:*** *The results prove that Customer Relationship Marketing affects the loyalty of Conventional Bank Customers in Sidoarjo. Trust affects the loyalty of Conventional Bank Customers in Sidoarjo. Satisfaction affects the loyalty of Conventional Bank Customers in Sidoarjo.* ***Novelty:*** *This study highlights the impact of Customer Relationship Marketing, Trust, and Satisfaction on the loyalty of Conventional Bank Customers in Sidoarjo.*

INTRODUCTION

Banking as an industry has developed significantly in Indonesia. However, there is a strict reality that is national in nature, which applies worldwide. From a capital perspective, the progress of banking credit continues to increase beyond targets, and as an industry, the capital integrity ratio has also improved. The current development of Indonesia's economy is advancing further. This is because the impact of the globalization era on business progress today is not only related to the type of product but also to the type of assistance that can attract customers to buy products or use the proposed solutions. To survive and grow in business competition, attention needs to be given to improving support systems and providing accurate product information. Companies always know when to grow and gain an advantage over competitors. Various initiatives and strategies are carried out to attract consumer attention. Winning business competition is not easy. Companies should not only rely on product quality but also provide customer service that satisfies them. As competition becomes fiercer, consumers have broad opportunities to obtain products and services that match their needs and desires. Therefore, companies must offer products with higher quality, satisfying services, lower prices, and provide faster information compared to their competitors. Therefore, every bank always strives to maintain a good relationship with its customers to create loyalty.

Loyalty is a customer's deep commitment to consistently subscribe or repurchase selected products or services in the future. Loyalty is absolutely necessary for banking companies to survive and compete with other banks. To build loyalty, efforts from the bank are needed to continuously provide the best quality in every service they offer, so that customers feel satisfied with the service provided by the bank [1]. One way to increase customer loyalty is by managing the company's relationship with customers.

Customer Relationship Management (CRM) aims for both parties to gain maximum value from the relationship. CRM is primarily intended to maintain and build customer loyalty. To maintain and improve customer loyalty through long-term personalized service to increase value by mutually learning each other's characteristics [2].

Trust is a behavior shown by a person when he feels that he knows enough and understands that he is sufficiently correct. Since belief is an attitude, a person's belief is not always true or belief alone is not a guarantee of truth. Trust, like assessing a bond between a person and another person to make certain payments according to desires in an uncertain environment [4]. Trust is the foundation in creating long-term relationships between suppliers or sellers and buyers. The failure of many e-business companies [5]. Trust is the willingness to rely on others and take action in a situation where the action produces an impact felt by the other party. When one party believes that the other party has characteristics that are beneficial to themselves and the other party.

Customer satisfaction is the level of a person's feelings after comparing the performance or results they experience with their expectations [6]. Maintaining customer satisfaction over time will improve relationships with customers. This can increase the company's profit in the long run. Therefore, customer relationship marketing is needed to improve customer satisfaction and maintain customer loyalty.

The results of the study [7], showing that Customer Relationship Management (CRM) affects customer loyalty, so CRM has a positive and significant impact on customer loyalty. Different results show the findings of the study [8] indicating that CRM has no effect on customer loyalty. The results of the study [9] show that satisfaction has a positive and significant impact on customer loyalty. Different results are shown from the study [10], which states that satisfaction has no effect on customer loyalty. Furthermore, the research findings [11] indicate that trust and customer satisfaction have a positive and significant effect on customer loyalty. Based on the theory and research review above, there is a research gap, as the previous research results were inconsistent. In this regard, further research is needed to determine whether the variables to be studied have an impact or not.

Based on the research background, the problem formulation in this study is whether customer relationship marketing, trust, and customer satisfaction have an effect both partially and simultaneously on the loyalty of Conventional Bank customers in Sidoarjo.

RESEARCH METHOD

This study uses a quantitative approach. The quantitative approach is a research method based on positivism philosophy and is used to study a certain population or sample [12]. The method used in this quantitative approach is an associative method. This means that it is a study that asks questions about the relationship between two or more variables and uses a causal form, i.e., cause and effect [12]. Therefore, the independent variables (which influence) are CRM (X_1), trust (X_2), customer satisfaction (X_3), and the dependent variable (which is influenced) is customer loyalty. In this study, the researcher chose Conventional Banks in Sidoarjo. The reason for conducting research on Conventional Banks in Sidoarjo is because they are multinational companies engaged in banking. Its potential is large to be used as a research source.

The population is a field that is generalized, consisting of objects/subjects that have certain characteristics determined by the researcher to be studied, and from this, conclusions are drawn. The population of this study is customers of Conventional Banks in Sidoarjo. A sample is part of the population and its characteristics. The sample in this study is part of the population taken as a data source and can represent the entire population [13]. The sampling technique in this study uses non-probability sampling, a technique that does not provide equal chances or opportunities for each element or member of the population to be selected as a sample. The sampling method uses accidental sampling, which is a technique for determining the sample based on coincidence [14]. This study with a very large and unknown population uses Lemeshow's formula [14]. Based on the calculation results, the sample size used is 99.7 respondents. Therefore, the sample is rounded to 100 respondents to anticipate unqualified questionnaires and ease data processing in conducting this research.

Primary data sources are sources that directly provide data to the data collection [14]. Primary data is data obtained from questionnaires distributed to respondents of Conventional Banks in Sidoarjo. Secondary data sources are sources that do not directly provide data to the data collection [14]. Secondary data is data obtained from other parties.

The data collection technique in this study uses questionnaires. Questionnaires are used to obtain respondents' data regarding Customer Relationship Marketing, Trust, and Satisfaction towards Customer Loyalty at Conventional Banks in Sidoarjo by providing scores on the answers to the statements given to respondents, on a scale from strongly agree to disagree. The instrument using the Likert scale measurement is created in a checklist form (√) as follows:

1. STS : Strongly Disagree, given score (1)
2. TS : Disagree, given score (2)
3. N : Neutral, given score (3)
4. S : Agree, given score (4)
5. SS : Strongly Agree, given score (5)

Data Analysis Technique in this research includes several stages, among them:

Classic Assumption Test

Normality Test

The normality test is used to determine whether a data set follows a normal distribution or not. To determine if the data follows a normal distribution, various methods can be used, including the Kolmogorov Smirnov method, using SPSS 25 [15]. A significance value or probability value < 0.05 indicates that the distribution is not normal. A significance value or probability value > 0.05 indicates that the distribution is normal.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model shows correlations between independent variables. A good regression model should not have correlations between independent variables. If the independent variables are correlated, these variables are not orthogonal. Orthogonal variables are independent variables where the correlation between them equals zero. To detect the presence or absence of multicollinearity in regression is as follows [15]:

1. If the tolerance value is above (> 0.1).
2. If the VIF value is below (< 10), there is no multicollinearity.

Heteroscedasticity Test

Heteroscedasticity indicates that the variance of the variables is not the same for all observations. If the variance of residuals from one observation to the next remains constant, then homoscedasticity occurs. A good regression model is one without heteroscedasticity. The method for detecting heteroscedasticity is by examining the scatterplot. If the points in the scatterplot are randomly scattered, both above and below the number 0 on the vertical axis or Y-axis, it indicates that there is no heteroscedasticity [15].

Autocorrelation Test

To detect the presence or absence of autocorrelation in this study, the Durbin-Watson (DW) test is used. This test aims to see if there is a correlation between disturbance errors at period t and errors at period t-1 (previous) in a linear regression model. If there is correlation, it is called autocorrelation. Autocorrelation often occurs in time series data but rarely happens in cross-sectional data [15]. Autocorrelation is determined by the following rules:

1. If $0 < d < dL$, there is positive autocorrelation.
2. If $4 – dL < d < 4$, there is negative autocorrelation.
3. If $2 < d < 4 – dU$ or $dU < d < 2$, there is no positive or negative autocorrelation.
4. If $dL \leq d \leq dU$ or $4 – dU \leq d \leq 4 – dL$, the test is inconclusive. Other tests may be used or more data added.
5. If the value of $du < d < 4\text{-}du$, no autocorrelation occurs.

Multiple Linear Regression

Multiple regression is used to predict how situations vary based on dependent variables. If two or more independent variables become predictor factors where values are manipulated (increased or decreased), the regression used in this study is as follows [15]:

$$Y = a + b1X1 + b2X2 + b3X3 + e$$

Where:

Y = Dependent variable, customer satisfaction

a = Constant

b = Regression coefficient for independent variables

X1 = Independent variable, Customer Relationship Marketing
X2 = Independent variable, Trust
X3 = Independent variable, Customer Satisfaction
e = error (other independent variables outside the regression model)

Hypothesis Testing

Hypothesis testing is used to determine whether a hypothesis is meaningful or not, by using statistical test calculations as follows:

a. t Test (partial test)

The t-test is used to determine how the effect between two variables. To know whether there is a significant effect of each independent variable on the dependent variable, the significance t-value is compared with the confidence degree. The significance test value is set at 0.05 [16].

1) If the significance value < 0.05, then Ha is accepted and Ho is rejected, meaning that the independent variable has no partial effect on the dependent variable.
2) If the significance value > 0.05, then Ha is rejected and Ho is accepted, meaning that the independent variable has a partial effect on the dependent variable.

b. F Test (Simultaneous Test)

The F test is used to test the regression coefficients simultaneously to see if independent variables have an effect on the dependent variable. The multiple linear regression model explained above is used to prove that independent variables simultaneously have an effect on the dependent variable. The F test aims to test all independent variables on the dependent variable. The significance test value is set at 0.05 [16].

1) If the significance value < 0.05, Ha is accepted and Ho is rejected, meaning that all independent variables do not have a simultaneous effect on the dependent variable.
2) If the significance value > 0.05, Ha is rejected and Ho is accepted, meaning that independent variables have a simultaneous effect on the dependent variable.

c. Coefficient of Determination (R^2)

The coefficient of determination is used to measure how well the model explains the variation of the dependent variable. In the first test, the coefficient of determination is seen from how large the Adjusted R^2 value is to know how well the independent variable explains the dependent variable. The Adjusted R^2 value ranges from 0 to 1. If the Adjusted R^2 value is high (approaching 1), it means the independent variables can provide almost all the information needed to predict the dependent variable. However, if the Adjusted R^2 value is low, it indicates that the independent variables have limited ability to explain the dependent variable. Generally, the coefficient of determination for cross-sectional data is relatively low because there is a large variation between observations, while for time-series data, it usually has a high coefficient of determination [16].

RESULTS AND DISCUSSION

Results

Respondent Characteristics

The characteristics of respondents in this study can be known from the questionnaire distribution results conducted at the research location. They have a high interest in the financial services offered by Conventional Banks in Sidoarjo. The most common occupation of Conventional Bank customers in Sidoarjo is as entrepreneurs, which indicates that the routine work or activities performed are determined by using financial services offered by Conventional Banks in Sidoarjo.

Out of 100 respondents, the most common income level is IDR 5,000,000 – IDR 6,000,000, with 54 respondents or 54%. The monthly income level of respondents reflects their financial ability to utilize financial services offered by Conventional Banks in Sidoarjo. The age group of 21-30 years is the group with the most respondents, totaling 50 people or 50%. This result shows that this age group is very active, and the presence of financial services that meet their expectations supports their activities and businesses. Based on education level, the majority of respondents are at the senior high school/vocational school level, with 59 respondents or 59%. This result shows that the education level obtained by respondents is one of the factors determining their decision to use financial services. The education level attained by respondents supports their efforts to obtain financial services that meet their expectations.

Results of Classical Assumption Tests

Results of Normality Test

Based on the results of the normality test, the sig. value is greater than 0.05, which is 0.200. Based on this result, it can be concluded that the data used in this study is normally distributed. In addition to the Kolmogorov-Smirnov test, normality assumption can also be checked using the following scatterplot.

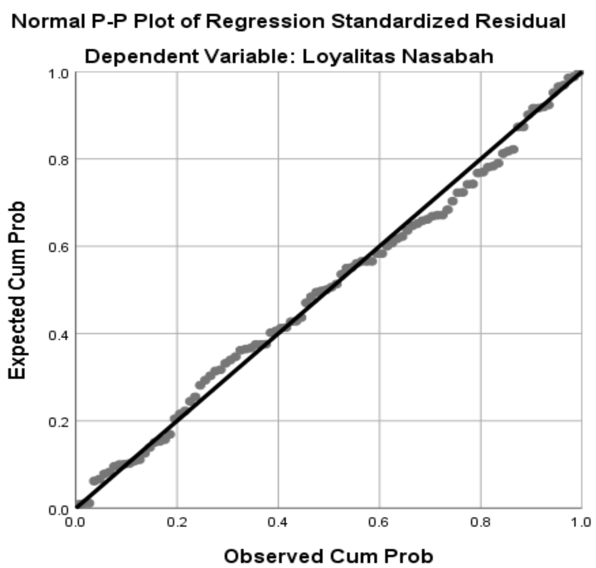

Figure 1. Scatter Plot.

Based on the scatter plot image, it can be seen that the points are close to or follow the diagonal line, so it can be concluded that the regression model meets the normality assumption.

Multicollinearity Test

Based on the results of the multicollinearity test, it can be seen that the VIF value for each independent variable shows a tolerance value greater than 0.10 or a VIF value above 10. From this result, it can be concluded that the regression model used is free from multicollinearity.

Table 1. Multicollinearity Test.

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	**VIF**
1	(Constant)		
	Customer Relationship Marketing	.394	2.541
	Trust	.357	2.799
	Customer Satisfaction	.332	3.010

a. Dependent Variable: Customer Loyalty

Heteroscedasticity Test

The results of the heteroscedasticity test are shown in the following graph:

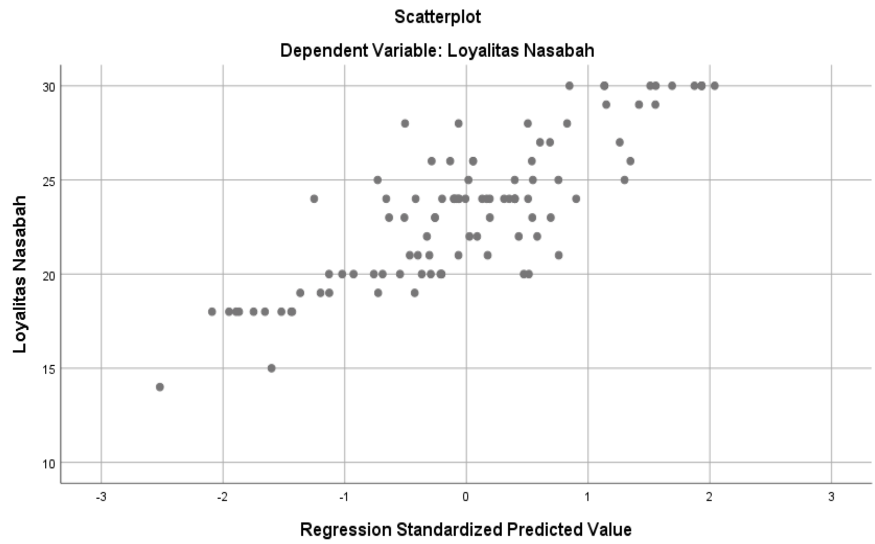

Figure 2. Heteroscedasticity Test Results.
Source: Processed Primary Data, 2024

Based on the results of the heteroscedasticity test, it can be seen that the points on the scatterplot do not form a clear pattern and are scattered above and below the zero mark on the Y-axis. Therefore, we can conclude that there is no heteroscedasticity in the regression model used.

Autocorrelation Test

To detect the presence or absence of autocorrelation, the Durbin-Watson (DW) test was used. This test aims to see if there is a correlation between disturbance errors at period t and errors at period t-1 (previous) in a linear regression model. If there is correlation, it is called autocorrelation. Autocorrelation frequently occurs in time series data but rarely occurs in cross-sectional data.

Table 2. Autocorrelation Test.

Model	*R*	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*	*Durbin-Watson*
1	.840[a]	.705	.696	2.129	2.066

a. Predictors: (*Constant*), Customer Satisfaction, Trust, *Customer Relationship Marketing*

Based on Table 3 above, it is known that the value of Durbin-Watson (d) is 2.066, which is greater than the limit (dU) of 1.3263 and less than (4-dU) 4-1.3263 = 2.6737. Based on the decision rule in the Durbin-Watson test above, it can be concluded that there are no issues or symptoms of autocorrelation. Therefore, the multiple linear regression analysis for hypothesis testing in the research above can proceed.

Results of Multiple Linear Regression Analysis

Multiple Linear Regression Equation

The statistical results regarding the effect of customer relationship marketing, trust, and customer satisfaction on customer loyalty, with research findings processed through the SPSS program using multiple regression analysis (partial and simultaneous), are shown in Table 3.

Table 3. Multiple Regression Analysis Results.

Model		***Unstandardized Coefficients***		***Standardized Coefficients***	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	8.153	1.044		7.809	.000
	Customer Relationship Marketing	.232	.057	.316	4.098	.000
	Trust	.038	.018	.140	2.088	.039
	Customer Satisfaction	.204	.028	.519	7.259	.000

a. Dependent Variable: Customer Loyalty
Source: Processed Primary Data, 2024

The multiple linear regression calculation to predict the magnitude of the dependent variable in relation to the independent variables is as follows:

$$Y = 8{,}153 + 0{,}232X_1 + 0{,}038X_2 + 0{,}204X_3$$

Based on Table 3, each independent variable has a partial effect on customer loyalty (Y). From the multiple regression equation, a = 8.153 represents the constant value of predicted customer loyalty. If the independent variables, i.e., CRM, trust, and customer satisfaction, are zero, then customer loyalty is 8.153. Therefore, the constant value shows the magnitude of other variables that influence customer loyalty and are not included in the equation model. b1 = 0.232 represents the slope coefficient or direction of the CRM (X1) variable that influences customer loyalty (Y). This means that the CRM variable has a positive effect on customer loyalty when other variables are held constant. In other words, when CRM increases, customer loyalty will increase. b2 = 0.038 represents the slope coefficient or direction of the trust (X2) variable that influences customer loyalty (Y). This means that the trust variable has a positive effect on customer loyalty when other variables are held constant. As trust increases, customer loyalty also increases. b3 = 0.204 represents the slope or direction coefficient of the customer satisfaction (X3) variable that influences customer loyalty (Y). This means that the customer satisfaction variable has a positive effect on customer loyalty when other variables are held constant. In other words, when customer satisfaction increases, customer loyalty will also increase.

Determination Coefficient (R^2)

The results of the multiple regression analysis show that the model has a high ability to explain the influence of the independent variables on the dependent variable, as reflected in the Adjusted R Square (R^2) value of 0.696. The coefficient of determination (R^2) in this study is shown in Table 4.

Tabel 4. Coefficient of Determination (R^2).

Model	*R*	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
1	.840[a]	.705	.696	2.129

a. Predictors: (*Constant*), Customer Satisfaction, Trust, *Customer Relationship Marketing*

Source: Processed Primary Data, 2024

This means the regression model used can explain 69.6% of the effect of customer relationship marketing, trust, and customer satisfaction on customer loyalty, and the remaining 30.4% can be explained by other factors not included in this study. The multiple regression analysis results show that there is a strong relationship between the independent and dependent variables, with a multiple correlation coefficient (R) of 0.840. This indicates a strong relationship between the independent and dependent variables.

Results of Hypothesis Testing

First Hypothesis Test (F-Test Results)

To determine whether the independent variables simultaneously have an effect on the dependent variable or not an F-test was conducted by comparing the $F_{calculated}$ dan F_{Table} values at a 5% significance level (α =0,05) or the significance F value. If $F_{calculated}$ > F_{Table} or Sig.F < 0,05 berari Ho is rejected, and vice versa $F_{calculated}$ < F_{Table} or Sig.F > 0,05 means Ho is accepted. Based on the analysis results, the F-test results are shown in Table 5.

Table 5. F-Test Results.

Alternative Hypothesis (H_a)	**F_{Table}**	**Explanation**
There is a significant simultaneous effect of customer relationship marketing, trust, and customer satisfaction on customer loyalty (Y)	$F_{calculated}$ = 76,387 F_{Table} = 2,699 Sig. F = 0,000	H_a is accepted/ H_o is rejected

Source: Processed Primary Data, 2024

From the multiple regression analysis with Df1 = 3 and Df2 = 96 at a 5% alpha level, the F-table value is 2.699, while the F-calculated value is 76.387, so F-calculated > F-table, as I understand from the above calculation. Since Ho is rejected and Ha is accepted, it can be concluded that the variables of customer relationship marketing, trust, and customer satisfaction simultaneously influence customer loyalty (Y).

Second Hypothesis Test (t-Test)

The multiple regression analysis results with Df1 = 3, Df2 = 96, and alpha 5% obtained an F-table value of 2.699 and an F-calculated value of 76.387, which shows that F-calculated > F-table from the above calculations. Since Ho is rejected and Ha is accepted, it can be concluded that the variables of customer relationship marketing, trust, and customer satisfaction simultaneously influence customer loyalty (Y).

Table 6. Comparison Between $t_{calculated}$ and t_{Table} Values.

Variable	**Value**	**Status**
The customer relationship marketing variable significantly affects customer loyalty	t calculated = 4,098 Sig. t = 0,000 t Table =1,980	Significant
The trust variable significantly affects customer loyalty	t calculated = 2,088 Sig. t = 0,039 t Table =1,980	Significant
The customer satisfaction variable significantly affects customer loyalty	t calculated = 7,259 Sig. t = 0,000 t Table =1,980	Significant

Source: Processed Primary Data, 2024

From the explanation of the t-calculated and t-table results in the table above, the partial analysis results can be explained as follows. The effect of customer relationship marketing (X1) on customer loyalty (Y). The partial calculation shows that at a 5% significance level (= 0.05) and a 95% confidence level, the table value is 1.980. The statistical test produces a t-calculated value of 4.098. This is because the t-calculated value > t-table (4.098 > 1.980), so it is concluded that, partially, the customer relationship marketing variable (X1) has a significant effect on customer loyalty. The effect of the trust variable (X2) on customer loyalty (Y) shows that, from the partial calculation, at a 95% confidence level and a 5% significance level (= 0.05), the table value is 1.980. The statistical test yields a t-calculated value of 2.088. This is because the t-value > t-table (2.088 > 1.980), so it is concluded that, partially, the trust variable (X2) has a significant effect on customer loyalty. The effect of the customer satisfaction variable (X3) on customer loyalty (Y) is shown from the partial calculation, with the table value of 1.980 at a 95% confidence level and a 5% significance level (= 0.05). The statistical test results in a t-calculated value of 7.259. This is because the t-calculated value > t-table (7.259 > 1.980), so it is concluded that, partially, the customer satisfaction variable (X3) has a significant effect on customer loyalty. The effect size of an independent variable on the dependent variable can be known by comparing the regression coefficients of each variable. Using standardized beta coefficients, we can eliminate differences in unit measurements of the independent variables, which consist of customer relationship marketing, trust, and customer satisfaction.

Table 7. Standardized Coefficient Beta Values.

Variable	***Standardized Coeficient Beta***
Customer Relationship Marketing	0,316
Trust	0,140
Customer Satisfaction	0,519

Source: Processed Primary Data, 2023

Discussion

The Effect of Customer Relationship Marketing on Customer Loyalty

Based on the analysis conducted, it has been proven that Customer Relationship Marketing affects customer loyalty at Conventional Banks in Sidoarjo. Customer Relationship Marketing (CRM) is a marketing strategy focused on building and maintaining long-term relationships with customers. In the banking context, CRM aims to improve customer satisfaction through personalized and responsive services. By implementing CRM, banks can understand the specific needs of each customer and offer appropriate products or services. This creates a positive experience for customers, which in turn can increase their loyalty to the bank.

Customer loyalty is highly influenced by the quality of the relationship built between the bank and its customers. CRM allows banks to gather and analyze customer data in-depth, so they can provide more personalized and relevant services. For example, a bank can offer investment products that match the customer's risk profile or send notifications about promotions that may interest specific customers. This customized approach makes customers feel valued and understood, which can strengthen their emotional bond with the bank.

Additionally, CRM also helps banks manage customer complaints and issues more effectively. With a good CRM system, banks can track the history of interactions with customers and resolve issues quickly and efficiently. This increases customer trust in the bank and strengthens their loyalty. In the long run, loyal customers tend to use more products and services from the bank, recommend the bank to others, and remain customers even when faced with competitive offers from other banks. Therefore, CRM not only increases customer loyalty but also contributes to the bank's business growth and sustainability. Research findings show that customer relationship marketing has a significant impact on loyalty [17], relationship management has a positive impact on loyalty [18], and customer relationship marketing has a significant impact on customer loyalty. Previous research findings provide insight into customer loyalty [19].

The Effect of Trust on Customer Loyalty

Based on the analysis, it has been proven that trust affects customer loyalty and this is accepted at Conventional Banks in Sidoarjo. Trust is a fundamental factor in building and maintaining long-term relationships between customers and financial institutions. When customers trust a bank or financial institution, they tend to feel safe and comfortable making transactions and utilizing the services offered. This trust is built from positive experiences, a good reputation, and the institution’s consistency in providing quality services and fulfilling its promises to customers.

Customer loyalty is significantly influenced by the level of trust they have in financial institutions. Customers who trust tend to continue using the services of the same bank, even when more attractive offers from competitors are available. They are also more likely to recommend the bank to friends and colleagues, which in turn can expand the bank's customer base. Moreover, loyal customers are usually more tolerant of small mistakes and more forgiving if issues arise, as long as the bank shows good faith in resolving them.

The impact of trust on customer loyalty is also reflected in their financial behavior. Customers who trust are more open to trying new products and services offered by the bank, such as investments or insurance. They are also more likely to increase their transaction volume and consolidate their financial assets at a single trusted institution. This not only benefits customers in terms of comfort and financial potential but also provides significant benefits for the bank in terms of increased revenue and long-term business stability [20]. This research focuses on trust in the quality and reliability of services provided. Consumers feel that trust is very important in influencing consumer loyalty [21]. This study supports previous research findings that show a positive and significant impact of trust on loyalty [22]. Furthermore, previous research also concluded that there is a positive and significant effect of trust on customer loyalty [23].

The Effect of Customer Satisfaction on Customer Loyalty

Based on the analysis, it has been proven that satisfaction affects customer loyalty at Conventional Banks in Sidoarjo. Customer satisfaction is a key factor in building customer loyalty to a financial institution. When customers are satisfied with the services, products, and overall experience provided by a bank, they tend to continue using the bank’s services in the long term. Satisfaction is formed from various aspects, including service quality, ease of access, staff friendliness, system reliability, and product suitability with the customer's needs. The higher the level of satisfaction felt, the greater the likelihood that customers will become loyal.

Customers who are satisfied tend to have behavior that benefits the bank. They are more likely to increase their transaction volume, use a variety of products and services offered, and give positive recommendations to others. Positive word-of-mouth from satisfied customers can be a very effective and reliable marketing tool, helping the bank attract new customers without large marketing costs. Moreover, satisfied customers are generally more tolerant of price changes or service fees, as long as they feel the value received matches the cost incurred.

The impact of satisfaction on customer loyalty is also seen in the tendency of customers to stay despite competitive offers from other banks. Highly satisfied customers tend to be reluctant to switch to another bank, even when offered attractive incentives. This is because they have built a strong and familiar relationship with their current bank, and value the consistency and quality of service they have received. As a result, banks can retain a stable customer base, which in turn provides a solid foundation for business growth and long-term profitability [24]. Findings [25] state that banks need to improve customer satisfaction if they want to develop relationships with customers and build long-term relationships. Therefore, it can be said that satisfaction and customer loyalty are interconnected. This research supports previous findings that satisfaction has a positive and significant effect on loyalty [26], and as satisfaction increases, loyalty also increases [27]. The higher the satisfaction, the higher the loyalty [28], and it was found that customer satisfaction affects customer loyalty [29].

CONCLUSION

Fundamental Finding : The analysis results show that there is a significant effect of customer relationship marketing on customer loyalty. This means that the better the customer relationship marketing, the higher the customer loyalty will increase. Trust significantly affects customer loyalty. This means that as customer trust increases, customer loyalty will also increase. The analysis results show that there is a significant effect of satisfaction on customer loyalty. This means that as customer satisfaction increases, customer loyalty will also increase. **Implication :** Based on the research conclusion, the following recommendations can be made: The bank is expected to always strive to improve employee communication skills so that employees have openness in the information provided to customers. The bank is expected to always strive to increase customer trust in the services and benefits of products provided by the bank. The bank management is expected to always strive to support customer satisfaction with the bank's system and network performance, thus supporting customer service. **Limitation :** The limitations in this study are that the variables studied are still considered insufficient to measure consumer loyalty, so further research should add other variables that can influence consumer loyalty, such as service quality, price, product, promotion, etc. **Future Research :** For other researchers interested in continuing this research, it is recommended to use other variables that influence customer loyalty, increase the sample size, and use different analysis methods to develop the results of this research.

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Musfiqoh
Muhammadiyah University of Sidoarjo, Indonesia

***Dewi Komala Sari (Corresponding Author)**
Muhammadiyah University of Sidoarjo, Indonesia
Email: dewikomalasari@umsida.ac.id