

## The Influence Of Service Quality, Customer Relationship Management (CRM) And Brand Image On Customer Loyalty With Customer Satisfaction As An Intervening Variable

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**Abstract.** The aim of this research is to determine and analyze the influence of Service Quality, Customer Relationship Management (CRM) and Brand Image on Customer Loyalty with Customer Satisfaction as an intervening variable. This research uses purposive sampling with a sample of 100 respondents. This research testing uses quantitative methods. The validity test results of all question items are valid because the value of  $r_{count} > r_{table}$ . The reliability test results of all question items are reliable because the Cronbach Alpha value is  $> 0.60$ . The results of the classical assumption test all variables meet the classical assumption criteria. The results of multiple linear regression analysis in this research obtained  $b_1 = 0.133$  which shows the positive influence of the Service Quality variable (X1) on customer loyalty (Y). Meanwhile  $b_2 = 0.182$  shows the positive influence of CRM variables (X2) on Customer Loyalty (Y). Lastly,  $b_3 = 0.252$  shows the positive influence of the Brand Image variable (X3) on Customer Loyalty (Y). To test the hypothesis, there is a partially significant influence between Service Quality (X1) on customer loyalty (Y) with a value of  $t_{count} > t_{table}$  ( $3.978 > 1.983$ ). CRM (X2) has a partially significant effect on Customer loyalty (Y) with a value of  $t_{count} > t_{table}$  ( $2.164 > 1.983$ ). Brand Image (X3) has a partially significant effect on Customer Loyalty (Y) with a value of  $t_{count} > t_{table}$  ( $2.335 > 1.986$ ). Customer Satisfaction (Z) mediates the influence of Service Quality (X1) on Customer Loyalty (Y) with a value of  $t_{count} > t_{table}$  ( $14.734 > 1.983$ ). Customer Satisfaction (Z) mediates the influence between CRM (X2) on Customer loyalty (Y) with a value of  $t_{count} > t_{table}$  ( $10.335 > 1.983$ ). Customer Satisfaction (Z) mediates the influence of Brand Image (X3) on Customer Loyalty (Y) with a value of  $t_{count} > t_{table}$  ( $10.258 > 1.983$ ). Customer Satisfaction (Z) has a partially significant effect on Customer Loyalty (Y) with a value of  $t_{count} > t_{table}$  ( $3.513 > 1.983$ ).

**Keywords.** Service Quality, Customer Relationship Management, Brand Image, Customer Satisfaction, Customer Loyalti

### INTRODUCTION

In recent years, Islamic financial institutions in Indonesia appear to be developing rapidly. This is proven by the increasing number of sharia financial institutions established throughout Indonesia. The large number of these institutions requires the public to understand the role and differences between Islamic financial institutions and conventional financial institutions.

Customer loyalty is the pinnacle of a company's achievements. Customer loyalty not only ensures repeat purchases but also positive publicity with greater value in terms of reliability. Yi (1990) in Michael Christian (2016) states that customer loyalty is a form of consumer behavior where they have the desire to continue using the services available. Customer relationship management is often used by companies in the context of long-term relationships.

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This customer relationship management strategy develops a program to fulfill the type of relationship that customers desire with the company in the form of a relational relationship. According to Kotler, Philip, Keller (2009) in Imasari & Nursalin (2011) customer relationship management is the process of managing detailed information about each customer and carefully managing all customer touch points in order to maximize customer loyalty.

Several studies that design research gaps in this research include research by Basalamah (2018) with the title *The Effect of Service Quality and Relationship Marketing Towards Customer Loyalty for Sharia Banking (Sharia Banking Study in Makassar Indonesia)* whose results are that service quality has no direct negative effect. on customer loyalty. Meanwhile, another research by Purbianto (2020) entitled *the influence of service quality and customer relationship management (CRM) on customer loyalty with customer satisfaction as a mediating variable at BMT NU Jombang*. The results of the research are that customer relationship management has a negative effect on customer loyalty. Apart from that, another research basis is according to another study by Naully (2021) entitled *the influence of brand image on the loyalty of BMT masalah members at the Maron branch*.

The BMT SM NU Warureja sharia cooperative has been established since 2003. It is one of the sharia cooperative branches in Warureja District with 8 employees. It has more than 50 customers every month and also has products like: SIGUN Saving (Simpan Guna), Deposit savings, Weekly Loans, Monthly Loans and Temporary Loans. The existence of BMT SM NU Warureja is expected to be able to handle the economy of lower middle class or small communities. As a sharia financial institution that has been established for a long time, BMT SM NU Warureja is expected to be able to increase and maintain customer loyalty and customer satisfaction, most of whom are from traders and housewives.

1. Does the service quality variable have a significant effect on customer loyalty at BMT SM NU Warureja?
2. Does the customer relationship management (CMR) variable have a significant effect on customer loyalty at BMT SM NU Warureja?
3. Does the brand image variable have a significant effect on customer loyalty at BMT SM NU Warureja?
4. Is there a significant influence between service quality on customer loyalty and customer satisfaction as an intervening variable at BMT SM NU Warureja?
5. Is there a significant influence between customer relationship management (CRM) on customer loyalty and customer satisfaction as an intervening variable at BMT SM NU Warureja?
6. Is there a significant influence between brand image on customer loyalty and customer satisfaction as an intervening variable at BMT SM NU Warureja?
7. Is there a significant influence between customer satisfaction and customer loyalty at BMT SM NU Warureja?

### **Customer Loyalty**

Customer Loyalty is a form of consumer loyalty to use a product or service continuously. Because by having high satisfaction with the product or service used, consumers tend to recommend the product or service to other people so that they can also feel the satisfaction felt when using the product or service used. Customer loyalty is a customer's tendency to buy a product or use a service provided by a company with a high level of consistency. It will be the key to success not only in the short term but also to sustainable competitive advantage. Wibowo (2018) states that customer loyalty is a necessity that is applied deeply to buy or reuse goods or services that are liked consistently in the future, even though circumstances and marketing promotions have the opportunity to influence changes in decisions made.

### **Customer Satisfaction**

Djaslim Saladin (2003) states that the definition of customer satisfaction is a person's feeling of happiness or disappointment which comes from a comparison between his impression of the performance (results) of a product or his expectations. Furthermore, according to Kotler (2007) consumer satisfaction is a person's feeling of happiness or disappointment that arises after comparing the performance (results) of the product in question against the expected performance. Meanwhile, according to Fandy Tjiptono (2012) consumer satisfaction is a situation demonstrated by consumers when they realize that their needs and desires are as expected and are being fulfilled well.

So in short, customer satisfaction is something that customers are looking for or need to fulfill their needs, such as goods or services. Having the best, quality products or services is the target of customers. Because the better the quality of goods and services, the more important it will play in attracting customers who are more likely to believe that customers need the company. Customer satisfaction needs to be measured to see the feedback and input that can be taken by the company with the aim of developing and implementing strategies to increase customer satisfaction.

### **Service Quality**

Saladin et al (2019) state that service quality is the basis for service marketers. This is because the essence of the product being marketed is quality performance and this performance is what consumers buy. The quality of services is much more difficult to define, describe and measure when compared to the quality of goods. Based on the definition above according to Saladin et al. (2019) service quality is the expected level of excellence and control over that level of excellence to meet customer desires or expectations

## **Customer Relationship Management**

Gaffar (2007) states that the CRM concept basically emerged from the concept of relationship marketing. In the relationship concept, the company's marketing seeks to build good relationships with all parties involved in the customer organization. Meanwhile, in customer relationships, management focuses more on customers only. According to Kotler (2007) relationship marketing is the process of creating, establishing and improving strong relationships with customers and companies.

Arsyad (2017) states that CRM is the entire process of building and maintaining profitable relationships with customers by providing high value and satisfaction for customers. He (2017) also defines CRM as a process that includes aspects of recognizing customers, creating new knowledge about customers, building good relationships with customers, and forming positive customer opinions about the company and the products offered.

CRM is a complex process that is prepared and implemented by a company with the aim of creating good relationships with its customers for a long time so that it can create loyal customers and increase company profits.

## **Brand Image (Citra Merk)**

Djumamo et al (2017) state that brand image is a series of descriptions of consumer associations and beliefs towards a particular brand. A good product brand image will encourage potential buyers of the product compared to other brands with the same product. Rangkuti (2009) states that brand image is a set of brand associations that are formed and embedded in the minds of consumers. Consumers who are accustomed to using a particular brand tend to be consistent with the brand image. Brand image is something that is far different from the physical factors of a product/property.

Brand image is a condition that a product has when viewed from a social and psychological perspective where consumers have feelings and ideas about the brand which are crucial for consumers in determining their choices. In other words, the brand image is "the symbols by which we buy"

## **Hypothesis Development**

### **The Influence of Service Quality on Customer Loyalty**

Service quality directly affects customer loyalty. It can be explained that customer loyalty will increase if the quality of service received is in accordance with the customer's wishes. In research conducted by (Mutmainnah 2018), service quality is a measure of how well the level of service provided is able to meet customer expectations. (Fandy Tjiptono, 2012a).

H1 : There is a significant influence between the service quality variable on customer loyalty at BMT SM NU Warureja

### **The Influence of Customer Relationship Management (CRM) on Customer Loyalty**

In her research, Salimah (2018) states that customer relationship management is a process in building, maintaining and improving close relationships among customers and the company. Banks will try to approach and understand customers in order to know what customers need and expect from the services offered by the bank. One of the goals of CRM is to be neutral about decisions taken by managers without ignoring stakeholders, both minority and majority, and to increase customer loyalty. When the bank understands what customers need and expect and it can fulfill this, customers will be more loyal to the bank.

H2 : There is a significant influence between customer relationship management variables on customer loyalty at BMT SM NU Warureja

### **The Influence of Brand Image on Customer Loyalty**

Kotler, P. (2007) in Hafish Sadiq (2019b) states that brand image is a representation of the overall perception of the brand and a form of information and past experiences with the brand. A similar thing is explained by Shimp (2011) in (Hafish Sadiq (2019b) that brand image can be considered as a type of association that appears in the minds of consumers when remembering a particular brand.

H3 : There is a significant influence between the brand image variable on customer loyalty at BMT SM NU Warureja

### **The influence of Service Quality on Customer Loyalty with Customer Satisfaction as an intervening variable**

Goetsch, David L. & Davis (1994) state that quality does not only emphasize aspects of the final result, namely products or services, but also concerns human quality, process quality and environmental quality. Therefore, to produce quality products or services it must be supported by quality people and processes.

H4: There is a significant influence between the Service Quality variable on Customer Loyalty and Customer Satisfaction as an intervening variable at BMT SM NU Warureja

### **The influence of Customer Relationship Management (CRM) on Customer Loyalty with Customer Satisfaction**

CRM can be implemented because this system can improve the company's business performance by increasing customer satisfaction which ultimately encourages customer loyalty. By implementing CRM in each company, it is hoped that it can provide convenience

to customers so that it will provide customer satisfaction and create customer loyalty to the company.

H5: There is a significant influence between the Customer Relationship Management (CRM) variable on Customer Loyalty and Customer Satisfaction as an intervening variable at BMT SM NU Warureja

### The Influence of Brand Image on Customer Loyalty with Customer Satisfaction

Based on the results of hypothesis testing using mediation tests and path analysis, it appears that there is a direct influence of Brand Image on customer loyalty and customer satisfaction. Customer satisfaction as a partial intervening variable means that in creating good customer loyalty, the factors that form customer satisfaction are not absolutely only influenced by the brand image and customer satisfaction received, but are also influenced by other factors outside the brand image in creating customer satisfaction.

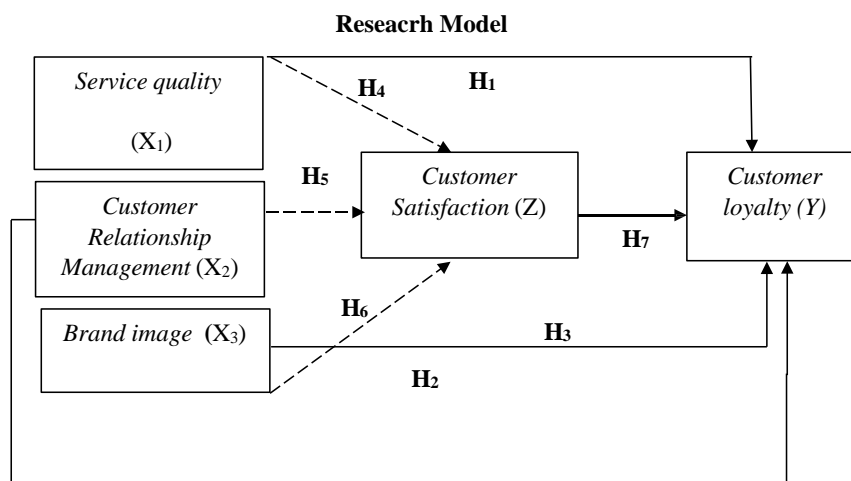
H6: There is a significant influence between the Brand Image variable on Customer Loyalty and Customer Satisfaction as an intervening variable at BMT SM NU Warureja

### The Influence of Customer Satisfaction on Customer Loyalty

Hareth, A., Dara, A., Mohammad (2015) explains that efforts to maintain consumer loyalty are an important component because this is one of the company's strategic efforts to retain consumers and increase sales of the company's products. Martey (2015) stated that customer satisfaction alone is not enough to retain customers. This means another fact states that customer satisfaction does not guarantee customer loyalty and ongoing relationships with the company.

H7: There is a significant influence between the customer satisfaction variable on customer loyalty at BMT SM NU Warureja

Based on the theoretical studies and hypothesis development that have been stated above, the framework for this research is as follows:



## **METHOD**

Sugiyono (2013) states that research methods are basically a scientific way to obtain data with specific purposes and uses. According to Sugiyono (2014) the sample is part of the number and characteristics of the population. The sample used in this research was customers who made transactions at BMT SM NU Warureja. The sampling technique in this research used purposive sampling. Purposive sampling is sampling based on certain considerations, such as BMT SM NU Warureja customers. Based on the population size, the sample members of this study were determined using the Slovin formula.

### **Data analysis and Hypothesis testing**

#### **Qualitative Analysis**

Qualitative analysis is analyzing data using data that is in the form of information and cannot be measured with numbers to explain calculations qualitatively

#### **Quantitative Analysis**

Quantitative analysis is used to determine the influence of asset management on optimizing the use of regional assets. The scale used in preparing the questionnaire is an ordinal (Likert) scale. In this research, service quality (X1), customer relationship management (X2), brand image (X3) and customer loyalty (Y) respondents were asked to state in 5 weight categories as follows:

- a. Strongly Agree (SA) weight score 5
- b. Agree (A) weight value 4
- c. Neutral (N) weight value 3
- d. Disagree (D) weight value 2
- e. Strongly Disagree (SD) weight value 1

Meanwhile, for the customer satisfaction (Z) variable, respondents were asked to state the following in 5 weight categories:

- a. Strongly Agree (SA)
- b. Agree (A)
- c. Neutral (N)
- d. Disagree (D)
- e. Strongly Disagree (SD)

### **Multiple Linear Regression Analysis**

Linear regression analysis is an analysis to determine the linear influence or relationship between the independent variable and the dependent variable, and to predict a value of the dependent variable based on the independent variable. Linear regression analysis is divided into 2, namely simple linear regression analysis and multiple linear regression analysis.

Simple linear regression analysis is analyzing the linear influence between one independent variable and one dependent variable. Meanwhile, multiple linear regression analysis is analyzing the linear influence between two or more independent variables and one dependent variable. The linear regression equation in this research is formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Y = Financial performance

$\alpha$  = Intercept

$\beta_1 \beta_2 \beta_3$  = Regression Coefficients

X1 = Institutional Ownership

X2 = Independent Board of Commissioners

X3 = Audit Committee

e = The amount of the residual value (standard error)

## RESULTS AND DISCUSSION

**Table 1**

**Normality Test Results (Equation 1) One-Sample Kolmogrov-Smirnov Test**

		Unstandardized Residual
N		96
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.98912186
Most Extreme Differences	Absolute	.049
	Positive	.049
	Negative	-.038
Test Statistic <sup>c</sup>		.049
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

Source: Processed Primary Data, 2023

Based on table 1, the significance value for the variables Service Quality, Customer Relationship Management, Brand Image towards Customer Satisfaction is stated to be normally distributed with a significance of 0.200. Because the significance for all variables shows that the Kolmogrov-Smirnov probability is greater than the research test (sig 0.200 > 0.05), it is concluded that in the regression model the data is normally distributed.

**Table 2**

**Normality Test Results (Equation 2) One-Sample Kolmogrov-Smirnov Test**

		Unstandardized Residual
N		96



Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.71567647
Most Extreme Differences	Absolute	.068
	Positive	.068
	Negative	-.038
Test Statistic		.068
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

Source: Processed Primary Data, 2023

From table 2, the significance value for the variables Service Quality, Customer Relationship Management, Brand Image towards Customer Loyalty is stated to be normally distributed with a significance of 0.200. Because the significance for all variables shows that the Kolmogorov – Smirnov probability is greater than the research test ( $\text{sig. } 0.200 > 0.05$ ), it can be concluded that the data is normally distributed.

### Uji Multikolinearitas

**Table 3**  
**Multicollinearity Test Results (Equation 1)**

Coefficients <sup>a</sup>			Collinearity Statistics	
Model		Tolerance	VIF	
1	(Constant)			
	Service Quality (X <sub>1</sub> )	.989	1.011	
	Customer Relationship Management (X <sub>2</sub> )	.930	1.075	
	Brand Image (X <sub>3</sub> )	.930	1.076	

Dependent Variable: Total\_Z Source: Processed Primary Data, 2023

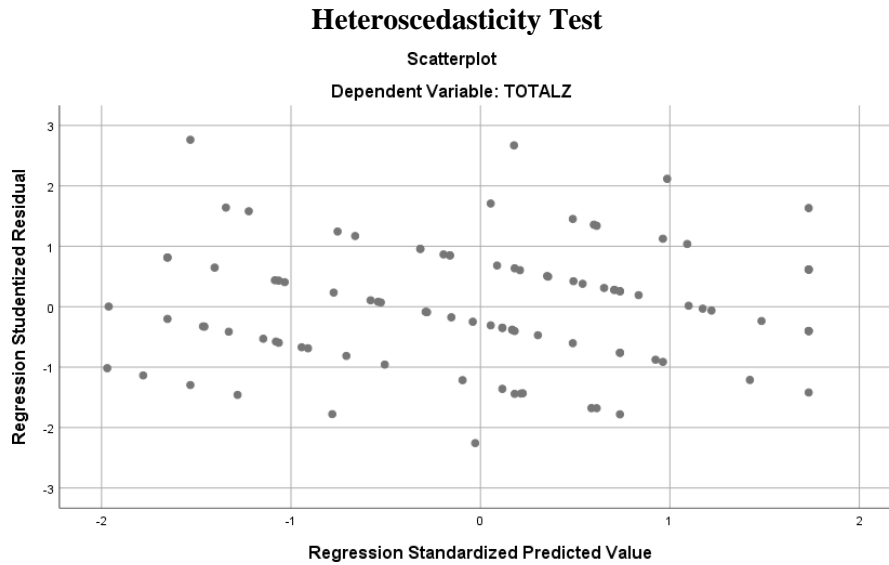
Based on Table 3. A regression model is said to be free of multicollinearity if it has a tolerance value below 1 and a VIF value far below 10. From the table above, the results of equation 1 of the multicollinearity test (dependent variable: customer satisfaction) show that all independent variables have a tolerance value below 1 and The VIF value is far below 10. Thus, in this model there is no multicollinearity problem.

**Table 4.**  
**Multicollinearity Test Results (Equation 2)**

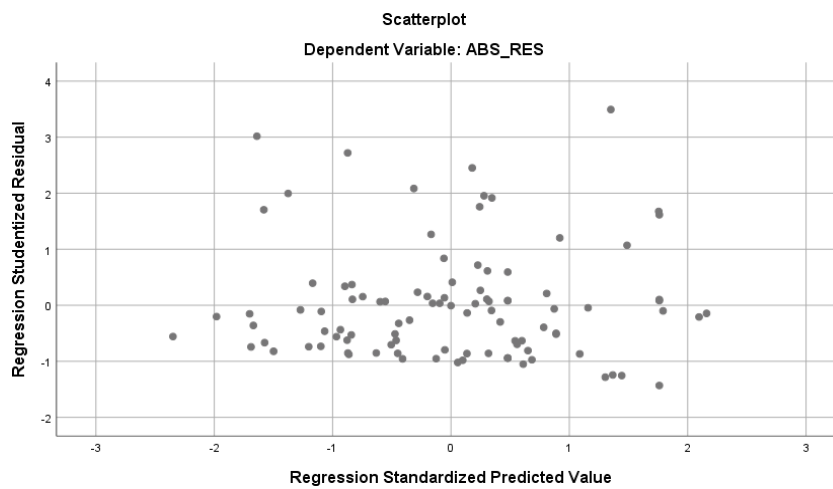
Coefficients <sup>a</sup>			Collinearity Statistics	
Model		Tolerance	VIF	
1	(Constant)			
	Service Quality (X <sub>1</sub> )	.916	1.091	
	Customer Relationship Management (X <sub>2</sub> )	.885	1.130	
	Brand Image (X <sub>3</sub> )	.864	1.158	
	Customer Satisfaction (Z)	.784	1.267	

Source: Processed Primary Data, 2023

A regression model is said to be free of multicollinearity if it has a tolerance value below 1 and a VIF value far below 10. From the table above, the results of the equation 2 of the multicollinearity test (dependent variable: customer loyalty) show that all independent variables have a tolerance value below 1 and The VIF value is far below 10. Thus, in this model there is no multicollinearity problem.



Based on Figure 5, the Scatterplot graph of equation 1 above shows that the points are spread randomly and are spread both above and below the number 0 on the Y axis. Thus it can be concluded that this regression model does not have heteroscedasticity.



From the scatterplot graph of equation 2 above, it can be seen that the points are spread randomly and are spread both above and below the number 0 on the Y axis. Thus it can be concluded that this regression model does not have heteroscedasticity.

### Multiple Linear Regression Analysis

**Table 6**

Model	Unstandardized Coefficients	Standardized Coefficient		
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		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.502	1.671		2.694	.008
	Service quality (X <sub>1</sub> )	.133	.048	.251	2.759	.007
	Customer relationship management (X <sub>2</sub> )	.181	.088	.191	2.054	.043
	Brand image (X <sub>3</sub> )	.252	.088	.268	2.873	.005

a. Dependent Variable: customersatisfaction (Z)

Source: Processed Primary Data, 2023

Based on table 6, with the results of the t test in equation 1, hypotheses four (H4), five (H5) and six (H6) will be directly tested using the Sobel test.

**Results of t Test Analysis (Equation 2)**

Model		Unstandardized Coefficients		Standardized Coefficient	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.365	1.143		2.069	.041
	Service quality (X <sub>1</sub> )	.131	.033	.324	3.978	.000
	Customer relationship management (X <sub>2</sub> )	.128	.059	.177	2.164	.033
	Brand image (X <sub>3</sub> )	.131	.060	.182	2.170	.032
Customer satisfaction (Z)		.237	.067	.309	3.513	.001

a. Dependent Variable: *customer loyalty* (Y)

Source: Processed Primary Data, 2023

### Path Analysis

Testing mediating variables using this method is carried out by testing the strength of the indirect influence of the independent variable (X) on the dependent variable (Y) through the mediating variable (Z). Mediation regression analysis using the product of coefficient method is carried out using two regression equations as follows:

**Table 7**  
**Results of Multiple Linear Regression Analysis (Equation 1)**

Model		Unstandardized Coefficients		Standardized Coefficient	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.502	1.671		2.694	.008
	<i>Service quality</i> (X <sub>1</sub> )	.133	.048	.251	2.759	.007
	<i>Customer relationship management</i> (X <sub>2</sub> )	.182	.088	.191	2.054	.043
	<i>Brand image</i> (X <sub>3</sub> )	.252	.088	.268	2.873	.005

a. Dependent Variable: customer satisfaction (Z)

Source: Processed Primary Data, 2023

$$Z = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Z = 4.502 + 0,133X_1 + 0,182X_2 + 0,252X_3 + e$$

### Coefficient of Determination Test (R<sup>2</sup>)

**Table 8**  
**Coefficient of Determination Results (Equation 1) Model Summary**

Model	R	R square	Adjusted R Square	Std. Error of the Estimate
1				

1	.461 <sup>a</sup>	.212	.188	1.598
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a. Predictors: (Constant), Brand Image (X<sub>3</sub>), Service Quality (X<sub>1</sub>), Customer Relationship Management (X<sub>2</sub>)

b. Dependent Variable: customer satisfaction (Z)

Source: Processed Primary Data, 2023

From the table above, the Adjusted R Square value is 0.188, which means that the influence of Service Quality, Customer Relationship Management, Brand Image on Customer Satisfaction at BMT SM NU Warureja is equal to 18,8%.

**Table 9**  
**Coefficient of Determination Test Results (R<sup>2</sup>) (Equation 2)**

Model	R	R square	Adjusted R Square	Std. Error of the Estimate
1	.649 <sup>a</sup>	.421	.397	1.054

a. Predictors: (Constant), Customer Satisfaction (Z), Brand Image (X<sub>3</sub>), customer relationship management (X<sub>2</sub>), Service Quality (X<sub>1</sub>)

b. Dependent Variable : Customer Loyalty (Y)

Source: Processed Primary Data, 2023

From the table above, the value of the Adjusted R Square is 0.397, which means that the influence of Service Quality, Customer Relationship Management, and Brand Image on Customer Loyalty at BMT SM NU Warureja is equal to 39,7%.

Based on tables 4 and 5. above, the regression equation from the results of the multiple linear regression test is as follows:  $Y = 10,846 + 9,637 \text{ KI} - 2,797 \text{ DKI} - 4,259 \text{ KA}$ .

1. The first hypothesis which states that the Service Quality variable has a significant effect on Customer Loyalty at BMT SM NU Warureja is proven to be true. This is proven by the results of the tcount test of 3.978 which is greater than the ttable of 1.985. Meanwhile, the probability value (Sig.)  $0.000 < 0.05$ . This means that the influence of the Service Quality variable on Customer Loyalty is significant.

This research is in line and supports previous research conducted by Mutmainnah (2018), Fandy Tjiptono (2012) and Maldi (2014) with research results that the Service Quality variable influences Customer Loyalty.

2. The second hypothesis which states that the Customer Relationship Management variable has a significant effect on Customer Loyalty at BMT SM NU Warureja is proven to be true. This is evidently by the tcount test results of 2.164 which are greater than the ttable value of 1.985. Meanwhile, the probability test (Sig.) is  $0.033 < 0.05$ . This means that influence. from the Customer Relationship Management variable to Customer Loyalty is significant.

This research is in line and supports previous research conducted by Salimah (2018), Maldi (2014) and Bony Yosua Setyaleksana (2017) with research results on Customer Relationship Management variables on Customer Loyalty.

3. The third hypothesis which states that the Brand Image variable has a significant effect on Customer Loyalty at BMT SM NU Warureja is surely true. This is proven by the tcount test results of 2.170, which is greater than the ttable value of 1.985. Meanwhile, the probability test (Sig.) is  $0.032 < 0.05$ . This means that the influence of the Brand

Image variable on Customer Loyalty is significant. This research is in line and supports previous research conducted by Hafish Sadiq (2019), Naully (2021) and Djumamo et al (2017) with research results that Brand Image influences Customer Loyalty.

4. The fourth hypothesis which states that the Service Quality variable has a significant effect on Customer Loyalty with Customer Satisfaction as an intervening variable is proven to be true. This is evidently by the results of the Sobel test and the tcount value of 14.734 is greater than the ttable value of 1.985 ( $14.734 > 1.985$ ). This means that there is an influence of the Service Quality variable on Customer Loyalty and Customer Satisfaction. This research is in line with and supports previous research conducted by Goetsch, David L. & Davis (1994), Risal (2019) and Rendi (2021) with the results that the Service Quality variable influences Customer Loyalty with Customer Satisfaction.
5. The fifth hypothesis which states that the customer relationship management variable has a significant effect on Customer Loyalty with Customer Satisfaction as an intervening variable is proven to be true. This is proven by the results of the Sobel test and the tcount value of 10.335 is greater than the ttable value of 1.985 ( $10.335 > 1.985$ ). This means that there is an influence of the customer relationship management variable on Customer Loyalty and Customer Satisfaction. This research is in line with and supports previous research conducted by Maldi (2014), Febrianingtyas, Media., Zainul Arifin. (2014) and et al (2022) with the results that the customer relationship management variable influences Customer Loyalty and Customer Satisfaction.
6. The fifth hypothesis which states that the Brand Image variable has a significant effect on Customer Loyalty with Customer Satisfaction as an intervening variable is proven to be true. This is proven by the results of the Sobel test and the tcount value of 10.258 is greater than the ttable value of 1.985 ( $10.258 > 1.985$ ). This means that there is an influence of the Brand Image variable on Customer Loyalty and Customer Satisfaction. This research is in line with and supports previous research conducted by Iriandini (2015), Naully (2021) and Fransisca (2016) with the results that the Brand ilage variable influences Customer Loyalty with Customer Satisfaction.
7. The Customer Satisfaction variable has a significant effect on Customer Loyalty at BMT SM NU Warureja. This has been proven to be true. This is proven by the tcount test results of 3.513 which is greater than the ttable value of 1.985. Meanwhile, the probability test (Sig.) is  $0.001 < 0.05$ . This means that the influence of the Customer Satifaction variable on Customer Loyalty is significant. This research is in line and supports previous research conducted by Hareth, A., Dara, A., Mohammad (2015), Martey (2015) and Maharani (2017) with research results on the Customer Satisfaction variable on Customer Loyalty.

## CONCLUSION

Conclusions should only answer the objectives of research. Tells how your work advances the field from the present state of knowledge. Without clear Conclusions, reviewers and readers will find it difficult to judge the work, and whether or not it merits publication in

the journal. Do not repeat the Abstract, or just list experimental results. Provide a clear scientific justification for your work, and indicate possible applications and extensions. You should also suggest future experiments and/or point out those that are underway.

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