

# THE ROLE OF TRUST MEDIATES *CUSTOMER RELATIONSHIP MANAGEMENT AND SERVICE QUALITY* ON CUSTOMER LOYALTY

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## Abstract

The purpose of this study was to empirically test and explain: (1) the effect of customer relationship management on the loyalty of credit customers at Bank Sulteng Ampapa branch; (2) the effect of service quality on the loyalty of credit customers at the same branch; (3) the effect of customer relationship management on customer trust at Bank Sulteng Ampapa branch; (4) the effect of service quality on the trust of credit customers at this branch; (5) the effect of trust on the loyalty of credit customers; (6) how customer relationship management influences loyalty through trust; and (7) how service quality influences loyalty through trust. This research uses a causality approach. Hypothesis testing was conducted with PLS-SEM, based on a sample of 100 ASN credit customer respondents. The analysis results show that: (1) customer relationship management significantly affects credit customer loyalty; (2) service quality does not significantly affect credit customer loyalty; (3) customer relationship management significantly influences customer trust; (4) service quality significantly impacts customer trust; (5) trust significantly affects credit customer loyalty; (6) customer relationship management significantly influences loyalty through trust; and (7) service quality significantly influences loyalty through trust.

**Keywords:** *Customer Relationship Management, Service Quality, Trust, Customer Loyalty.*

## INTRODUCTION

The key to a bank's long-term success is attending to customers' needs and preferences while providing excellent service, thereby building strong and sustainable relationships. Ultimately, this leads to customer satisfaction and loyalty. One vital factor influencing customer loyalty is trust in the bank. Understanding the concept of customer trust within banking is essential for establishing lasting relationships. Additionally, it is crucial to consider factors that influence trust, such as transparency, communication skills, and service quality, which are essential to building customer confidence. Furthermore, (Lee & Moghavvemi, 2015) and (Hurley et al., 2014) Explain the concept of customer trust in the context of the service industry, including banking, emphasizing the importance of consistency, integrity, and the ability to meet customer expectations in building trust. Likewise, the opinions of (Ennew & Waite, 2007) ) discuss various aspects of customer trust, including psychological and social factors that influence perceptions of trust. Furthermore, (Ennew & Waite, 2007), (Jackowicz et al., 2024) and (Cahaya et al., 2023) Highlight the importance of HR capabilities, openness, honesty, and consistency in building and maintaining customer trust, thereby creating customer loyalty (Muflih et al., 2024; Tran Xuan et al., 2023).

The relationship between CRM and loyalty has been studied by (Al Karim et al., 2024), saying there is a strong relationship between CRM implementation and customer loyalty. In addition, customer orientation and technological capabilities positively affect competitive advantage. In addition, (Maylina & Mulazid, 2018) Regarding service quality and customer relationship, each variable has a positive effect on loyalty. The results of this study, reinforced by (Hajiyan et al., 2015) and (Mikael et al., 2024) Explain that Customer Relationship Management (CRM) is a strategic tool to increase customer loyalty. The phenomenon indicates that customer loyalty is influenced not only by trust and strong customer relationships through CRM implementation but also by service quality. Parasuraman, Zeithaml, and Berry developed the SERVQUAL model, which identifies five dimensions of service quality: reliability, responsiveness, assurance, tangibles, and empathy. This model has become one of the most widely used frameworks in research on service quality. Gronroos proposed the concept of service interaction, which emphasizes customers' roles in creating service quality.

ASN customers' trust in Bank Sulteng is relatively high, as evidenced by ASN's credit customers. In 2021-2023, the number of ASN credit customers was 2200. However, given the number of ASN in Tojo Una-Una Regency (4023 employees; BPS, 2023), Bank Sulteng still has approximately 50% of the market potential. For more details, see the following table.

**Table 1. Target and Realization of ASN Customers of Bank Sulteng Ampapa Branch**

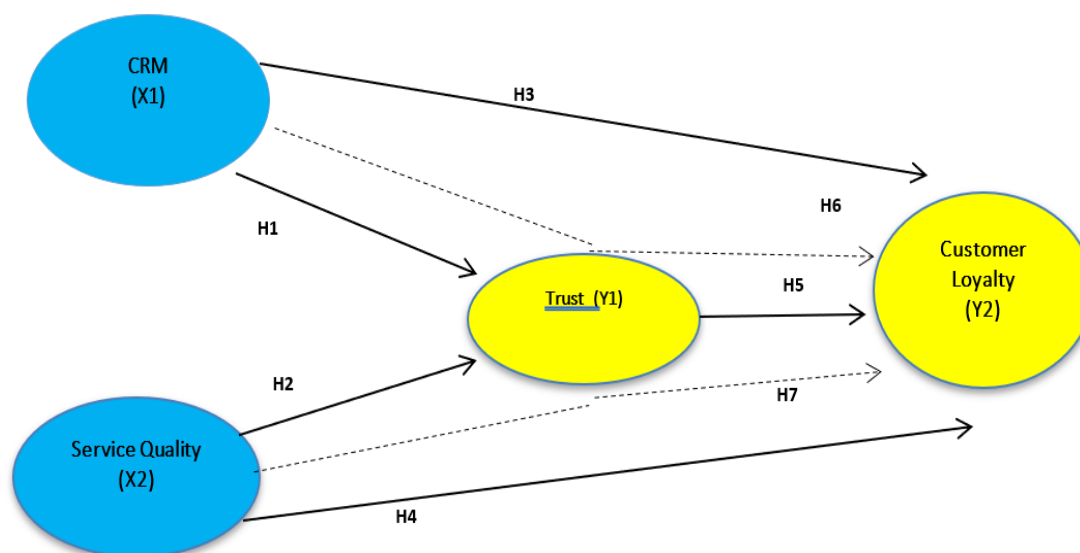
No	Year	ASN Customer (prs)		Growth	Outstanding		%
		Target	Realization		Target	Realization	
1	2021	19	2095	154	40.92	395.296	96,60
2	2022	20	2136	41	520.97	418.030	80,26
3	2023	21	2200	64	454.51	454.512	100,0

Source: Bank Sulteng Ampapa Branch, 2024.

Based on Table 1 above, the credit facility of interest to ASN is the ASN Multipurpose Credit. Multipurpose Credit is a type of loan offered by Bank Sulteng to customers that can be used for any purpose. This means that the funds from Multipurpose Credit can be used for various needs as determined by the borrower. This credit provides customers with the flexibility to use the funds according to their personal requirements. Bank Sulteng Multipurpose Credit offers the lowest interest rate of 0.42 percent per month, with a maximum term of 20 years and low fees for provisioning and administration. The service also features a one-day processing time (One Day Service).

Given the advantages of the Multipurpose ASN Credit type, it builds customer trust in Bank Sulteng, as the credit can be used according to the needs and preferences of the ASN. Additionally, Bank Sulteng fosters strong relationships with ASN customers by offering various communication channels, including online banking, mobile apps, telephone customer service, and physical branches. On the other hand, Bank Sulteng aims to improve the quality of its services, especially in ASN credit services, with the principle of "One Day Service." The implementation of service quality dimensions is well maintained. For example, Bank Sulteng provides physical facilities such as customer parking lots and comfortable, safe waiting rooms. Employee service quality is generally friendly and communicative. Before the contract is signed, customers receive detailed explanations of installment amounts, repayment periods, and potential risks during the credit period.

Additionally, bank employees are very responsive to customer complaints or problems. For example, if there are missing documents when applying for credit, the bank promptly informs the customer. Furthermore, with respect to assurance (certainty), the promised disbursement time after contract signing is generally met. Some field data show that ASN customers are loyal to Bank Sulteng. The form of customer loyalty is approximately 10-18%, with customers engaging in a credit addendum (Top Up credit) or submitting a new application. This indicates that Bank Sulteng is increasingly trusted, maintains strong customer relationships, and offers services tailored to customer needs. The following figure presents a framework for this study.



**Figure 1. Conceptual Framework**

From the description above, the research hypothesis can be prepared as follows:

1. *Customer relationship management* has a positive and significant effect on customer loyalty.
2. *Service quality* has a positive and significant effect on customer loyalty.
3. *Customer relationship management* has a positive and significant effect on customer trust.
4. *Service quality* has a positive and significant effect on customer trust.
5. Trust has a positive and significant effect on customer loyalty.
6. *Customer relationship management* has a positive and significant effect on loyalty through customer trust.
7. *Service quality* has a positive and significant effect on loyalty through customer trust.

## RESEARCH METHOD

The research employed in this study is causal. Causal research is conducted to describe the relationships and causal influences among two or more variables. The data used in this research is primary data. Primary data for this study were obtained directly from the Bank Sulteng Ampana Branch. The population of this study comprised all civil servants of the Tojo Una-Una Regency Government who were ASN credit customers in 2023, totaling 2,200 (Bank Sulteng Ampana Branch, 2024).

The research sample was determined using the Slovin formula, leading to a sample size of 100 respondents. Additionally, the sample was selected through Purposive Sampling, a method in which participants are selected based on specific criteria. The criteria for selecting the sample are as follows:

1. Civil servants in Tojo Una-Una Regency who are credit customers at Bank Sulteng Ampana Branch
2. Has been a civil servant credit customer 2 times at Bank Sulteng Ampana Branch
3. Have an active credit and have done an addendum at Bank Sulteng Ampana Branch

Verification analysis is used in this study to interpret the data. Meanwhile, hypothesis testing employs the Partial Least Squares (PLS) structural equation model, which analyzes a series of dependency relationships among latent variables. Research involves latent variables that are measured by dimensions or indicators. The analytical tool used in this research model is the Structural Equation Model (PLS-SEM), which will analyze the entire model in a single analysis.

## Partial Least Squares Path Modeling comprises an outer model and an inner model.

### 1. Outer Model

Outer model testing is conducted according to the type of indicators, namely reflective and formative. The reflective indicator model involves a loading factor that demonstrates the relationship between the indicator and its construct. In this study, the determined loading value is  $> 0.7$ . If an indicator has a low loading value, it indicates that the indicator does not perform well within the measurement model. Additionally, cross-loading is another measure of discriminant validity. The expected value for each indicator is that it has a higher loading on its measured construct than on other constructs.

Additionally, Composite Reliability is expected to exceed 0.7, indicating internal consistency. Specifically, a high composite reliability indicates the consistency of the indicators in measuring the construct.

*Composite Reliability Formula:*

$$pc = \frac{(\sum \lambda_i)^2}{(\sum \lambda_i)^2 + \sum i \text{ var} (\epsilon_i)}$$

Description:  $\lambda_i$  = component loading to the indicator and  $\text{var} (\epsilon_i) = 1 - \lambda_i^2$

### Average Variance Extracted (AVE)

The AVE measures the proportion of variance accounted for by the construct relative to measurement error. In this study, the AVE should exceed 0.5. AVE formula:

$$AVE = \frac{\sum \lambda_i^2}{\lambda_i^2 + \sum i \text{ var} (\epsilon_i)}$$

Description:  $\lambda_i$  = factor loading to the indicator and  $\text{var} (\epsilon_i) = 1 - \lambda_i^2$ .

### 2. Inner Model (Structural Model)

Within the framework of this research, several latent-variable models are considered. This model is illustrated in the path diagram shown below.

## RESULTS AND DISCUSSION

### Description of Research Variables

Primary data are all data related to the research object, obtained from respondents' answers to each questionnaire item. The data will then be analyzed by calculating frequencies and percentages; the variable recapitulation based on the average value is presented below.

Table 2. Variable Recapitulation Based on Mean Value			
Variables		Mean	Total
Customer Relationship Management (X1)	Technology	4.06	3.84
	People	3.94	
	Process	3.83	
	Knowledge and Insight	3.55	
	Reliability	2.76	
Service Quality (X2)	Responsiveness	2.77	3.22
	Assurance	3.90	
	Empathy	3.43	
	Tangible	3.27	
Trust (Y1)	Integrity	3.52	3.89
	Benevolence	4.21	
	Competence	3.94	
Loyalty(Y2)			4.13

Based on Table 2, the total average contribution of the Customer Relationship Management variable is 3.84. The highest mean contribution is from the Technology dimension (4.06), whereas the lowest is from the Knowledge and Insight dimension (3.55). Furthermore, the total mean value of the Service Quality variable is 3.22, with the highest mean contribution in the Assurance dimension at 3.90 and the lowest in the Reliability dimension at 2.76. Additionally, the overall mean of the trust variable is 3.89, with the Benevolence dimension contributing the most (4.21) and the Integrity dimension the least (3.52). Finally, the total mean value of the loyalty variable is 4.13.

### Data Analysis Results

The *Partial Least Squares (PLS)* analysis technique will be used for hypothesis testing. The following is the *Inner Model* that was tested:

Research hypothesis testing consists of direct effects to answer hypotheses 1-5 and indirect effects to answer hypotheses 6-7. Hypothesis testing in research is based on examining the t-statistic and the p-value. The research hypothesis is declared accepted if the P-value < 0.05 or the t-value exceeds the critical value (Ghozali, 2015) at the 5% significance level (1.97). The hypothesis test results obtained through the inner model are as follows.

Table 3. Path Coefficient test results					
Hypothesis		Original Sample	T Statistics	P Values	Description
H1	CRM → Loyalty	0,223	2,532	0,012	Significant (Accepted)
H2	SQ → Loyalty	-0,065	0,761	0,447	Not significant(Rejected)
H3	CRM → Trust	0,452	5,518	0,000	Significant (Accepted)
H4	SQ → Trust	0,250	2,307	0,021	Significant (Accepted)
H5	Trust → Loyalty	0,685	8,515	0,000	Significant (Accepted)
H6	CRM → Trust → Loyalty	0,310	4,939	0,000	Significant (Accepted)
H7	SQ → Trust → Loyalty	0,171	2,328	0,020	Significant (Accepted)

Based on the table above, the hypothesis test results can be explained as follows:

**Hypothesis Testing 1:** The significant effect of customer relationship management variables on customer loyalty is indicated by a P value of 0.012, which is less than 0.050, with a t value of 2.532, compared to the critical value of 1.97, and an original sample value of 0.223, demonstrating a positive relationship. These

results suggest that customer relationship management significantly affects customer loyalty; therefore, **hypothesis one is accepted.**

**Hypothesis testing 2:** The insignificant effect of service quality variables on customer loyalty shows a P value of 0.447, which is greater than 0.050, with a t value of 0.761, less than 1.97, and an original sample value of -0.065, indicating a negative relationship. These results suggest that service quality has no significant effect on customer loyalty; therefore, **hypothesis two is rejected.**

**Hypothesis Testing 3:** The significant effect of customer relationship management variables on trust is demonstrated by a P-value of 0.000 ( $p < 0.050$ ), a t-value of 5.518 (exceeding 1.97), and an original sample value of 0.452, indicating a positive relationship. These results suggest that customer relationship management significantly influences trust, so **hypothesis three is accepted.**

**Hypothesis 4 testing:** The significant effect of service quality variables on trust is supported by a P-value  $< 0.050$ , a t-value  $> 1.97$ , and an original sample value of 0.250, indicating a positive relationship. These results demonstrate that service quality significantly affects trust, so **hypothesis four is accepted.**

**Hypothesis Testing 5:** The trust variable has a significant effect on customer loyalty ( $P < 0.050$ ;  $t = 8.515$ ; original sample value = 0.685), indicating a positive relationship. These results suggest that trust significantly affects customer loyalty; therefore, **hypothesis five is accepted.**

**Hypothesis Testing 6:** The significant effect of customer relationship management variables on loyalty through customer trust is indicated by a P value of  $0.000 < 0.050$ , with a t value of 4.939, exceeding the 1.97 threshold, and an original sample value of 0.310, demonstrating a positive relationship. These results suggest that customer relationship management significantly influences loyalty through customer trust, so **hypothesis six is accepted.**

**Hypothesis 7 testing:** The significant effect of service quality variables on loyalty through customer trust shows a P value of 0.020, which is less than 0.050, with a t value of 2.328, exceeding 1.97, and an original sample value of 0.171, indicating a positive relationship. These results suggest that service quality significantly affects loyalty through customer trust; therefore, **hypothesis seven is accepted.**

## Discussion

### **The Effect of Customer Relationship Management on Loyalty of Credit Customers of Bank Sulteng Ampana Branch**

CRM (Customer Relationship Management) is the systematic management of detailed information about individual customers and their relationships to maximize customer loyalty. The findings of this research indicate that, given the benefits of CRM, well-implemented CRM at the Bank Sulteng Ampana Branch can boost customer loyalty. Customers who feel cared for and well served, and who benefit from loyalty programs offered, tend to be more loyal and less likely to switch to other banks. The descriptive analysis indicates that technology is the dimension that most strongly contributes to the Customer Relationship Management variable. This suggests that the Bank Sulteng Ampana Branch has adequate information technology facilities, facilitating civil servant customers in Tojo Una-Una Regency's access to information on ASN credit products. Additionally, the Bank Sulteng Ampana Branch offers services via email, SMS, telephone, and other channels for financial transactions and related matters related to ASN credit products. The branch also provides ATMs across the islands and the mainland to enable ASN credit customers to conduct financial transactions conveniently. Furthermore, the Bank Sulteng Ampana Branch provides internet and mobile banking to facilitate transactions for ASN credit customers. To ensure data security, the branch utilizes encryption technology and strict access controls for ASN credit customer information.

This research aligns with studies conducted by Al Rommy, F (2020), which states that customer relationship management affects loyalty. Additionally, M. Rorong et al. (2020) report that customer relationship management affects customer loyalty. Therefore, the Bank Sulteng Ampana Branch must continually innovate its products and services to enhance customer loyalty and increase customer engagement through customer programs.

### **The Effect of Service Quality on Loyalty of Credit Customers of Bank Sulteng Ampana Branch**

Conceptually, service quality is generally associated with success or excellence, reflecting a degree of perfection in results that exceeds the average. The results in this study show that the highest mean value for the Assurance dimension indicates that Bank Sulteng Ampana Branch has not fully maximized its efforts in providing services as promised, ensuring the security of customer data on ASN credit products, maintaining



cleanliness and comfort in the environment, securing ASN credit product transactions, and demonstrating courtesy and trustworthiness among employees.

Although service quality can significantly influence customer loyalty in many contexts, it does not substantially affect customer loyalty at the Bank Sulteng Ampana Branch in Tojo Una-Una Regency. Observations and interviews with researchers at the bank indicate that some customers pay little attention to service quality as long as their basic needs are met. ASN customers tend to focus more on the outcomes of their credit transactions than on the service process itself. Additionally, credit customers often have specific needs or preferences that the Bank Sulteng Ampana Branch better meets than other services do, particularly with respect to service quality. For example, customers choose this bank because they understand the credit policy that aligns with their needs.

Research that supports the statement that service quality has no significant effect on customer loyalty is research conducted by (Alzaydi, 2024) With the title “Examining the mediating effect of multi-channel integration quality in the relationship with service quality, customer satisfaction, and customer loyalty in the Saudi banking sector”. This study shows that service quality does not directly affect customer loyalty in the Saudi banking sector, but through customer satisfaction and multi-channel integration quality.

### **The Effect of *Customer Relationship Management* on Bank Credit Customer Trust Sulteng Ampana Branch**

CRM enables the Bank Sulteng Ampana Branch to collect and analyze customer data, thereby providing more personalized and relevant services. Customers who feel valued and treated as unique individuals tend to trust the bank more. With CRM, Bank Sulteng Ampana Branch can respond more quickly to customer complaints and problems. Prompt responses and effective solutions to customer problems increase customer trust in the Bank Sulteng Ampana Branch.

At the Bank Sulteng Ampana Branch, the implementation of CRM can directly increase customer trust by leveraging specific initiatives, such as analyzing customer data to understand their needs and preferences better, thereby enabling the provision of more suitable credit solutions.

Other research that supports this is research conducted by (Gonu et al., 2024) Found that effective CRM practices can improve organizational performance by increasing customer trust and loyalty. This indicates that effective CRM can strengthen customer relationships and increase customer satisfaction and trust. In addition, research conducted by (Alam et al., 2021) Found that CRM components such as customer orientation, customer advocacy, and customer knowledge positively affect customer loyalty in the banking sector. Customer trust moderates the relationship between customer knowledge and customer loyalty.

### **The Effect of Service Quality on Credit Customer Trust of Bank Sulteng Ampana Branch**

The results of hypothesis testing indicate that service quality significantly affects customer trust among credit customers at the Bank Sulteng Ampana Branch. This highlights the importance of service quality in building and strengthening customer trust. Several points explain how service quality can influence the trust of Bank Sulteng Ampana Branch customers: (1) Reliability, which refers to the branch's ability to deliver dependable and consistent services, can boost customer trust. Customers who perceive the branch as reliable in meeting their needs are more likely to trust it. (2) Responsiveness, or the branch's ability to respond quickly and effectively to the needs and issues of ASN customers, also enhances trust. Showing responsiveness demonstrates the bank's commitment to customer satisfaction. (3) Assurance, involving the competence and courtesy of bank employees in providing services and the sense of security offered to customers, can increase trust. The bank's assurances regarding transaction security and the confidentiality of customer data are especially important. (4) Empathy, or the personal attention given to customers, shows that Bank Sulteng Ampana Branch cares about individual needs, thereby boosting trust. (5) Tangibles, including quality physical facilities, modern technology, and the professional appearance of bank staff, also influence customer perceptions of service quality and trust.

The results of an interview with one respondent also indicated that a consistently positive service experience can build customer trust in the Bank Sulteng Ampana Branch. When customers feel well-treated and receive high-quality service, they will have greater confidence in the bank's ability to meet their needs. Studies aligned with this research, such as those conducted by Alfiyanto et al. (2020), found that service quality has a positive and significant effect on customer trust in the context of Go-Car online transportation services in Semarang. This study shows that good service quality increases customer trust, which in turn can boost customer loyalty.

### **The Effect of Trust on Loyalty of Credit Customers of Bank Sulteng Ampana Branch**

The results of hypothesis testing indicate that trust significantly affects customer loyalty among credit customers at the Bank Sulteng Ampana Branch. This means that the higher the level of customer trust in the Bank Sulteng Ampana Branch, the more likely customers are to remain loyal and continue using the bank's credit services. This trust encompasses integrity, Benevolence, and Competence. The highest mean contribution comes from the Benevolence dimension, suggesting that customers perceive the Bank Sulteng Ampana Branch as consistently providing excellent service, particularly for ASN credit products. Customer trust is primarily attributable to satisfaction derived from the outcomes of ASN credit products. Additionally, Bank Sulteng Ampana Branch frequently uses loyalty programs—such as reward points, cashback, or special discounts—to encourage customer loyalty among ASN credit customers.

Trust is a vital foundation in the relationship between customers and banks. When customers trust the bank, they are more likely to entrust their financial decisions to it. This fosters a more stable and deeper relationship, which boosts loyalty. Trust is typically built through consistent positive experiences with the bank's services. High satisfaction from these experiences strengthens trust, increasing the chances that customers will stay loyal to the bank's credit services. Customers who feel well served and treated fairly are more likely to continue using and recommending the credit service.

Customer trust in banks greatly influences their loyalty. Trust is developed through consistent service, transparency, and bank integrity. Customers who feel a sense of trust are more likely to remain loyal and recommend bank services to others. Trust is a vital predictor of customer loyalty in the financial industry. Factors like service satisfaction, reliability, and a strong relationship between the customer and the bank are crucial in building trust and, ultimately, loyalty.

### **The Effect of *Customer Relationship Management* on Loyalty Through Customer Trust Credit Bank Sulteng Ampana Branch**

The results of hypothesis testing indicate that customer relationship management significantly affects customer loyalty by fostering trust among credit customers at the Bank Sulteng Ampana branch. This demonstrates that, when used effectively, CRM enables Bank Sulteng Ampana Branch to build and enhance customer trust through improved experiences, transparency, relationship management, problem-solving, loyalty programs, and data analysis. The trust established through effective CRM practices will enhance customer loyalty, increasing the likelihood that customers will continue to use the Bank Sulteng Ampana Branch's services and recommend it to others.

Effective CRM helps Bank Sulteng Ampana Branch better understand and meet customer needs. With the CRM system, Bank Sulteng Ampana Branch can record customer interactions and preferences to provide more personalized services, proactively identify customer needs and problems, and offer solutions that are relevant and aligned with customer expectations. In conclusion, enhancing the customer experience builds customer trust, which in turn strengthens loyalty.

CRM influences customer loyalty with trust acting as a mediator. The results indicate that effective CRM enhances customer trust, which in turn positively affects customer loyalty. The relationship between CRM and customer loyalty is mediated by trust. The findings demonstrate that trust developed through CRM plays a significant role in fostering customer loyalty.

### **The Effect of Service Quality on Loyalty Through Trust of Bank Sulteng Credit Customers Ampana Branch**

The results of hypothesis testing indicate that service quality significantly influences loyalty through trust among Bank Sulteng credit customers at the Ampana branch. This study indicates that service quality directly affects customer loyalty and that this effect is enhanced by customer trust. Therefore, to enhance customer credit loyalty, the Bank Sulteng Ampana Branch should continue to improve service quality and foster customer trust. Although service quality has a direct effect on loyalty, this effect is stronger when customer trust mediates the relationship. This means that good service quality builds strong trust, which in turn increases customer loyalty.

Good service quality enhances customer trust. When Bank Sulteng Ampana branch delivers satisfactory and consistent service, customers become more confident that the bank is reliable and honest. This high level of trust then encourages customers to remain loyal. Customers who trust the bank feel more comfortable and secure when using credit products, increasing the likelihood that they will continue using the bank's services and recommend it. Therefore, high service quality contributes to customer trust, which in turn boosts loyalty.

In other words, although service quality directly affects loyalty, this effect is stronger when customer trust is also taken into account. Trust acts as a mediator, strengthening the link between service quality and loyalty.

Service quality affects customer trust, which in turn influences customer loyalty. This study demonstrates that high service quality increases customer trust, thereby increasing loyalty. Additionally, explain how service quality and customer trust affect customer loyalty.

## CONCLUSION

Based on the results of research and discussion, it can be concluded:

1. *Customer relationship management* has a significant effect on the loyalty of Bank Sulteng Ampana branch credit customers
2. *Service quality* has an insignificant effect on the loyalty of credit customers of the Bank Sulteng Ampana branch
3. *Customer relationship management* has a significant effect on the trust of credit customers of the Bank Sulteng Ampana branch
4. *Service quality* has a significant effect on the trust of credit customers of the Bank Sulteng Ampana branch
5. Trust has a significant effect on the loyalty of credit customers of the Bank Sulteng Ampana branch
6. *Customer relationship management* has a significant effect on loyalty through the trust of credit customers of the Bank Sulteng Ampana branch
7. *Service quality* has a significant effect on loyalty through the trust of credit customers of the Bank Sulteng Ampana branch

## Suggestions

Based on the conclusions obtained, the suggestions that can be given are as follows:

1. To enhance knowledge and insight, Bank Sulteng Ampana Branch should implement tailored steps that address the specific needs of the branch and local conditions. For example, by preparing a training and development plan, identifying employees' specific needs, and designing appropriate programs to increase their knowledge and insight.
2. To ensure that service quality at Bank Sulteng Ampana Branch positively influences customer loyalty, the branch should develop a specific action plan to enhance service quality based on identified areas and establish a dedicated team to oversee implementation and ensure service standards are maintained.
3. To improve the Integrity dimension at Bank Sulteng Ampana Branch, focus on building and strengthening a culture of integrity throughout the section. For example, schedule regular training and discussions on integrity to increase awareness and compliance, and implement a reporting system that allows employees to report issues anonymously and securely.
4. To boost the indicator of recommending ASN credit facilities to peers, it would be better if Bank Sulteng Ampana Branch gathers testimonials from ASNs who have benefited from these credit facilities. Success stories can enhance customer trust and interest.
5. Offer personalized service based on customer needs and preferences. Customers who feel cared for are more likely to trust and stay loyal.
6. Use CRM data to assess service performance and find areas for improvement. Concentrate on aspects that directly influence customer trust.
7. Taking a personalized, transparent, and responsive approach helps build deep trust, ultimately leading to long-term customer loyalty.

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