Budapest International Research and Critics Institute-Journal (BIRCI-Journal)
Humanities and Social Sciences
ISSN 2615-3076 Online)
ISSN 2615-1715 (Print)
www.bircu-journal.com/index.php/birci
Budapest Institute

Increasing Customer Loyalty through Strengthening Digital Banking and Customer Relationship Management with Customer Satisfaction as an Intervening Variable (Case Study at PT. Bank Negara Indonesia (Persero) Tbk Cibinong Branch Office).

Juni Lamria Wati[1], Hari Muharam[2], Jan Horas V. Purba[3]
[1,2,3] *Universitas Pakuan, Indonesia*

Abstract

Research related to customer loyalty shows that customer satisfaction greatly influences customer loyalty both directly and indirectly. The aim of this research is to test and reveal empirically the factors that influence customer loyalty, both direct factors, namely Digital Banking and Customer Relationship Management and indirect factors, namely customer satisfaction. This research was conducted at the BNI Cibinong Branch Office which consists of the Main Branch, 4 sub-branch offices and 2 cash offices under the management of KC Cibinong and used quantitative data (from questionnaires). The research sample consisted of 125 emerald BNI KC Cibinong customers. SEM analysis is used to determine the influence between research variables. The research results show, 1) There is a positive and significant influence of Digital Banking on Customer Loyalty, 2) There is a positive and significant influence of Customer Relationship Management on customer loyalty, 3) There is a positive and significant influence of customer satisfaction on customer loyalty, 4) There is a positive and significant influence of Digital Banking has a significant impact on customer satisfaction, 5) There is a positive and significant influence of Customer Relationship Management on customer satisfaction, 6) There is a positive and significant influence of Digital Banking on customer loyalty through customer satisfaction and 7) There is a positive and significant influence of Customer Relationship Management on customer loyalty through customer satisfaction. This research proposes several recommendations for strong indicators that have a high contribution to Digital Banking, Customer Relationship Management and customer satisfaction in order to increase customer loyalty.

Keywords
Customer loyalty; Customer satisfaction; Digital Banking; Customer Relationship Management

I. Introduction

Banks have an important role in supporting the nation's economy. Through banking, people can save funds in various forms, for example: savings, current accounts, time deposits and other forms of investment. Apart from that, it is also possible for the public to obtain productive business capital through credit distributed by banks. It is appropriate for banks to ensure that existing customers survive and strive to continue to add new customers. This can be done by maintaining customer loyalty so that banking can last a long time.

According to Hurriyati (2010), customer loyalty is a customer's deep commitment to re-subscribe or make repeat purchases of selected products or services consistently in the future, even though the situation and marketing efforts have the potential to cause changes

DOI: https://doi.org/10.33258/birci.v7i2.7899

in behavior. Jones (1996) added that customer loyalty is a feeling of attachment or affection towards the people, products or services of a company.

PT. Bank Negara Indonesia (Persero), Tbk is one of the banks in Indonesia in the form of an Indonesian state-owned enterprise (BUMN) that provides financial services . PT. Bank Negara Indonesia (Persero), Tbk Cibinong Branch Office/KC currently has 5 outlets, namely Sub-Branch Office/KCP Mayor Oking, Sub-Branch Office/KCP Cileungsi, Sub-Branch Office/KCP Gunung Putri, Cash Office/KK Sentul and Cash Office /KK Bojong Gede. In running its business, PT. Bank Negara Indonesia (Persero), Tbk Cibinong Branch Office under Regional Office/KanWil 14 carries out business flows in accordance with applicable regulations.

Based on the initial identification of 30 respondents, the results obtained for the independent variables that influence the Customer Loyalty Variable can be seen in table 1.following:

Table 1. Identify Independent Variables That Influence Customer Loyalty

No	Statement	Independent Variable	Number of Respondents	Percentage (%)
1	What are your considerations when using the services at Bank BNI KC Cibinong?	Product	2	7 %
		Digital Banking	9	30 %
		Flower	6	20 %
		Customer Relationship Management	7	23 %
		Promotion si	6	20 %
	Total		**30**	**100%**

Data Source: Preliminary Survey, 2023.

Based on the table above , it can be explained that the customer's consideration for using services for financial transactions at Bank BNI KC Cibinong is the Digital Banking factor , which is 30%, *Customer Relationship* Management (CRM) namely 23% , interest and promotions which have the same value, namely 20% each and products, namely 7%. So it can be assumed that *Digital Banking* and *Customer Relationship Management* (CRM) has a positive influence on customer loyalty at Bank BNI KC Cibinong both directly and indirectly through Customer Satisfaction.

Therefore, it is necessary to research whether the factors Digital Banking , Customer Relationship Management (CRM), and Customer Satisfaction as an intervening variable influences Customer Loyalty either directly or indirectly, whether positive and significant or not .

II. Literature of Review

The research location was carried out at Bank BNI KC Cibinong, which oversees 4 KCPs, namely KCP Mayor Oking, KCP Cileungsi, KCP Gunung Putri and KCP Citereup and 2 KK namely KK Bojong Gede and KK Sentul City.

This research method uses quantitative methods using survey techniques. Surveys were conducted for all variables in this research, including *Digital Banking, Customer*

Relationship Management (CRM), Customer Satisfaction and Customer Loyalty through distributing questionnaires.

This type of research is associative correlational, research that has the aim of analyzing the relationship or influence of two or more variables. This research is intended so that researchers can find out the influence of *Digital Banking, Customer Relationship Management* (CRM) on Customer Loyalty through Customer Satisfaction.

As for the research constellation model with structural equations,

a. Equality 1: $\eta_1 = \gamma_{11}\xi_1 + \gamma_{12}\xi_2 + \zeta_1$
b. Equality 2: $\eta_2 = \gamma_{21}\xi_1 + \gamma Z_2\xi_2 + \beta_{21}\eta_1 + \zeta_{2z}$

III. Research Methods

3.1 Structure Equation Modeling (SEM)

Hypothesis testing in this research was carried out through SEM and Sobel tests. SEM is used to evaluate the proposed research model.

Confirmatory Analysis (CFA) Test

CFA Digital Banking Test

Digital Banking variable is measured by 5 indicators. The results of testing the validity and reliability of each indicator are presented in table 2:

Table 2. Digital Banking Test

Indicator	SLF	Error	SLF^2	AVE	CR	Conclusion
First Order CFA						
Efficiency	0.73	0.46	0.54	0.7098	0.9241	Valid
Privacy	0.86	0.26	0.74			Valid
Digital based	0.86	0.25	0.75			Valid
Internet network stability	0.86	0.27	0.73			Valid
Banking Activities	0.89	0.21	0.79			Valid
Total	4.20	1.45	3.55			

Source: Primary data processed by researchers with LISREL May 2024

The data in table 3.5 shows that all *Standardizes Loading Factor* (SLF) (λ) $\geq$ 0.50, meaning that all indicators are declared to have good validity. Likewise, the reliability of the measurement model is shown by *a Construct Reliability* (CR) value $\geq$ 0.70. All indicators and variables were also declared good. Thus it is concluded that all indicators are declared valid and reliable for measuring *digital banking variables.*

3.2 Customer Relationship Management (CRM) CFA Test

The Customer Relationship Management (CRM) variable is measured by 5 indicators. The results of testing the validity and reliability of each indicator are presented in table 4.21:

Table 3. Customer Relationship Management (CRM) CFA Test

Indicator	SLF	Error	SLF^2	AVE	CR	Conclusion
First Order CFA						
People	0.83	0.31	0.69	0.8039	0.9534	Valid
Process	0.94	0.11	0.89			Valid
Technology	0.91	0.17	0.83			Valid
Service	0.90	0.19	0.81			Valid
Comprehensive approach	0.90	0.20	0.80			Valid
Total	4.48	0.98	4.02			

Source: Primary data processed by researchers with LISREL May 2024

The data in table 3.6 shows that all Standardizes Loading Factor (SLF) (λ) ≥ 0.50, meaning that all indicators are declared to have good validity. Likewise, the reliability of the measurement model is shown by a Construct Reliability (CR) value ≥ 0.70. All indicators and variables were also declared good. Thus it is concluded that all indicators are declared valid and reliable for measuring the Customer Relationship Management (CRM) variable.

3.3 CFA Test of Customer Satisfaction

The Customer Satisfaction variable is measured by 5 indicators. The results of testing the validity and reliability of each indicator are presented in table 3.7

Table 4. CFA Test Customer Satisfaction

Indicator	SLF	Error	SLF^2	AVE	CR	Conclusion
First Order CFA						
Empathy and *Emotional Factors*	0.92	0.15	0.85	0.8112	0.9555	Valid
Positive response	0.88	0.23	0.77			Valid
Product quality	0.92	0.15	0.85			Valid
Positive experience	0.90	0.19	0.81			Valid
Exceeding *Expectations*	0.89	0.22	0.78			Valid
Total	4.50	0.94	4.06			

Source: Primary data processed by researchers with LISREL May 2024

The data in table 4.21 shows that all *loading standardizes factor* (SLF) (λ) ≥ 0.50, meaning that all indicators are declared to have good validity. Likewise with the reliability of the measurement model

indicated by a *Construct Reliability* (CR) value ≥ 0.70. All indicators and variables were also declared good. Thus it is concluded that all indicators are declared valid and reliable for measuring the Customer Satisfaction variable.

3.4 CFA Test of Customer Loyalty

The Customer Loyalty variable is measured by 5 indicators. The results of testing the validity and reliability of each indicator are presented in table 4.22:

Table 5. CFA Test Customer Loyalty

Indicator	SLF	Error	SLF^2	AVE	CR	Conclusion
First Order CFA						
Makes regular repeat purchases	0.91	0.17	0.83	0.594	0.877	Valid
Consistent with a brand	0.95	0.18	0.91			Valid
Demonstrate an Immunity to the pull of the Competitor (demonstrate immunity to the pull of the competitor)	0.95	0.09	0.91			Valid
Refers Others (Referring to other people)	0.90	0.20	0.80			Valid
Trust	0.87	0.25	0.75			Valid
Total	4.57	0.90	4.19			

Source: Primary data processed by researchers with LISREL May 2024

The data in table 4.22 shows that all *loading standardizes factor* (SLF) (λ) $\geq$ 0.50, meaning that all indicators are declared to have good validity. Likewise, the reliability of the measurement model is shown by *a Construct Reliability* (CR) value $\geq$ 0.70. All indicators and variables were also declared good. Thus it is concluded that all indicators are declared valid and reliable for measuring the Customer Loyalty variable.

3.5 Validity Test and Reliability Test of Loading Factors/Manifest Variables

SEM Validity and Reliability Test aims to test how valid and reliable the construction of an instrument is. The instrument in this case is *loading factors/* Manifest Variables. Furthermore, a summary of the SEM validity and reliability tests is presented in table 4.23.

Table 6. Standard Factor Loadings and Construct Reliability

Latent Constructs	Observed Variables	*Standardized Loading Factor (SLF)*	*Sum of SLF*	*Measurement Error (ME)*	*Sum of ME*	*Construct Reliability (CR)*	*Squared SLF*	*Sum of Squared SLF*	*AverageVariance Extracted (AVE)*
Digital Banking (X_1)	X1.1	0.728	4,198	0.470	1,459	0.924	0.530	3,541	0.708
	X1.2	0.871		0.241			0.759		
	X1.3	0.843		0.289			0.711		
	X1.4	0.865		0.252			0.748		

	X1.5	0.891		0.206			0.794		
Customer Relationship Management (CRM) (X_2)	X2.1	0.828	4,478	0.314	0.983	0.953	0.686	4,017	0.803
	X2.2	0.939		0.118			0.882		
	X2.3	0.905		0.181			0.819		
	X2.4	0.899		0.192			0.808		
	X2.5	0.907		0.177			0.823		
Customer Satisfaction (Y)	Y1	0.923	4,505	0.148	0.940	0.956	0.852	4,060	0.812
	Y2	0.892		0.204			0.796		
	Y3	0.908		0.176			0.824		
	Y4	0.897		0.195			0.805		
	Y5	0.885		0.217			0.783		
Customer Loyalty (Z)	Z1	0.912	4,528	0.168	0.896	0.958	0.832	4,104	0.821
	Z2	0.897		0.195			0.805		
	Z3	0.952		0.094			0.906		
	Z4	0.898		0.194			0.806		
	Z5	0.869		0.245			0.755		

Based on table 3.9, it can be seen that the latent variables *Digital Banking* (X_1), *Customer Relationship Management* (CRM) (X_2), Customer Satisfaction (Y), and Customer Loyalty (Z) have values *construct reliability* coefficient (CR) which is greater than or equal to the critical value (CR ≥ 0.70), then all indicators/manifest variables/factor loadings are declared **valid.** and have value *average variance extracted (AVE)* coefficient that is greater than or equal to the critical value (AVE ≥ 0.50). This shows that the four latent constructs have good reliability. then all indicators/manifest variables/factor loadings are declared reliable.

IV. Results and Discussion

4.1 Structural Model Testing

First, test the influence of Digital Banking and Customer Relationship Management on satisfaction. The second step is to test the influence of Digital Banking, Customer Relationship Management , customer satisfaction on customer loyalty. The following is the modeling of the results of structural model calculations using LISREL 8.80 which is shown in Figure 4.9

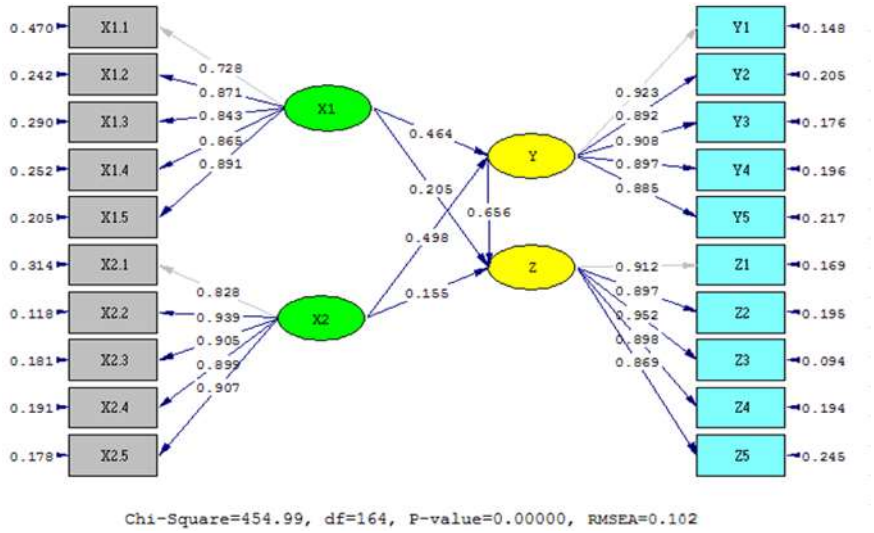

Figure 1. *Standard Solution Structural Model Diagram*

Based on the results of statistical testing on structural measurements in the research, the following structural equation is produced:

Y = 0.538*X1 + 0.439*X2, Errorvar.= 0.0657 , R^2 = 0.696

(0.0920) (0.0657) (0.0112)

5,853 6,688 5,848

Z = 0.790*Y + 0.286*X1 + 0.165*X2, Errorvar.= 0.0409 , R^2 = 0.869

(0.104)(0.0904)(0.0671)(0.00830)

7,583 3,165 2,457 4,922

Information :

DB/X1 = *Digital Banking Variable*

CRM/X2 = Customer Relationship Management (CRM) Variable

KN = Customer Satisfaction Variable

LN = Customer Loyalty Variable

R^2 = Coefficient of Determination

4.2 Statistical Hypothesis Testing and Structural Equations

Based on Figure 4.9 above, hypothesis testing is carried out by comparing the t-count value with the t-table at an alpha confidence level of 5%, namely 1.96, where if the t-count value > t-table then the hypothesis is accepted.

H1. The Effect of *Digital Banking* on Customer Loyalty

Based on the first hypothesis (H_1) in this study to determine the direct effect *of Digital Banking* (ξ_1) is positive for customer loyalty (η_2) expressed in the following statistical hypothesis:

$H_0 = \gamma_{zx1} \leq 0$ *Digital Banking* has no direct positive effect on customer loyalty.

$H_1 = \gamma_{Zx1} > 0$ *Digital Banking* has a direct positive effect on customer loyalty.

Table 7. Path Coefficient and t-count X_1 -> Z

Influence	Path Coefficient	t-count	t-table	Conclusion
X_1 -> Z	0.205	3,165	1.96	Reject H0

Source: Lisrel Data Processing (May 2024)

From the results of the table above, it is obtained that H_1 is accepted, meaning ***Digital Banking* (X 1) has a significant positive direct effect on Customer Loyalty (Z).**

The structural equation of the influence of these variables is as follows:

$$\eta 2 = \underset{3,165}{0.205}\,\xi_1 + \zeta_2$$

Information

η_2 = Customer Loyalty

ξ_1 = *Digital Marketing*

ζ_2 = Other influences outside the model

In testing the first hypothesis (H_1) a conclusion was obtained which stated that *Digital Banking* had a positive direct effect towards BNI KC Cibinong customer loyalty.

This is in line with research results from Mochamad Yusuf, et al, (2022) concluding that *digital banking* has a positive and significant effect on customer loyalty.

H2. The influence of *Customer Relationship Management (CRM)* on Customer Loyalty

Based on the second hypothesis (H_2) in this research, to determine the direct positive influence of *Customer Relationship Management* (CRM) (ξ_2) on customer loyalty (η_2) is stated in the following statistical hypothesis:

$H_0 = \gamma_{zx2} \leq 0$ Customer *Relationship Management* (CRM) has no direct positive effect on customer loyalty

$H_1 = \gamma_{zx2} > 0$ *Customer Relationship Management* has a direct positive effect on customer loyalty.

Table 8. Path Coefficient and t-count X_2 -> Z

Influence	Path Coefficient	t-count	t-table	Conclusion
X_2 -> Z	0.155	2,457	1.96	Reject H0

Source: Lisrel Data Processing (May 2024)

From the results of table 4.27 above, it is found that H_1 is accepted, meaning ***Customer Relationship Management* (CRM) (X 2) has a significant positive direct effect on Customer Loyalty (Z).**

The structural equation of the influence of these variables is as follows:

$$\eta 2 = \underset{2,457}{0.155}\,\xi_2 + \zeta_2$$

Information

η_2 = Customer Loyalty

ξ_2 = *Customer Relationship Management (CRM)*

ζ_2 = Other influences outside the model

In testing the second hypothesis (H_2) a conclusion was obtained which stated that *Customer Relationship Management (CRM)* had a direct positive effect towards BNI KC Cibinong customer loyalty.

This is in line with research results . Kartika Imasari Kezia Kurniawati Nursalin (2019) replicated Lawson et al. (2004) , concluded *that Customer R elationship Management (CRM)* has a *positive* and significant effect on customer loyalty .

H3. The Influence of Customer Satisfaction on Customer Loyalty

Customer satisfaction (η_1) has a positive direct effect on customer loyalty ($\eta 2$) stated in the statistical hypothesis:

$H_0 = \gamma_{zy} \leq 0$ satisfaction does not have a direct positive effect on customer loyalty.

$H_1 = \gamma_{zy} > 0$ satisfaction has a direct positive effect on customer loyalty.

Table 9. Path Coefficient and t-count Y -> Z

Influence	Path Coefficient	t-count	t-table	Conclusion
Y -> Z	0.656	7,583	1.96	Reject H0

Source: Lisrel Data Processing (May 2024)

From the results of table 4.29 above, it is found that H_1 is accepted, meaning that **Customer Satisfaction (Y) has a significant direct positive effect on Customer Loyalty (Z).**

The structural equation of the influence of these variables is as follows:

$\eta_2 = 0.656\ \eta_1 + \zeta_2$

7,583

Information

η_2 = Customer Loyalty

η_1 = Customer Satisfaction

ζ_2 = Other influences outside the model

In testing the third hypothesis (H_3) a conclusion was obtained which stated that customer satisfaction had a direct positive effect towards BNI KC Cibinong customer loyalty.

This is in line with the research results of Roesdian Bayu Ardiyanto (2020), concluding that customer satisfaction has a positive and significant effect on customer loyalty. Furthermore, Mochamad Yusuf et al.'s research concluded that customer satisfaction had a positive and significant effect on customer loyalty at Bank Syariah Indonesia Pekalongan Pemuda.

H4. Influence of *Digital Banking* (ξ_1) on customer satisfaction

Digital Banking (ξ_1) has a direct positive effect on customer satisfaction (η_1) stated in the statistical hypothesis:

$H_0 = \gamma_{yx1} \leq 0$ *Digital Banking* has no direct positive effect on customer satisfaction.

$H_1 = \gamma_{yx1} > 0$ *Digital Banking* has a direct positive effect on customer satisfaction.

Table 10. Path Coefficient and t-count X_1 -> Y

Influence	Path Coefficient	t-count	t-table	Conclusion
X_1 -> Y	0.464	5,853	1.96	Reject H0

Source: Lisrel Data Processing (May 2024)

From the results of the table above, it is obtained that H_1 is accepted, meaning ***Digital Banking*** **(X_1) has a significant positive direct effect on Customer Satisfaction (Y).**

The structural equation of the influence of these variables is as follows:

$$\eta 1 = 0.464\,\zeta_1 + \zeta_1$$
$$5{,}853$$

Information

η_1 = Customer Satisfaction

ζ_1 = *Digital Banking*

ζ_1 = Other influences outside the model

In testing the fourth hypothesis (H4), a conclusion was obtained which stated that *Digital Banking* had a direct positive effect on customer satisfaction BNI KC Cibinong.

This is in line with the research results of Noneng Masitoha et al (2021), concluding that there is an influence of digital banking *reliability, accessibility and efficiency* on customer satisfaction at Bank BNI Tasikmalaya Branch. Subsequent research by Annisa Fitria et al (2020), concluded that there was a positive and significant influence of digital banking (internet banking, mobile banking and SMS banking).

H5. Influence of *Customer Relationship Management* (ξ_2) against Customer Satisfaction

Customer Relationship Management (ξ_2) has a positive direct effect on customer satisfaction (η_1) stated in the statistical hypothesis:

$H_0 = \gamma_{yx2} \leq 0$ *Customer Relationship Management* has no direct positive effect on customer satisfaction

$H_1 = \gamma_{yx2} > 0$ *Customer Relationship Management* has a direct positive effect on Customer Satisfaction

Table 11. Path Coefficient and t-count X_2 -> Y

Influence	Path Coefficient	t-count	t-table	Conclusion
X_2 -> Y	0.498	6,688	1.96	Reject H0

Source: Lisrel Data Processing (May 2024)

From the results of the table above, H_1 is accepted, meaning ***Customer Relationship Management*** **(CRM) (X_2) has a significant positive direct effect on Customer Satisfaction (Y).**

The structural equation of the influence of these variables is as follows:

$$\eta 1 = 0.498\,\zeta 2 + \zeta 2$$
$$6{,}688$$

Information

η_1 = Customer Satisfaction

ζ_2 = *Customer Relationship Management (CRM)*

ζ_2 = Other influences outside the model

In testing the fifth hypothesis (H_5) a conclusion was obtained which stated that *Customer Relationship Management (CRM)* had a direct positive effect on customer satisfaction. BNI KC Cibinong.

This is in line with the results of research by Dodi Putra Sirati (2018) , concluding that there is an influence positive and significant *Customer Relationship Management* (CRM) and service quality partially affect customer satisfaction variables at PT Matahari Department Store Jambi City and are also in line with subsequent research by Nelli Purnama Sari , et al. (2022) concluded that there is a positive and significant influence of *Customer Relationship Management* (CRM) on satisfaction with Bank Bni WJB.

H6. Indirect effect *of Digital Banking* (ξ_1) towards Loyalty Customer Through Satisfaction

Digital Banking (ξ_1) has a positive indirect effect on customer loyalty (η_2) through customer satisfaction (η_1) stated in the statistical hypothesis:

$H_0 = \beta_{ZyX1} \leq 0$ There is no positive indirect effect *of Digital Banking* on customer loyalty through satisfaction customers .

$H_1 = \beta_{Zyx1} > 0$ There is a positive indirect effect *Digital Banking* on customer loyalty through customer satisfaction .

Table 12. Path Coefficient and t-count X_1 -> Y -> Z

Influence	Path Coefficient	t-count	t-table	Conclusion
X_1 -> Y->Z	0.464 x 0.656 = 0.304	4,633	1.96	rejected H0

Source: Lisrel Data Processing (May 2024)

From the results of the table above, it is obtained that H_1 is accepted, meaning ***Digital Banking* (X_1) has a significant positive direct effect on Customer Loyalty (Z) through Customer Satisfaction (Y).** The t-count result was 4.633, where the t-count >t-table means that the conclusion is that H_1 is accepted and H_0 is rejected. So it can be concluded that *Digital Banking* has a direct positive effect on customer loyalty through customer satisfaction.

This is in line with Z ulyanatunnisa Fathul Jannah's research results , concluding that customer satisfaction is positive and significant in mediating the influence of *digital banking* on loyalty with the original sample (O) value showing positive results with a value of 0.264, a statistical T value of 4.054 > 1.96, and the value $\rho$is 0.000 < 0.05 .

***H7.* Positive indirect influence *of Customer Relationship Management* on customer loyalty (η_2) through customer satisfaction (η_1)**

Customer Relationship Management (ξ_2) has a positive indirect effect on customer loyalty (η_2) through customer satisfaction (η_1) stated in the statistical hypothesis:

$H_0 = \beta_{ZyX2} \leq 0$ T there is no positive indirect influence on *Customer Relationship Management* on customer loyalty through customer satisfaction .

$H_1 = \beta_{Zyx2} > 0$ There is a positive indirect effect *Customer Relationship Management* on customer loyalty through customer satisfaction .

Table 13. Path Coefficient and t-count X_2 -> Y-> Z

Influence	Path Coefficient	t-count	t-table	Conclusion
X_2 -> Y->Z	0.498 x 0.656 = 0.327	5,016	1.96	Reject H0

Source: Lisrel Data Processing (May 2024)

From the results of the table above, H_1 is accepted, meaning ***Customer Relationship Management*** **(CRM) (X_2) has a significant positive direct effect on Customer Loyalty (Z) through Customer Satisfaction (Y).** The t-count result was 5.016, where the t-count >t-table means that the conclusion is that H_1 is accepted and H_0 is rejected. So it can be concluded that *Customer Relationship Management (CRM)* has a positive indirect effect on Customer Loyalty through customer satisfaction.

This is in line with the results of Aditya Yoga Prasetya's research (2022), concluding that there is an indirect influence on *Customer Relationship Management* (CRM) positively and significantly on customer loyalty through customer satisfaction as an intervening variable. With a T-statistic value of 6.346 and ρa value of 0.000 on CV. Created by Adhi Nugraha Creative. Subsequent research by Mayang Sari Widhi, etc. (2023), concluded that there was an indirect influence on *Customer Relationship Management* (CRM) positively and significantly on customer loyalty through customer satisfaction with a T-Statistic of 3.244 and ρ a Value of 0.001 at PT. Nasmoco Siliwangi Semarang.

V. Conclusion

1. There is a positive and significant influence *of Digital Banking* on Customer Loyalty as indicated by a path coefficient of 0.205 and t_{hitung} 3.165 > 1.96. This means that to increase customer loyalty, strong *Digital Banking is needed at BNI KC Cibinong.*
2. There is a positive and significant influence *of Customer Relationship Management/CRM* on customer loyalty as indicated by path coefficients of 0.155 and t_{hitung} 2.457 < 1.96. This means that to increase customer loyalty, strong *Customer Relationship Management/CRM is needed at BNI KC Cibinong.*
3. There is a positive and significant influence of customer satisfaction on customer loyalty which is indicated by path coefficients of 0.656 and t_{hitung} 7.583 > 1.96. This means that to increase customer loyalty it is necessary to increase high customer satisfaction for BNI KC Cibinong customers.
4. There is a positive and significant influence *of Digital Banking* on customer satisfaction as indicated by a path coefficient of 0.464 and t_{hitung} 5.853 > 1.96. This means that to increase high customer satisfaction it is necessary to strengthen *Digital Banking* at BNI KC Cibinong.
5. There is a positive and significant influence *of Customer Relationship Management/CRM* on customer satisfaction as indicated by a path coefficient of 0.498 and t_{hitung} 6.688 > 1.96. This means that to increase high customer satisfaction, good *Customer Relationship Management/CRM is needed.*
6. There is a positive and significant indirect effect *of Digital Banking* on customer loyalty through customer satisfaction with a coefficient of 0.304 and t_{hitung} 4.633 > 1.96. This means that to increase customer loyalty, strong *Digital Banking is needed which is*

based on customer satisfaction. When strong Digital Banking which is based on customer satisfaction increases, ultimately BNI KC Cibinong customer loyalty also increases.

7. There is a positive and significant indirect effect *of Customer Relationship Management/CRM* on customer loyalty through customer satisfaction with a path coefficient of 0.327 and t_{hitung} 5.016 > 1.96. This means that to increase customer loyalty, good *Customer Relationship Management/CRM based on customer satisfaction is needed. When Customer Relationship Management/CRM* based on customer satisfaction improves, it will ultimately increase BNI KC Cibinong customer loyalty.

References

Ali, Hasan., (2013). *Marketing and Selected Cases*. Yogyakarta: Center For Academic Publishing Services

Anwar, RS, Ikhwan, S., & Khojin, N. (2022). The Influence of Customer Relationship Management on Customer Loyalty Through Customer Satisfaction (Case Study at He Kafei Coffee Shop). *AURELIA: Indonesian Journal of Research and Community Service* , *1* (1), 88–95. https://doi .org/10.57235/aurelia.v1i1.34

Anderson, Kristin and Kerr, Carol. (2002). *Customer Relationship Management.* United States of America: The McGraw-Hill Companies, Inc.

Amin Widjaja., (2008). *Basics of Customer Relationship. Management* . Harvarindo, Jakarta

Ade Paul, Lukas., (2001). Seminar Paper: *Customer and Partner Relationship Management*, Telematic Research Group

Armstrong, and Philip Kotler. (2003). *Marketing Management* , Ninth Edition. Jakarta: PT. Gramedia Index.

Budi, Haryono., PM. (2016). *How to Win Customers Through Service with Heart* . Yogyakarta: Andi.

Budiman, B., & Muryati, IAY (2010). Customer Relationship Management (CRM) and Customer Value on Customer Loyalty. *The Winners* , *11 (* 2), 151. https://doi.org/10.21512/tw.v11i2.692

Durianto., Darmadi. (2001). *Strategy to Conquer the Market* through Equity and Behavioral Research. Jakarta : PT Gramedia Pustaka Utama.

Daryanto, & Setyobudi., I. (2014). *Customers and excellent service* . Yogyakarta: Gava Media

Fitria, A., Munawar, A., & Pratama, PP (2021). The Influence of Using Internet Banking, Mobile Banking and SMS Banking on BNI Bank Customer Satisfaction. *Journal of Unitary Informatics* , *1* (1), 43–52. https://doi.org/10.37641/jikes.v1i1.406

Griffin, Jill. (2005). *Customer Loyalty: Growing and Maintaining Customer Loyalty.* Jakarta : Erlangga.

Gomber, P., Koch, JA & Siering, M. (2017) ' *Digital finance and FinTech: current research and future research directions*' , journal of. Business Economics, 87(5), 537–580

Gerson., RF (2010). *Measuring Customer Satisfaction: A Guide to Creating*
Quality Service. First Edition. Jakarta: PPM – Bisnis2030.

Insan, K. (2019). Customer Relationship Management, Service Quality and Customer Loyalty of Sharia Banks. *Jihbiz : Journal of Islamic Economics, Finance and Banking*, *3* (2), 184–197. https://doi .org/10.33379/jihbiz.v3i2.805

Irawati, I., & Munajat, E. (2018). *Electronic Government Assessment* In West Java Province, Indonesia Ira. *Journal Of Theoretical And Applied Information Technology, 96(2), 1–17.*

Ismanto, J. (2020). *Marketing Management* . Unpam Press. South Tangerang

Kotler, Philip. (1997). *Marketing Management* . Indonesian edition volume one. Jakarta: Prentice Hall.

Kottler, and Kaller. (2009). *Marketing Management* , Volume 1 Edition 13. Jakarta: Erlangga

Komalasari., E. (2021). The Role of Customer Relationships in Increasing Loyalty. The Role of Customer Relationships in Banking. *Strategy Journal.* , *9* (2).

Laudon, K. C., & Traver, C. G. (2017). *E-Commerce 2016 business* , technology, society (12th ed.). England: British Library Catalog-in

Lovelock., CH and Wright, LK (2007). *Services Marketing Management* . Indonesian Edition. Jakarta: PT Index

Laksmana, INH, Kusuma, IET, and Landra, IN (2018). *Effect of Customer Relationship Management on Customer Satisfaction and Loyalty at PT. Harmony Permata Gianyar, Bali. International Journal of Contemporary Research and Reviews* . Vol. 9, no. 3, Pg. 20610-20617.

Masitoh, N., Rosidah, E., & Kurniawati, A. (2023). The Influence of Digital Banking Services on Customer Satisfaction at Pt Bank Negara Indonesia (Persero) Tbk Tasikmalaya Branch Office. *Journal of Banking And Finance* , *4* (1), 11–16. http://jurnal.unsil.ac.id/index.php/banku

Mane, S., Desikan, P., & Srivastava, J. (2005). *From clicks to bricks: CRM lessons from e-commerce* . Retrieved on October 12, 2005, from http://www.cs.umn.edu/tech_reports_upload/tr2005/05-033.pdf

Nicky Hockly, Gavin Dudeney. (201 7) . *Digital Language Learning and Teaching* . London

Oliver., Richard L. (1993). *"Cognitive, Affective, and Attribute Bases of the Satisfaction Response," Journal of Consumer Research* , 20(3), 418–30.

Oliver., Richard L. (1997). *Satisfaction: A Behavioral Perspective on the Consumer*. New York: Irwin/McGraw-Hill.

Oliver., R.L. (2010). *Satisfaction: A Behavioral Perspective on the Consumer* , 2nd edn , ME Sharpe, Armonk, NY .

Financial Services Authority, Digital Banking, https://sikapiuangmu.ojk.go.id

Financial Services Authority Regulation Number 12/POJK.03/2021 of 2021 concerning Commercial Banks

FSA. (2016). Guide to Digital Branch Organizers by Commercial Banks. *Implementation of Digital Branches by Commercial Banks* , *1* (1), 1–9.

Rangkuti., Freddy (2002), *Measuring Customer Satisfaction* , Publisher PT Gramedia Pustaka Utama, Jakarta

Sutisna, 2003. *Consumer Behavior and Marketing Communications* , Third Edition. Bandung: PT. Rosdakarya Teenager.

Srisusilawati, P., Burhanuddin, J., Trenggana, AFM, & Anto, MA (2023). Customer loyalty. In *Widina Bhakti Persada Bandung* .

Supranto, J. 2011. *Measuring Customer Satisfaction Levels to Increase Market Share* . Rineka Cipta. Jakarta

Skinner, Chris J. and Wakefield, Jon (2017) *Introduction to the design and analysis of complex survey data. Statistical Science*, 32(2). pp. 165-175. ISSN 0883-4237

Krisna Wijaya *Digital Banking Vs Digital Bank Sharing Series No.* .1/April 2021 Tjiptono, Fandy, 2008, *Marketing Business Strategy* . Andy. Yogyakarta.

Tondok, WS, Kalangi, JB, & Rompas., W. (2023). *The Influence of Brand Image, Service Quality, and Digital Banking on Customer Loyalty Through Customer Satisfaction as an Intervening Variable at PT Bank Syariah Indonesia Pekalongan Pemuda Branch* . *23* (5), 49–60.

Vanessa, Gaffar. (2007). *Customer Relationship Management And Marketing Public Relations* , Bandung: Alpabeta

Wijaya, F., Santo and Darudiato, Suparto. (2009) . *Enterprise Resource Planning & Business Solutions.* Yogyakarta: Science Graha 978-979-756-472-8