



**THE INFLUENCE OF SERVICE QUALITY AND CUSTOMER RELATIONSHIP
MANAGEMENT ON CUSTOMER LOYALTY WITH SATISFACTION AS AN
INTERVENING VARIABLE AT BANK SYARIAH INDONESIA KC SOUTHEAST
ACEH**

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Abstract

This study aims to evaluate and analyze the influence of customer satisfaction on loyalty at Bank Syariah Indonesia (BSI) KC Southeast Aceh. This study utilizes a quantitative research methodology. The study covered all branches of Bank Syariah Indonesia (BSI) in Southeast Aceh, totaling roughly 34,754 branches. The response criteria evaluated were banks that had employed the services of Bank Syariah Indonesia (BSI) KC Southeast Aceh for at least two years. The sample size was increased to incorporate 100 responders. The study utilizes the Partial Least Square (PLS) method for data analysis, making use of the SmartPLS v software. 4.1.0 as a tool. PLS-SEM is an adapted iteration of the structural equation modeling (SEM) methodology. The data analysis methods employed in this study encompass Descriptive Analysis, Structural Equation Modeling (SEM) Analysis, and Partial Least Squares (PLS). Structural model evaluation entails the assessment of R-square (R²) and F-square (F²) values, together with the examination of indirect effects and the conduct of hypothesis testing. In addition, a SEM analysis is conducted, taking into account intervening variables. The research findings suggest that there is no discernible relationship between the quality of service provided and the loyalty of clients. CRM has little influence on client loyalty. The level of service provided significantly influences customer happiness. CRM has no discernible effect on satisfaction. client satisfaction can serve as a mediator in the connection between service quality and client loyalty. The correlation between customer relationship management (CRM) and client loyalty is unaffected by satisfaction. Satisfaction has a significant influence on customer loyalty.

Keywords: Service Quality, Customer Relationship Management, Customer Loyalty, Satisfaction

INTRODUCTION

Indonesia, especially in the banking sector, has created more aggressive and deceptive lending practices. Islamic banking is becoming increasingly common throughout the world, especially in Southeast Aceh, where the majority of the population is Muslim (Aceh, 2020). As we all know, the people of Aceh are known to live in areas that are close to Islamic law. Therefore, the Aceh government has strictly enforced the application of Sharia law in all financial transactions in Aceh, as regulated in Aceh Qanun Government Regulation no. 11 of 2018 concerning Sharia Financial Institutions, to create a just and prosperous economy for the people of Aceh under the auspices of Islamic Sharia. This was done to support the healthy and just economic growth of the Acehnese people in the Islamic world. All Muslims, even non-Muslims, who carry out business transactions in Aceh are subject to qanun (Aceh Qanun Government Regulation No. 11 of 2018). With this regulation, there will be no more transactions with conventional banks in Aceh. As a result of these conditions, now only two large banks are operating in Aceh: Bank Syariah Indonesia (BSI) and Bank Aceh Syariah which is a regional bank. This condition resulted in the public's perception of banks being limited to only two banks.

As an example of the few sharia banks in Southeast Aceh, Bank Syariah Indonesia (BSI) is obliged to maintain customer loyalty because customers are the determinants of the bank's success. The above objectives will be achieved if banks continue to innovate in providing assistance so that people do not experience difficulties in using Bank Syariah Indonesia (BSI) services. The result of the merger of PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah is Bank Syariah Indonesia (BSI). On January 27 2021, the Financial Services Authority (OJK) firmly announced the merger of the three sharia banks in Letter Number SR-3/PB.1/2021. Later, on February 1st, President Joko Widodo announced BSI (BSI, 2021).

Bank Syariah Indonesia (BSI) has not been able to maintain its ranking as one of the Top 10 Global Sharia Banks. Innovating and completing the features on the BSI Mobile application to make it easier for customers to obtain comfortable sharia services in the form of Bank Syariah Indonesia (BSI) and also continuing to expand its services and products (Kontan.co.id, 2022).

In accordance with the vision of Bank Syariah Indonesia (BSI), banks must be able to strengthen customer loyalty because no company can operate in the long term without loyalty to its customers. Loyalty to the nation is an asset that cannot be utilized by banks or the business world. Loyal customers can provide more profits for the company, and loyalty can increase the profits obtained by the bank because loyal customers have shown great concern for the bank so they will not choose other banking services (Senoaji, 2021). One of the banks that excels in service and operations is Bank Syariah Indonesia (BSI) (Republic, 2022).

Understanding the potential risks and desired returns of a particular banking service will enable banks to earn tailored dividends. When banks provide optimal support to customers, it will be easier for customers to maintain their loyalty. One of the core principles of Islam is submission to Allah SWT in the form of enforcement of Islamic law. In Islam, loyalty to the state arises when religious activities are able to provide benefits which ultimately benefit both parties, because the obligations and rights of each party are confirmed by the interpretation of Islamic law (Rofiqo et al., 2021). It can be concluded that customer loyalty lies in the willingness of its members to use its products and services for their own needs and as a means of helping other parties in their efforts to continue running the business in the long term. This includes regularly purchasing and using the company's products and services and recommending them to others.

Based on online reports, the quality of service at Aceh sharia banks can be summarized as follows: many ATMs with errors, many customers having difficulty accessing the payment system, a relatively unstable banking system, and additional harmonizing services. with the needs of the community in the banking sector (Acehstandard.com, 2022).

If sharia banks, especially Bank Aceh and BSI, continue to operate in Aceh without immediately improving their services, this will have a negative impact on the country's economic growth and the development of the majority of Aceh's population. Later it will become Aceh banknote Number 11 of 2018 (Dpra.acehprov.go.id, 2023). Customer loyalty will continue to increase if the services provided are effective and efficient so that they are enthusiastic about using and promoting products or services. According to Sihombing research in 2023, work quality has a positive and significant influence on customer loyalty (Sihombing et al., 2023).

Another strategy that businesses can use to strengthen the bond between customers and the company is CRM. Customer relationship management (CRM), also known as customer relationship management, is the process of collecting information about each customer and using it carefully to maximize customer loyalty or certain types of customer loyalty to prevent customers from leaving. CRM can create value for employees and the business (Ferdiani, 2022). This is relevant to the research findings of Aini & Safitri (2022) which explains that CRM has a positive and significant effect on customer loyalty.

The level of customer support for Bank Syariah Indonesia (BSI) Aceh needs to be studied further. This is demonstrated by customers' reluctance to accept BSI obtained from internet news, such as the perception that customers are unable to determine task priorities (Munzir, 2023). Other factors that influence customer performance include the customer's ability to carry out cash transactions, but the money generated by the sector is not used to achieve goals; In addition, there are ATMs and other low-quality networks that hinder customers' ability to work and make them appear unprepared for BSI (Luwi, 2021).

Research on the influence of work quality on national loyalty was carried out by, among others Sutanto (2021), these results conclude that service quality has a positive impact on customer loyalty. The research findings explain that work quality has a positive influence on national loyalty. The above research is consistent with research findings of Avicenna et al. (2021) which explains that work quality has a positive and significant influence on national loyalty. This is increasingly supported by research findings Rusdiyanto & Suranti (2021) which shows that customer loyalty is positively influenced by the quality of service. Based on research findings Sulistyandari & Kusumah (2023), there is a significant relationship between service quality and loyalty.

In contrast to the research findings above, research result Pradana (2018) found that patron loyalty was not significantly influenced by satisfaction. This research is relevant to the research findings Arianto & Nirvana (2021) which explains that loyalty has no significant effect on work quality. This is the same as research findings Maulana et al. (2022) which shows that loyalty is not the main goal of service. In addition, research findings Munfaqiroh

& Dea (2022) explains that the quality of treatment does not have a significant influence on loyalty, whereas research Nugraha & Astarini (2023) explaining the quality of treatment does not have a positive influence.

This has a significant influence on customer loyalty. Based on research on the gap in service quality on customer loyalty, it can be concluded that there are differences in the results of previous research (Toha & Supriyanto, 2023). Research related to the impact of Customer Relationship Management (CRM) on national loyalty was carried out by, among others Rini & Hasan (2022) Research findings explain that CRM has a negative impact on national loyalty. According to research Aini & Safitri (2022) CRM has a positive and significant influence on customer loyalty, but research by Usu et al. (2023) shows that CRM reduces the level of loyalty.

Contrary to the above research findings, research result Pradana (2018) explains that customer loyalty does not have a significant influence on CRM. Based on research on the gap between the influence of customer relationship management (CRM) on customer loyalty, it can be concluded that there are visible differences in effects between the final research studies.

Research has been conducted regarding the impact of workforce quality on customer satisfaction, among others. Sutanto's (2021) research findings explain that high quality workforce has a positive influence on customer satisfaction. This research is relevant to research by Arianto & Nirvana (2021) explains that the quality of work has a significant influence on customer satisfaction. And also, according to research results of Rusdiyanto & Suranti (2021), customer satisfaction has a positive influence on service quality.

In contrast to the results of the research above, the research conducted by Pradana (2018) found that work quality had a negative impact on customer satisfaction. The research findings are relevant to the research of Sutanto (2021) who found that work quality does not have a negative effect on customer productivity. This is increasingly supported by research findings Septiana et al. (2021) shows that the level of customer satisfaction is not much influenced by service quality. Based on research on the gap in the quality of materials applied to customers, the conclusion is that there is a difference in influence from before and after.

Research related to the impact of CRM on national savings has been carried out by Rini & Hasan (2022). The findings of this research show that CRM has a positive impact on

national savings. According to research findings Aini & Safitri (2022), CRM has a positive and significant influence on performance. This is increasingly supported by research findings by Usu et al. (2023) explains that CRM has a negative effect on customer satisfaction. Different from the research findings above, Pradana (2018) found that customer relationship management had a negative and small impact on customer satisfaction.

Based on gap research on the impact of Customer Relationship Management (CRM) on national sales, it can be concluded that there are differences in impact from previous research studies. Studies on the impact of customer satisfaction on service quality on customer loyalty include, among others, by Avicenna et al. (2021) Research findings show that consumer satisfaction has the ability to mitigate the relationship between service quality and consumer loyalty. According to research results of Rusdiyanto & Suranti (2021), customer loyalty may be influenced by the mediating role of customer satisfaction. In accordance with the results of this research, research results by Sutanto (2021) explains that the influence of perceptions of fairness and pricing on customer loyalty is not as big as the influence of service quality. Likewise, Septiana et al. (2021) explains that customer loyalty is not influenced by customer loyalty, while research Arianto & Nirvana (2021) found that customer loyalty is not influenced by the relationship between customer loyalty and service quality.

Based on research on the satisfaction gap in mediating the influence of service quality on customer loyalty, the conclusion is that there are differences in influence that can be seen from subsequent studies. Avicenna et al. (2021) conducted research related to the impact of CRM on bank loyalty. The research findings explain that there is a positive and significant relationship between banks and their loyal customers through the bank loyalty program. According to research results of Usu et al. (2023), customer loyalty and customer satisfaction can both be intervening variables. In contrast to the results of these studies, (Pradana, 2018) shows that the employee-manager relationship is not significant and does not have a negative impact on performance. Based on research on the satisfaction gap in the impact of Customer Relationship Management (CRM) on customer loyalty nationally, it can be concluded that there are differences in impact from study to study.

Research on the influence of customer loyalty has been carried out, among others Septiana et al. (2021) explain that customer loyalty has a positive and significant influence

on customer loyalty. Based on research of Rusdiyanto & Suranti (2021), customer loyalty is positively influenced by the level of customer satisfaction. Based on Rini & Hasan (2022), customer loyalty is negatively influenced by customer satisfaction. According to the research results of Aini & Safitri (2022) and Nugraha & Astarini (2023), satisfaction has a positive and significant effect on customer loyalty and customer loyalty has a positive impact.

In contrast to the research findings above, Pradana's (2018) research found that patron loyalty was not significantly influenced by satisfaction. According to the research results of Arianto & Nirwana (2021), customer loyalty is not influenced by consumer satisfaction and is not statistically significant. Based on Madjowa's (2023) research results, consumer behavior has a negative effect on customer loyalty.

REVIEW OF LITERATURE

Customer Loyalty

Kotler & Keller (2007) state loyalty is defined as a strong commitment to purchase or continue to use a particular product or service for the foreseeable future, even when unfavorable circumstances and business practices occur that may result in changes to the company. business. But loyalty defined by Oliver (2021) is “a firm commitment from the state to continue operating or purchasing goods or services produced continuously over time, despite possible changes in circumstances and turmoil that may cause changes in business”.

Service Quality

Based on Kotler (2012), quality refers to the overall condition, regardless of type, of a product or service that has a negative impact on its ability to meet its needs. Thus, a service is said to be of quality if it can satisfy the needs of its users. Quality is the process of creating a product that has added value for customers (Kertajaya & Sula, 2006). Quality describes the level of ability of a particular product or brand when carrying out its intended function. Based on the marketing side, quality is measured by the buyer's perception of the quality of the product or related products (Assauri, 2015).

Customer Relationship Management (CRM)

Based on Kotler & Keller (2007), customer relationship management (CRM) is the most important concept in contemporary marketing is customer relationship management

(CRM). CRM is a business process or information system that establishes relationships between an organization's stakeholders and its customers at the business level (Akbar, 2021).

Thus, it can be concluded that customer relationship management (CRM) is a business strategy used by small businesses with the aim of strengthening their relationships with customers by carefully studying their individual characteristics.

Satisfaction

Ensuring customer satisfaction is a goal shared by all businesses. In addition to being an important factor for long-term business success, business persistence can be improved by understanding client needs (Toha & Habibah, 2023). Reluctant customers often repurchase goods and services when the same need arises the next day and use them again. This shows that because purchases account for the majority of a business's sales volume, customers' willingness to pay is an important consideration (Indrasari, 2019). Therefore, in order for Islamic banks to grow and remain competitive in the banking sector where credit interest rates continue to increase, customer happiness must be taken into account. They will be more committed to consumers if they recognize and reward their achievements. Therefore, in terms of lowering client expectations, it can be concluded that product quality has a direct impact on customer satisfaction. If the quality of a product does not meet the buyer's expectations, then the product is considered substandard (Sulistiyandari & Kusumah, 2023). On the other hand, if the quality meets or even exceeds the customer's expectations, then the customer will become unusable.

Conceptual Framework

This research is shown in the following diagram:



Figure 1

Conceptual Framework

Hypothesis

- H1: Service quality influences customer loyalty at Bank Syariah Indonesia (BSI) KC Southeast Aceh.
- H2: Customer Relationships Management (CRM) influences customer loyalty at Bank Syariah Indonesia (BSI) KC Southeast Aceh.
- H3: Service quality influences satisfaction at Bank Syariah Indonesia (BSI) KC Southeast Aceh.
- H4: Customer Relationships Management (CRM) influences satisfaction at Bank Syariah Indonesia (BSI) KC Southeast Aceh.
- H5: Service quality influences customer loyalty through the satisfaction variable at Bank Syariah Indonesia (BSI) KC Southeast Aceh.
- H6: Customer Relations Management (CRM) influences customer loyalty through the satisfaction variable at Bank Syariah Indonesia (BSI) KC Southeast Aceh.
- H7: Satisfaction influences customer loyalty at Bank Syariah Indonesia (BSI) KC Southeast Aceh.

RESEARCH METHOD

This research should be said to be quantitative research because the data is more detailed and the analysis is more focused on hypothesis testing. A descriptive research study was carried out with the aim of systematizing the facts or demographic characteristics of the target population in a factual and accurate manner. Then a systematic, factual and accurate survey is carried out on the facts and characteristics of the target population or area (Abdullah et al., 2022). Researchers used this research design to find out whether the relationship between Customer Relationship Management (CRM) and service quality has an impact on bank loyalty, as well as whether the relationship between service quality and CRM quality can be mediated on bank loyalty in Southeast Aceh, Indonesia. The research was conducted at Bank Syariah Indonesia (BSI) Southeast Aceh which is located on Jl. Iskandar Muda No. 14, Babussalam sub-district, Southeast Aceh Regency, Aceh. The research was conducted from March 2023 until finished.

Population is a general term for all living things, living things with certain characteristics, or all living things. In addition, populism is a whole set of elements related to what the researcher wants to uncover in some selected cases (Ikhsan et al., 2014). The population included in this research is all branches of Bank Syariah Indonesia (BSI) in Southeast Aceh, totaling around 34,754 branches. Not all members of the population were used in the sample or respondents in this study. The known population is only partially represented as respondents. This is because samples must be used for analysis because the population is very large.

A sample is a deliberately selected part of a population that represents some of its size or characteristics (Ikhsan et al., 2014). The sampling technique used in this research is called purposive sampling, namely sampling with a specific purpose whose sampling technique is combined with a certain set of criteria or certain tendencies (Ikhsan et al., 2014). The response criteria evaluated are banks that have used Bank Syariah Indonesia (BSI) KC Southeast Aceh services for at least two years. To determine the sample size, the Slovin formula can be used.

In this study, it is assumed that the maximum error that can be tolerated is 10%. Thus, the sample size (n) in the study is as follows:

$$n = \frac{34.754}{1 + 34.754 \cdot (10\%)^2} = 99.71$$

Based on the calculation results above, the sample size was increased to 100 respondents.

The type of data used in this research is quantitative, meaning it is used for the theory building process through variable-by-variable analysis using data in the form of numbers and statistical procedures. The information used in this research is called primary data because it is collected directly and covertly from first parties or original sources. The data collection method for this research is by secretly accessing Bank Syariah Indonesia (BSI) Southeast Aceh branch and providing support. One of the employees of the Southeast Aceh Bank Syariah Indonesia (BSI) Office was given a questionnaire, which would previously be distributed to respondents. The sample size is around 100 respondents. The questionnaires given had many positive results, where each questionnaire sent to respondents was followed up with a follow-up email containing the answers to the questionnaire. The main findings in this research are related to customer service quality, Customer Relationship Management

(CRM), loyalty and customer loyalty, followed by an assessment based on respondents' responses to the available statements. To calculate the response rate, researchers used a Likert scale. The Likert scale can be used to measure people's perceptions, attitudes and opinions towards a particular object or phenomenon (Tarigan et al., 2011). In connection with this, respondents were instructed to provide responses to each question that had positive sentiments.

After data is collected from a sample that is desired to explain demographic characteristics, the next step is to analyze the data by making conclusions about the hypotheses that have been developed previously in a study. The data analysis method in this research uses the Partial Least Square (PLS) method using SmartPLS v software. 4.1.0 as a tool. PLS-SEM is a variant of the structural equation modeling (SEM) technique. Data analysis techniques are an important task that cannot be skipped and must be carried out in a structured manner (Efferin et al., 2008). Descriptive Analysis, Structural Equation Modeling (SEM) Analysis, Partial Least Square (PLS), Evaluation of Measurement Models (Outer Model). Structural Model Evaluation (R-square (R²), F-Square (f²), Indirect Effects, Hypothesis testing), SEM Analysis with Intervening.

RESULTS AND DISCUSSION

Evaluation of the Measurement Model (Outer Model)

One of the steps in testing using SmartPLS is evaluating the external model measurement model. The purpose of the outer model is to present the results of validity and reliability assessments. The three criteria for the model's external ability to analyze data are composite reliability, discriminant validity, and convergent validity. The following are the results of the outer model test which calculates the external loading using the SmartPLS v analysis tool. 4.1.0:

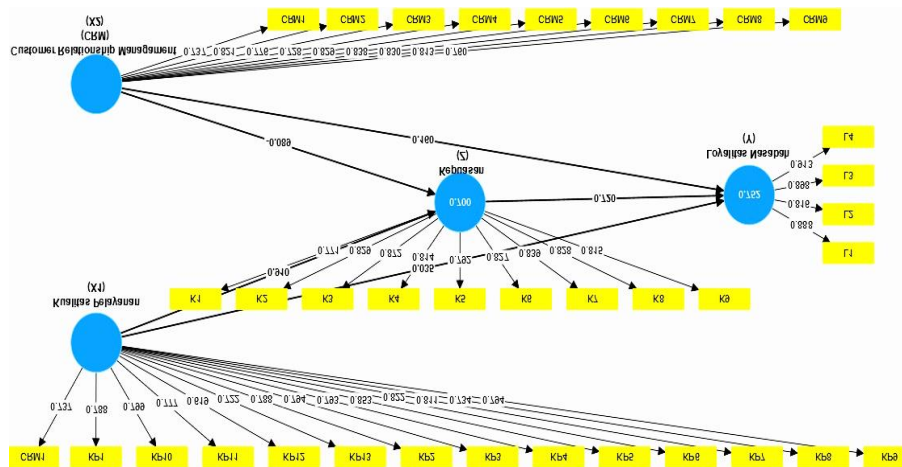


Figure 2
Test Results of Outer Model
 Source: Processing Results SmartPLS v. 4, February 2024 (data processed)

Based on the graph of the outer model results, it can be seen that the relationship between the latent indicators and variables has a loading factor of more than 0.7. This shows that the KP12 value of latent indicators is 0.619, but there is also some literature which states that a loading factor of 0.6 has been determined to be valid.

Convergent Validity

Convergent validity, also known as convergent validity, aims to determine the correlation between the statement score items and the variables from which the score items are constructed. The maximum measurement scale that can be achieved is a loading factor of at least 0.5% (Solimun, 2011), and an average variance extraction (AVE) of at least 0.5%. An individual's reflexive measure is declared high if it correlates with the measured construct by more than 0.7%. However, for the first phase of the study, the loading factors ranged from 0.55 to 0.66, which is a figure that is quite close to (Ghozali & Latan, 2015). The above results are displayed in the following table:

Table 1
Convergent Validity

Items	AVE	Composite Reability	Cronbach Alpha
Service Quality	0.601	0.952	0.948
Customer Relationship Management (CRM)	0.629	0.927	0.926
Customer Loyalty	0.774	0.905	0.902

Satisfaction	0.674	0.941	0.940
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Source: Processing Results SmartPLS v. 4, February 2024 (dataprocessed)

Based on Table 1, all variables exceed the Composite Reability and AVE values, this is because the values are above the recommended range, namely 0.55 and 0.07, which meet the reliability validation criteria.

Discriminant Validity

The next step after convergent validity is to weaken discriminant validity. Discriminant validity is a cross-loading factor that is useful to help determine whether a construct has adequate discriminants by comparing the loadings on a particular construct with a higher threshold compared to other constructs. Each construct must have a minimum value of less than 0.5%. The following table illustrates this:

Table 2
Discriminant Validity

Code	Service Quality	CRM	Customer Loyalty	Satisfaction
X1.1	0.788	0.596	0.535	0.603
X1.2	0.788	0.682	0.616	0.611
X1.3	0.794	0.629	0.698	0.765
X1.4	0.793	0.628	0.605	0.635
X1.5	0.853	0.631	0.638	0.785
X1.6	0.822	0.702	0.664	0.65
X1.7	0.811	0.655	0.687	0.702
X1.8	0.734	0.588	0.522	0.573
X1.9	0.794	0.663	0.626	0.718
X1.10	0.799	0.609	0.570	0.636
X1.11	0.777	0.770	0.595	0.635
X1.12	0.619	0.541	0.526	0.575
X1.13	0.722	0.710	0.516	0.526
X2.1	0.737	0.737	0.503	0.576
X2.2	0.676	0.821	0.586	0.557
X2.3	0.741	0.776	0.547	0.569
X2.4	0.618	0.728	0.469	0.501
X2.5	0.706	0.829	0.576	0.558
X2.6	0.695	0.838	0.509	0.535
X2.7	0.612	0.830	0.521	0.486

X2.8	0.614	0.813	0.531	0.547
X2.9	0.576	0.760	0.538	0.475
Y.1	0.706	0.617	0.888	0.754
Y.2	0.615	0.600	0.816	0.679
Y.3	0.690	0.542	0.898	0.809
Y.4	0.696	0.621	0.913	0.767
Z.1	0.622	0.478	0.589	0.771
Z.2	0.697	0.588	0.713	0.829
Z.3	0.704	0.537	0.781	0.872
Z.4	0.741	0.572	0.704	0.814
Z.5	0.649	0.526	0.607	0.792
Z.6	0.713	0.609	0.699	0.827
Z.7	0.718	0.581	0.768	0.839
Z.8	0.667	0.548	0.742	0.828
Z.9	0.654	0.542	0.707	0.815

Source: Processing Results SmartPLS v. 4, February 2024 (dataprocessed)

Based on Table 2, it can be seen that each indicator of a factual variable has a more significant correlation with its own variable compared to the correlation of the indicator with other variables. As a result, based on the information above, a latent construct predicts the indicators in the table immediately better than the indicators in other tables, so it can be said to be valid.

Composite Reliability

In PLS-SEM, apart from checking validity, reliability checks are also carried out. There are two ways to assess construct dependability using reflective indicators: Cronbach's alpha and composite reliability. A variable is said to be reliable if the Cronbach's alpha value is less than 0.06 and the composite reliability value is less than 0.07. This can be seen in Table 3 as follows:

Table 3
Composite Reliability

Variable	Composite Reability	Cronbach Alpha
Service Quality	0.952	0.948
Customer Relationship Management (CRM)	0.927	0.926

Customer Loyalty	0.905	0.902
Satisfaction	0.941	0.940

Source: Processing Results SmartPLS v. 4, February 2024 (data processed)

Based on Table 3, it can be seen that all variable values in the reliability assessment using both Cronbach's and composite reliability have requirements with values between 0.06 to 0.07, meaning they can be analyzed and have good reliability.

Structural Model Evaluation (Inner Model)

Internal model evaluation, also known as structural model, is a special type of relationship between latent variables (also known as internal relationship). This relationship is described based on the research's substantive theory.

R-Square (R2)

R-Square is used to reduce the accuracy of structural model predictions. R-Square describes the influence of the independent variable on the dependent variable, especially if it has a significant influence. The R-squared value can be seen in Table 4 as follows:

Table 4
R-Square

Items	R-Square	R-Square Adjusted
Satisfaction (Z)	0.700	0.694
Customer Loyalty (Y)	0.752	0.744

Source: Processing Results SmartPLS v. 4, February 2024 (data processed)

Table 4 shows that the R-Square value for the satisfaction variable is around 0.700. The R-square above shows that 70% of the predictor variables are influenced by the predictor variables Customer Relationship Management (CRM) and service quality. For the bank loyalty variable, an R-squared value of 0.752 was obtained, indicating that the variables Customer Relationship Management (CRM), satisfaction and bank service quality influenced this variable by 75.2%. On the other hand, welfare is influenced by other variables outside the variables of this research.

F-Square (f2)

F-square, also known as effect size, is used to understand how R-square changes for endogenous variables. An F-square of 0.02 is classified as having a small influence, an F-

square of 0.15 is quite significant, and an F-square of 0.35 is classified as very significant. The F-square value can be seen in Table 5 below:

Table 5
F-Square

	KP (X1)	CRM (X2)	LN (Y)	K(Z)
Service Quality (X1)			0.001	0.814
Customer Relationship Management (CRM) (X2)			0.030	0.008
Customer Loyalty (Y)				
Satisfaction (Z)			0.626	

Source: Processing Results SmartPLS v. 4, February 2024 (data processed)

Table 5 shows that service quality (X1) influences consumer loyalty (Y) by 0.001 and its influence at the structural level is said to be low. the same as service quality (X1) has an influence on satisfaction (Z) of 0.814, so by increasing consumer satisfaction the influence at the structural level is said to be high. Customer Relationship Management (CRM) (X2) has an influence on Y loyalty of approximately 0.030. Increasing CRM will increase Y loyalty and its impact at the structural level is described as moderate. CRM (X2) also has an impact on Z loyalty of approximately 0.008 and its impact at the structural level is described as low. Z's contribution to Y's loyalty is 0.626%, meaning that as Y's loyalty increases, Y's loyalty will also increase and the impact at the structural level is said to be high.

Indirect Effects

To calculate the effect size of the mediation test, the uppsilon (v) effect size is used. The statistical interpretation of uppsilon (v) is 0.175% for medium media distortion, 0.075 for medium media distortion, and 0.01 for low media distortion. Below is a statistical table of uppsilon (v) mediation effect:

Table 6
Statistical Value of Upsilon Mediation Effect (v)

No	Influence	Upsilon Statistics (v)	Information
1.	Service Quality → Satisfaction → Customer Loyalty	$(0.910)^2 \times (0.720)^2 = 0.429$	High Influence
2.	CRM → Satisfaction → Customer Loyalty	$(-0.089)^2 \times (0.720)^2 = 0.004$	Low Influence

Source: Processing Results SmartPLS v. 4, February 2024 (data processed)

Taking into account the above facts, Customer Relationship Management (CRM) plays a fun function in mediating the low indirect influence with high structural level customer loyalty and the low indirect influence with good service quality.

Hypothesis Testing

To decide whether to accept or reject a hypothesis, one must take into account the level of significance between constructs, t-statistics, and p-values. Using this method, estimates of measurement standards and errors are based on actual data, not statistical assumptions. In this research's bootstrap sampling technique, the two-sided significance threshold (t-value) used was 1.96 (significance level = 5%). The use of bootstrap techniques is also recommended to reduce abnormal data. Following are the results of bootstrap resampling:

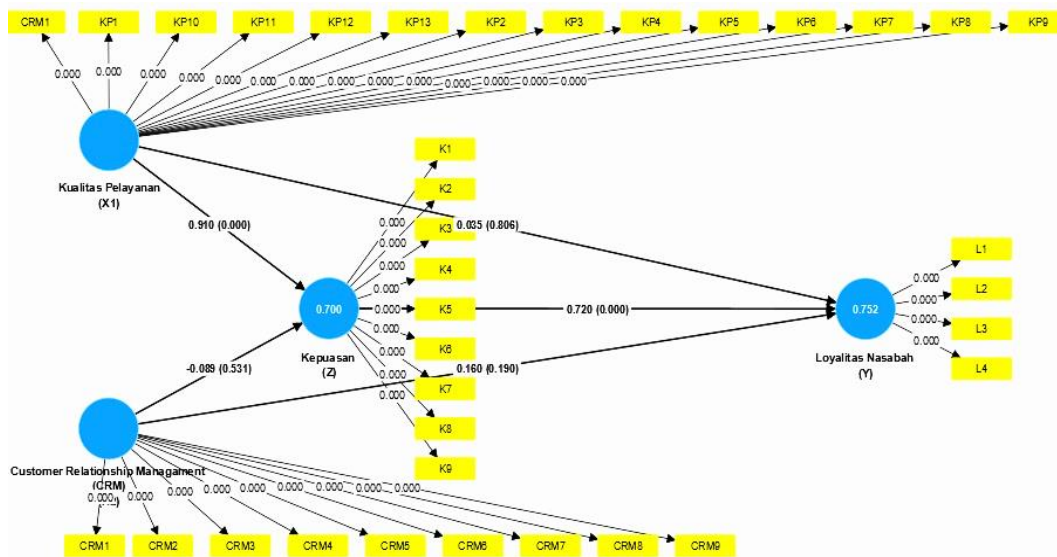


Figure 3
Bootstrapping Test Results

Source: Processing Results SmartPLS v. 4, February 2024 (data processed)

Table 7
T-Statistics Results

	Items	Original Sample(O)	Sample Mean(M)	Standard Deviation (STDEV)	T-Statistics (O/STDEV)	P Values
H1	Service Quality→Customer Loyalty	0.035	0.036	0.144	0.246	0.806

H2	Customer Relationship Management (CRM)→Customer Loyalty	0.160	0.179	0.122	1,311	0.190
H3	Service Quality →Satisfaction	0.910	0.911	0.117	7,776	0,000
H4	Customer Relationship Management (CRM)→Satisfaction	-0.089	-0.083	0.142	0.626	0.531
H7	Satisfaction→Customer Loyalty	0.720	0.702	0.108	6,679	0,000

Source: Processing Results SmartPLS v. 4, February 2024 (data processed)

Based on table 7 of the hypoplasia hypothesis using SmartPLS, the hypoplasia hypothesis is explained as follows:

Hypothesis 1: Service Quality Influences Customer Loyalty at Bank Syariah Indonesia (BSI) KC Southeast Aceh

Hypothesis test results show a P value of around 0.8006. Thus, it can be proven that Hypothesis 1 is wrong and there is no influence of loan service quality on national loyalty to Bank Syariah Indonesia (BSI) KC Southeast Aceh.

Hypothesis 2: Customer Relationship Management (CRM) has an influence on customer loyalty at Bank Syariah Indonesia (BSI) KC Southeast Aceh

The results of hypothesis testing show a P value of around 0.190. Thus, it can be proven that the second hypothesis is wrong and there is no influence of customer relationship management (CRM) on bank account loyalty at Bank Syariah Indonesia (BSI) KC Southeast Aceh.

Hypothesis 3: Service Quality Influences Satisfaction with Bank Syariah Indonesia (BSI) KC Southeast Aceh

The results of hypothesis testing show the P value is almost zero. Thus, it can be shown that the third hypothesis is accepted and there is a significant influence on the quality of credit applications at Bank Syariah Indonesia (BSI) KC Southeast Aceh. Every increase in the quality of work will increase the clientele.

Hypothesis 4: Customer Relationship Management (CRM) Influences Satisfaction at Bank Syariah Indonesia (BSI) KC Southeast Aceh

The results of hypothesis testing show a P value of around 531. Thus, it can be shown that hypothesis 4 is wrong and there is no influence of Customer Relationship Management (CRM) on the situation at Bank Syariah Indonesia (BSI) KC Southeast Aceh.

Hypothesis 7: Satisfaction Affects Customer Loyalty at Bank Syariah Indonesia (BSI) KC Southeast Aceh

The results of hypothesis testing show the P value is almost zero. Thus, it can be seen that the seventh hypothesis is accepted and there is a significant influence on the citizenship of Bank Syariah Indonesia (BSI) KC Southeast Aceh employees. When consumer satisfaction is greater, consumer loyalty will increase.

SEM Analysis with Intervening

Based on Table 8 hypoplasia hypothesis using SmartPLS, the hypoplasia hypothesis is explained as follows:

**Table 8
 Mediation Significance Test**

	Items	Original Sample(O)	Sample Mean(M)	Standard Deviation (STDEV)	T-Statistics (O/STDEV)	P Values
H5	Service Quality→Satisfaction →Customer Loyalty	0.655	0.640	0.132	4,970	0,000
H6	Customer Relationship Management (CRM)→Satisfaction →Customer Loyalty	-0.064	-0.061	0.102	0.628	0.530

Source: Processing Results SmartPLS v. 4, February 2024 (data processed)

Based on table 8 of hypothesis testing using SmartPLS, the determination of whether a hypothesis is accepted or rejected is explained as follows:

Hypothesis 5: Service Quality Influences Customer Loyalty through the Satisfaction Variable at Bank Syariah Indonesia (BSI) KC Southeast Aceh

The results of hypothesis testing show the P value is almost zero. Thus, hypothesis 5 can be proven correct and the satisfaction variable can be used to mediate the quality of credit services on national loyalty at Bank Syariah Indonesia (BSI) KC Southeast Aceh. If people in a country are dissatisfied with the assistance they receive, their loyalty will gradually decline.

Hypothesis 6: Customer Relationship Management (CRM) Influences Customer Loyalty through the Satisfaction Variable at Bank Syariah Indonesia (BSI) KC Southeast Aceh

Hypothesis test results show the P value is around 0.530. To prove that hypothesis 6 is wrong and the satisfaction variable is unable to mediate the influence of Customer Relationship Management (CRM) on bank account loyalty at Bank Syariah Indonesia (BSI) KC Southeast Aceh.

Recapitulation of Hypothesis Test Results

The following are the results of the recapitulation of research hypothesis testing results:

Table 9
Recapitulation of Hypothesis Test Results

Hypothesis	Information
H1: Service Quality on Customer Loyalty	Rejected
H2: Customer RelationshipsManagement (CRM) on Customer Loyalty	Rejected
H3: Service Quality on Satisfaction	Accepted
H4: Customer RelationshipsManagement (CRM) on Satisfaction	Rejected
H5: Service Quality on Customer Loyalty is mediated by Satisfaction	Accepted
H6: Customer RelationshipsManagement (CRM) on Customer Loyalty is mediated by Satisfaction	Rejected
H7: Satisfaction with Customer Loyalty	Accepted

Source: Processing Results SmartPLS v. 4, February 2024 (dataprocessed)

Discussion

Service Quality on Customer Loyalty at Bank Syariah Indonesia KC Southeast Aceh

Based on Hypothesis Test No. 1, the service quality variable has no effect on customer loyalty at Bank Syariah Indonesia KC Southeast Aceh. According to Kotler (2012) states that work quality refers to the totality, regardless of size, associated with a product or service that impacts its ability to meet stated or demonstrated needs. Thus, a service is said to be of quality if it can satisfy the needs of its users. The definition of loyalty is defined as a strong commitment to purchase or continue (Kotler & Keller, 2007). Customer loyalty will continue to increase if the services provided are effective and efficient, making them enthusiastic about using and promoting products or services. Whatever the nature and industry, a business must be a source of support for its customers. The main attitude of a marketer is an attitude of service. This rice cake is made from rice flour, salt, and love.

Many say that the most common characteristic of believers is the ease of establishing relationships with other people, and vice versa. The Qur'an (Al-Baqarah:83) is quite explicit about helping Muslims have humility and a firm faith that enables them to interact with others and care for them. The second step is to provide comfort to those who are feeling down. A good Muslim should always be understanding (tolerant) towards his partner when paying or making other arrangements (such as bank credit cards, insurance premiums, or other obligations) if they are experiencing difficulties or unhappiness. According to Islamic law, providing high-quality services will result in customer satisfaction, especially Muslim customers, and increase their loyalty to the brand (Kertajaya & Sula, 2006).

The research findings are in line with Munfaqiroh & Dea (2022) which states that job quality has no negative effect on national loyalty. However, this is different from research findings Avicenna et al. (2021) which shows that job quality has a positive and significant effect on national loyalty. This is increasingly supported by research findings Rusdiyanto & Suranti (2021) which shows that customer loyalty is positively influenced by service quality.

Customer Relationships Management (CRM) towards Customer Loyalty at Bank Syariah Indonesia KC Southeast Aceh

The second hypothesis shows that the Customer Relationship Management (CRM) variable has no effect on the level of bank loyalty at the Southeast Aceh KC of Bank Syariah Indonesia. Another strategy that businesses can use to strengthen the bond between customers and the company is CRM. Customer Relationship Management (CRM), also known as customer relationship management, is the process of collecting information about each customer and using it carefully to maximize customer loyalty or certain types of customer loyalty to prevent customers from leaving (Kotler & Keller, 2007). Bob Foster (2008) said that the focus of CRM itself is to increase customer loyalty and increase customer satisfaction levels.

The Qur'an (Al-Qashash: 77) encourages us to treat others well. Maintaining relationships with customers is a very important aspect of starting a business. Due to strong ties with customers, a business's ability to succeed will be hampered. Creating good relationships with customers, including those in the realm of friendship. Customer Relationship Management (CRM) is highly discouraged and is not in line with Islamic principles in an Islamic context.

These research findings are in line with Pradana's (2018) statement which states that Customer Relationship Management (CRM) has little effect on national loyalty. Different from research findings Aini & Safitri (2022) which shows that CRM has a positive and significant effect on customer loyalty, research findings Rini & Hasan (2022) shows that CRM has a negative effect on customer loyalty.

Service Quality on Satisfaction at Bank Syariah Indonesia KC Southeast Aceh

Hypothesis test 3 shows that the quality of credit collateral influences credit performance at Bank Syariah Indonesia KC Southeast Aceh. Customer satisfaction according to Kotler (2002) customer peak refers to an individual peak or, conversely, the difference between the perceived value and the actual value of a product or service. If the assistance provided is below the poverty line, then the customer will not be able to support himself. If the assistance provided reduces the risk, then customers will become blind. If stress due to work is high, then customers will become very boring or unpleasant. This is further supported by affirmation of Kotler & Keller (2016), that customers will feel pain if the treatment given is appropriate and in accordance with their expectations.

The Qur'an (Al-Baqarah:267) stipulates that they must provide services in accordance with legal requirements and provide clear explanations to clients about the products or services they offer. Customers can then choose the product or service in question with more understanding and less leverage. If the quality of service is improved, they will undoubtedly make you feel satisfied.

The results of this research are in line with research by Arianto & Nirwana (2021) which found that work quality has a significant and influential effect on customer satisfaction. In addition, Rusdiyanto & Suranti's research findings in 2021 show that service quality has a beneficial impact on customer satisfaction. This is different from Pradana's (2018) research findings which show that service quality has a negative effect on customer satisfaction but does not have a significant effect; Likewise, research by Sutanto (2021) shows that service quality does not have a negative impact on customer satisfaction.

Customer Relationships Management (CRM) on Satisfaction at Bank Syariah Indonesia KC Southeast Aceh

Based on Hypothesis Test 4, the Customer Relationship Management (CRM) variable has no effect on the performance of Bank Syariah Indonesia KC Southeast Aceh. Customer

Relationship Management (CRM), According to Kotler (2003) is a strategy and business to establish relationships with customers and provide services that satisfy them. If we look at the functions of customer relationship management (CRM) and customer satisfaction, the relationship between the two is very unlikely to be broken. Through Customer Relationship Management (CRM), businesses can build harmonious relationships with their suppliers, thereby increasing supplier satisfaction and business profitability.

The research findings are in line with research Pradana, (2018) who found that customer service had a negative impact on customer behavior. Different from research Aini & Safitri (2022) that CRM has a positive and significant influence on satisfaction.

Service Quality on Customer Loyalty is mediated by Satisfaction at Bank Syariah Indonesia KC Southeast Aceh

Based on Hypothesis Test 5, there is a variable that shows how much influence the quality of credit collateral has on bank citizenship at Bank Syariah Indonesia (BSI) KC Southeast Aceh. According to Kotler (2002), consumers feel satisfied if service performance meets expectations. If stress due to work is high, then customers will become very boring or unpleasant. Customer satisfaction greatly influences the buyer's decision-making process, because customers with high potential consistently become loyal customers. If customers are not satisfied with the services provided by the company, they will be loyal to the business. However, another possibility that exists is that when the quality of service meets customer expectations, they will automatically be loyal to the company. The results of this study are consistent with the results of Avicenna et al. (2021), who found that customer loyalty can be reduced by customer satisfaction. According to the research results of Rusdiyanto & Suranti (2021), customer loyalty may be influenced by the mediating role of customer satisfaction. However, this is not in line with Sutanto's (2021) research findings which show that customer loyalty is not influenced by differences between perceptions of fairness and price and the quality of the services provided. In addition, research by Septiana et al. (2021) shows that customer loyalty is not influenced by the quality of the service provided.

Customer Relationships Management (CRM) on Customer Loyalty Mediated by Satisfaction at Bank Syariah Indonesia KC Southeast Aceh

The sixth hypothesis is that the influence of the loyalty variable on Customer Relationship Management (CRM) of Bank Syariah Indonesia (BSI) KC Southeast Aceh is

not mitigated by the satisfaction variable. Customer loyalty doesn't just happen; It also depends on how we can establish good relationships with customers and provide good service to them so that they are always positive about our business. To gain loyal customers, prioritize their needs above anything else. When customers are truly satisfied, they will always come back to the company. As a result, CRM will foster customer loyalty by fostering a sense of distrust towards the company. The findings of this research are in line with Pradana's (2018) research which found that satisfaction has a negative and insignificant influence on customer loyalty. According to the research results of Arianto & Nirwana (2021), customer loyalty is not influenced by consumer satisfaction and is not statistically significant. However, in line with the research findings of Septiana et al. (2021), customer satisfaction has a positive and significant effect on customer loyalty. According to the research results of Rusdiyanto & Suranti (2021), customer loyalty is positively influenced by the level of customer satisfaction. According to the findings of Aini & Safitri (2022), this has a positive and significant effect on customer loyalty.

Satisfaction with Customer Loyalty at Bank Syariah Indonesia KC Southeast Aceh

Based on Hypothesis Test 7, there is a significant relationship between the satisfaction variable and customer loyalty at Bank Syariah Indonesia (BSI) KC Southeast Aceh. According to Kotler & Keller (2016), one of the factors that has a negative impact on a country's loyalty is the level of satisfaction, or the difference between what is seen as real and what the country itself says. If a savings account is negatively correlated with purchases at a bank, then the savings account will be dedicated to that bank, meaning it will not be easily transferred to another bank and will ultimately become a profitable savings account. According to Kotler (2012), highly satisfied customers will usually stay with a company for a long time and use its products or services again. They are also more likely to share positive information about the company and its products with other customers, because they don't always need to be reminded of the prices. So, the assistance provided by banks to customers will be quite helpful in increasing company profits. In Surah Al-Baqarah Verse 267 it is stated that you should provide comprehensive services in the sense of following a straight line and explaining what exactly is related to the goods or services. services to be sold to customers. In this way, customers can become more knowledgeable and less influenced when choosing

the product or service in question. Satisfied people tend to become loyal customers, because blessings and benefits (satisfaction) accurately influence buying behavior (Kuswanto, 2009).

The results of this investigation are in line with the results of Septiana et al. (2021), who found a positive and important correlation between customer satisfaction and customer loyalty. Rusdiyanto & Suranti's research findings in 2021 show that customer satisfaction has a good impact on customer loyalty. The research results of Arianto & Nirwana (2021) show that consumer satisfaction does not have a significant influence on customer loyalty, in contrast to Pradana's (2018) research findings which state that satisfaction has a negative and negligible influence on customer loyalty.

CONCLUSION

Based on the analysis Results SmartPLS v.4 and the discussion previously explained, the conclusions drawn are Service quality has no influence on customer loyalty. Customer Relationship Management (CRM) has no influence on customer loyalty. Service quality has a significant influence on satisfaction. Customer Relationship Management (CRM) has no influence on satisfaction. Satisfaction can mediate the relationship between service quality and customer loyalty. Satisfaction cannot mediate the relationship between Customer Relationship Management (CRM) and customer loyalty. Satisfaction has a significant influence on customer loyalty.

Based on the results of the research and analysis that has been carried out, there are also recommendations that the author conveys to Bank Syariah Indonesia (BSI) KC Southeast Aceh to continue to strengthen and increase the trust of customers because they are key players. for consumers when they make a purchase. Therefore, caution must always be exercised so that banks can remain competitive in the banking industry amidst rising credit interest rates. Apart from that, the results of this research can be used as a basis for further research carried out by Bank Syariah Indonesia (BSI) KC Southeast Aceh to answer problems related to customer relationship management (CRM), loyalty and service quality.

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