

**Analysis of The Influence of Customer Relationship Management, Digital Marketing And Service Quality on Customer Loyalty Mediated By Customer Satisfaction on The DANA Application
(Study Case at Bima Cell)**

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ABSTRACT

This study aims to determine the influence of customer relationship management (CRM), digital marketing, and service quality on customer loyalty through the mediation of customer satisfaction among users of the DANA application. The case study is conducted at Bima Cell, with a population of 214 and a sampling technique using purposive sampling resulting in 139 respondents. Data analysis employs the partial least square - structural equation model (PLS-SEM) using SmartPLS version 3.0. The results show that customer relationship management (CRM) and digital marketing have a negative and insignificant effect on customer loyalty through customer satisfaction. Meanwhile, service quality has a positive and significant effect on customer loyalty through the mediation variable of customer satisfaction.

INTRODUCTION

In the digital era, the rapid development of information and communication technology has significantly changed transaction methods. Financial services based on applications are highly favored due to their flexibility and ease of access. One of Indonesia's most popular digital wallet applications is DANA, which is widely used for payments, money transfers, and other transactions. However, the increasing number of competitors in digital finance and rapid technological advancement compel companies to understand how to maintain customer loyalty to survive.

Customer loyalty reflects how much a customer supports a product or service offered by a company and demonstrates the trust level in the offered product or service. According to Kotler and

Keller (2016), customer loyalty is the willingness of customers to repeatedly purchase a product or use a service, driven by positive experiences.

Several factors affect customer loyalty, including customer relationship management (CRM), which involves the entire process of identifying, attracting, differentiating, and retaining customers by integrating the company's supply chain to create customer value at every step (Tjiptono, 2014).

Beyond customer relationships, promotion is also needed to retain customer loyalty. Digital marketing is an effective marketing strategy to reach and attract users. It is defined as the use of the internet and other digital technologies to create, communicate, and deliver value to customers while managing relationships digitally (Kotler, 2016).

Service quality is also crucial in marketing management as it directly relates to customer satisfaction, loyalty, and business success. High service quality encourages continued usage and provides benefits such as repeated purchases and strong relationships. Kotler and Keller (2016) define service quality as the total characteristics of products and services that fulfill customer needs or expectations.

Customer satisfaction plays a critical mediating role between customer satisfaction and loyalty. Kotler and Keller (2016) state that customer satisfaction is the result of comparing customer expectations with actual experiences. Satisfied customers tend to become loyal. It is an emotional response related to outcomes felt after using a product.

This study aims to examine how customer relationship management, digital marketing, and service quality influence customer loyalty through customer satisfaction among DANA application users, using customers of Bima Cell as the research object. The study offers theoretical and practical contributions, providing insights and applications for future research and guiding companies in enhancing customer loyalty.

The novelty of this research lies in the object, which focuses on financial technology (Fintech), unlike previous studies. This unique context and different location may reveal new, previously unidentified factors and contribute to better policy-making.

RESEARCH METHODS

This research adopts a quantitative approach. According to Sugiyono (2011), quantitative research relies on positivist philosophy, is used to study specific populations or samples, collects data using research instruments, and analyzes data quantitatively or statistically to test hypotheses. The population includes Bima Cell customers during October – November 2024, totaling 214 as explained in table below:

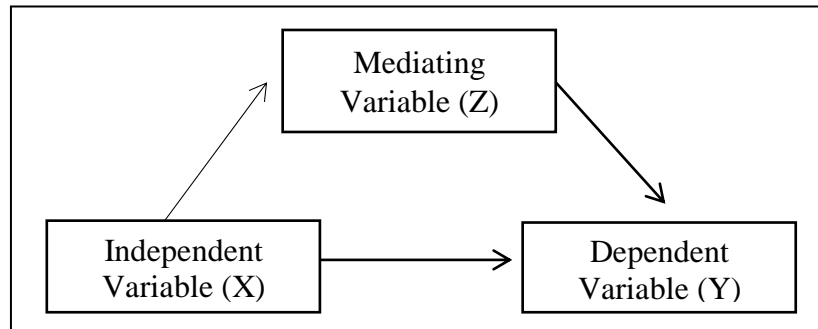
Table 1 Bima Cell's Customer Data

<i>Month</i>	<i>Week</i>	<i>Total Of Customer</i>
Oktober 2024	1 st week	22
	2 nd week	36
	3 rd week	19
	4 th week	31
November 2024	1 st week	30
	2 nd week	26
	3 rd week	21
	4 th week	29
Total		214

The sample was selected using purposive sampling, consisting of customers who used the DANA application more than twice and were at least 19 years old. Due to resource and time constraints, a sample representing the population was selected using Slovin's formula with a 5% error margin.

$$n = \frac{214}{1+214(0,05)^2} \quad n = 139,41 = \text{resulting in 139 respondents.}$$

Data analysis employed the Partial Least Square (PLS) method, a structural equation modeling technique (PLS-SEM) that tests both the measurement model (outer model) and the structural model (inner model). Mediation and hypothesis tests were conducted to analyze the results.



Picture 1 Relationship Between Mediating Variables

RESULTS AND DISCUSSION

The outer model testing included convergent and discriminant validity. According to Fitroh, Rahman, et al. (2020), validity testing measures correlations between scale items and constructs using loading factor values. All variables (X1, X2, X3, Z, and Y) were declared valid with loading factors above 0.70.

Table 2 Result of Convergent Validity Test

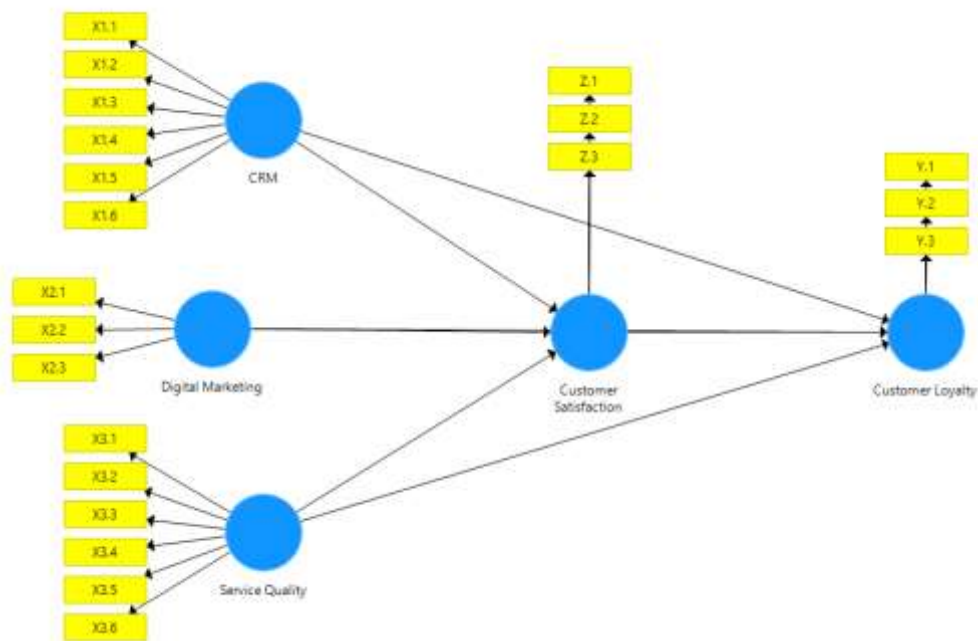
<i>Variable</i>	<i>Indicator</i>	<i>Outer Loading</i>	<i>AVE</i>	<i>Declaration</i>
CRM (X1)	X1.1	0.976	0.931	Valid
	X1.2	0.969		
	X1.3	0.961		
	X1.4	0.963		
	X1.5	0.962		
	X1.6	0.956		
Digital Marketing (X2)	X2.1	0.976	0.936	Valid
	X2.2	0.981		
	X2.3	0.945		
Service Quality (X3)	X3.1	0.974	0.950	Valid
	X3.2	0.978		
	X3.3	0.976		
	X3.4	0.978		
	X3.5	0.981		
	X3.6	0.960		
Customer Satisfaction (Z)	Z.1	0.981	0.968	Valid
	Z.2	0.985		
	Z.3	0.985		
Loyalitas Pelanggan (Y)	Y.1	0.979	0.960	Valid
	Y.2	0.985		
	Y.3	0.975		

Reliability testing used composite reliability and Cronbach's alpha. All variables showed reliability with values exceeding 0.70, indicating accurate and consistent measurement instruments. In the reliability test, customer relationship management (X1), digital marketing (X2), service quality (X3), customer satisfaction (Z) and customer loyalty (Y) was declared reliable by obtaining a value more than 0.70.

Table 3 nilai composite reliability dan cronbach's alpha

	<i>Composite Reliability</i>	<i>Cronbach's Alpha</i>	<i>Keterangan</i>
CRM	0.988	0.985	Reliable
Digital Marketing	0.978	0.966	
Service Quality	0.991	0.989	
Customer Satisfaction	0.989	0.983	
Customer Loyalty	0.986	0.979	

The structural or inner model identifies causal relationships between latent variables and examines multicollinearity. In this model, collinearity of data between variables can be identified, which can be used as a test of SEM requirements.



Picture 2 Structural Model

In this study there is an intervening variable, then a mediation test is carried out which functions to mediate between the independent variable and the dependent variable also leads to the mediating variable (intervening). There are 3 groupings in mediation, namely Non Mediation if the relationship between Exogenous and Endogenous variables is positive and the mediating variable is negative. Full Mediation occurs if the Exogenous and Endogenous variables are negative and the mediating variable is positive, Partial Mediation occurs if the Exogenous and Endogenous variables are positive and the mediating variable is also positive. It can also be seen if the P Value on Specific Indirect Effect > 0.05 is negative and vice versa.

Table 4 Path Coefficient

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics (O/STDEV)</i>	<i>P Values</i>
Customer Relationship Management -> Customer Satisfaction	0.121	0.128	0.103	1.173	0.121
Customer Relationship Management -> Customer Loyalty	0.165	0.160	0.089	1.848	0.033
Digital Marketing -> Customer Satisfaction	0.020	0.016	0.082	0.247	0.402
Digital Marketing -> Customer Loyalty	0.132	0.131	0.073	1.817	0.035
Customer Satisfaction -> Customer Loyalty	0.577	0.571	0.130	4.428	0.000
Service Quality -> Customer Satisfaction	0.842	0.838	0.108	7.795	0.000
Service Quality-> Customer Loyalty	0.122	0.133	0.138	0.881	0.189

Table 5 Specific Indirect Effects

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics (O/STDEV)</i>	<i>P Values</i>
Customer Relationship Management -> Customer Satisfaction -> Customer Loyalty	0.070	0.073	0.061	1.145	0.126
Digital Marketing -> Customer Satisfaction -> Customer Loyalty	0.012	0.011	0.047	0.246	0.403
Service Quality -> Customer Satisfaction -> Customer Loyalty	0.486	0.477	0.121	4.001	0.000

Hypothesis test is a procedure in the SmartPLS program using bootstrapping techniques that aim to determine whether there is a significant relationship in the variables being studied. This

hypothesis test is carried out by looking at the T-statistic and P value. This hypothesis can be accepted if the T-statistic value more than T-table and P value less than 0.05.

Table 6 Hypotesis Test

<i>Variable correlation</i>	<i>Analysis</i>	
CRM (X1) -> Customer Satisfaction (Z)	original sample	0.121
	T-statistic	1.173
	T-table	1.653
	P value	0.121
	Result	Negative and not significant
CRM (X1) -> Customer Loyalty (Y)	original sample	0.165
	T-statistic	1.848
	T-table	1.653
	P value	0.033
	Result	Positive significant
CRM (X1) -> Customer Satisfaction (Z) -> Customer Loyalty (Y)	original sample	0.070
	T-statistic	1.145
	T-table	1.653
	P value	0.126
	Result	Negative and not significant
Digital Marketing (X2) -> Customer Satisfaction (Z)	original sample	0.020
	T-statistic	0.247
	T-table	1.653
	P value	0.402
	Result	Negative and not significant
Digital Marketing (X2) -> Customer Loyalty(Y)	original sample	0.132
	T-statistic	1.817
	T-table	1.653
	P value	0.035
	Result	Positive significant
Digital Marketing (X2) -> Customer Satisfaction (Z) -> Customer Loyalty (Y)	original sample	0.012
	T-statistic	0.246
	T-table	1.653
	P value	0.403
	Result	Negative and not significant
Service Quality (X3) -> Customer Satisfaction (Z)	original sample	0.842
	T-statistic	7.795
	T-table	1.653
	P value	0.000
	Result	Positive significant
<i>Variable correlation</i>	<i>Analysis</i>	
Service Quality (X3) -> Customer Loyalty (Y)	original sample	0.122
	T-statistic	0.881
	T-table	1.653

	P value	0.189
	Result	Negative and not significant
Service Quality (X3) -> Customer Satisfaction (Z) -> Customer Loyalty (Y)	original sample	0.486
	T-statistic	4.001
	T-table	1.653
	P value	0.000
	Result	Positive significant
Customer Satisfaction (Z) -> Customer Loyalty (Y)	original sample	0.577
	T-statistic	4.428
	T-table	1.653
	P value	0.000
	Result	Positive significant

Source: data processed by SmartPLS version 3.0

1. The Influence Of *Customer Relationship Management (CRM) (X1)* On Customer Loyalty (Y)

the influence of customer relationship management variables on customer loyalty, there is an original sample value of $0.165 > 0.000$. T-statistic value $>$ T-table ($1.848 > 1.653$) and P value $0.033 < 0.05$, then H_0 is rejected and H_a is accepted, meaning there is a positive and significant influence. These results are supported by previous research by Azizah, Luluk nur (2019) and Riyanto, Joko., et al (2023) which states that the independent variable customer relationship management has an influence on customer loyalty variables. The positive and significant influence of the customer relationship management variable on customer loyalty can be explained that customer relationship management has a major influence on customer loyalty or the loyalty of DANA application users to continue using the product, it can also be interpreted that customer relationship management is the reason why customers remain loyal to using DANA products in the context of this study. The better the level of integration of customer relationship management and business strategies provided by the company, the greater opportunity to increase and maintain customer loyalty sustainably because CRM can also help companies understand customer needs and preferences. When customers feel appreciated and prioritized, they will ultimately be loyal to the product they use.

2. The Influence Of *Digital Marketing (X2)* On Customer Loyalty (Y)

In the effect of the digital marketing variable on customer loyalty, the original sample value is $0.132 > 0.000$. The T-statistic value is greater than the T-table ($1.817 > 1.653$) and the P-value is $0.035 < 0.05$; therefore, H_0 is rejected and H_a is accepted, indicating a positive and significant effect. These results are supported by previous research by Wicaksana and Indrajit (2021), which showed that the digital marketing variable has a direct, positive, and significant effect on customer loyalty. This is also supported by previous research by Lisani, Aulia M., et al. (2020), which stated that each indicator of the digital marketing variable significantly affects customer loyalty. The existence of a significant positive effect of the digital marketing variable on customer loyalty indicates that digital marketing plays an important role in fostering customer loyalty to the DANA application. This means that the more effective and strategic the digital marketing efforts undertaken by DANA, the higher the customer loyalty toward using the DANA application. This positive influence may be attributed to several factors, such as the ability of digital marketing to enhance customer satisfaction and provide a better and more personalized customer experience. Thus, DANA can increase customer loyalty by optimizing targeted and effective digital marketing strategies.

3. The Influence Of *Service Quality (X3)* On Customer Loyalty (Y)

In the effect of the service quality variable on customer loyalty, the original sample value is $0.122 > 0.000$. The T-statistic value is less than the T-table ($0.881 < 1.653$) and the P-value is 0.018

< 0.05 ; therefore, H_0 is accepted and H_a is rejected, meaning there is no positive and significant effect, or in other words, the effect is negative and not significant. This result is not supported by previous research by Fadli, Mochammad F. (2021), whose findings showed the opposite—that the service quality variable contributes significantly to customer loyalty. The analysis of the relationship between the service quality variable and customer loyalty indicates a non-positive and insignificant effect, meaning that the influence of service quality on customer loyalty is negative, although statistically insignificant. This suggests that improvements in service quality do not directly increase customer loyalty. This result may be due to several factors, such as customers already having high expectations regarding service quality, so further improvements do not become a determining factor for loyalty, or there may be other more dominant factors influencing customer loyalty. Therefore, the company needs to consider other factors that have a stronger influence on customer loyalty and conduct further analysis to understand the dynamics of the relationship between service quality and customer loyalty.

4. The Influence Of *Customer Relationship Management* (X1) On Customer Satisfaction (Z)

The analysis of the effect of the customer relationship management (CRM) variable on customer satisfaction reveals that the original sample value is $0.121 > 0.000$. The T-statistic is lower than the critical T-table value ($1.173 < 1.653$), and the P-value is greater than the significance level ($0.121 > 0.05$). Based on these results, the null hypothesis (H_0) is accepted and the alternative hypothesis (H_a) is rejected, indicating that CRM does not have a positive and significant effect on customer satisfaction. In fact, the relationship is negative and statistically insignificant. These findings contrast with previous research conducted by Fadli, Mochammad F. (2021), which demonstrated that CRM had a significant overall contribution to customer loyalty at PT. BPR Prima Multimakmur. The current study's results suggest that CRM implementation may not directly enhance customer satisfaction and, in some cases, could potentially yield an adverse effect. Several factors may explain this outcome, including the ineffective execution of CRM strategies, insufficient personalization in customer engagement, or customer discomfort arising from overly frequent or irrelevant communications. Such issues may diminish the perceived value of CRM from the customer's perspective. Therefore, it is recommended that firms critically evaluate their current CRM practices to ensure alignment with customer needs and expectations. A more tailored, customer-centric approach may be necessary to realize the potential benefits of CRM in improving customer satisfaction.

5. The Influence Of *Digital Marketing* (X2) On Customer Satisfaction (Z)

The analysis of the digital marketing variable's effect on customer satisfaction indicates that the original sample value is $0.120 > 0.000$. The T-statistic is lower than the T-table value ($0.247 < 1.653$), and the P-value exceeds the 0.05 threshold ($0.402 > 0.05$). Therefore, the null hypothesis (H_0) is accepted, and the alternative hypothesis (H_a) is rejected, signifying that digital marketing does not have a positive and significant effect on customer satisfaction. In fact, the relationship is negative and statistically insignificant. These findings are consistent with prior research conducted by Rismawati et al. (2024), which found that digital marketing had the least influence on customer satisfaction and was statistically insignificant. The results of this study suggest that the digital marketing strategies employed do not directly enhance customer satisfaction and may, in some cases, have an adverse impact. Several factors may contribute to this outcome, including the misalignment of digital marketing content with customer needs, overly aggressive or intrusive advertising, and a lack of personalization in digital marketing efforts. Such shortcomings can diminish the perceived value of marketing communications and reduce customer satisfaction. To address this issue, companies should reevaluate their digital marketing strategies to ensure they are relevant, customer-centric, and aligned with consumer preferences. Enhancing personalization and delivering value-driven content may lead to improved customer satisfaction outcomes.

6. The Influence Of *Service Quality* (X3) On Customer Satisfaction (Z)

The analysis of the effect of service quality on customer satisfaction reveals that the original sample value is $0.842 > 0.000$. The T-statistic exceeds the critical T-table value ($7.795 > 1.653$), and the P-value is below the 0.05 significance level ($0.000 < 0.05$). Accordingly, the null hypothesis

(H₀) is rejected and the alternative hypothesis (H_a) is accepted, indicating that service quality has a positive and significant effect on customer satisfaction. These findings are consistent with prior research conducted by Zahara, Rita (2020), which demonstrated that service quality significantly influences customer satisfaction. The analysis indicates that customers place a high value on service attributes such as responsiveness, professionalism, and reliability. Based on these findings, companies can enhance customer satisfaction by prioritizing improvements in service quality. This may involve enhancing employee competencies, refining service delivery processes, and ensuring that the services provided align with customer expectations. Therefore, service quality is a critical factor that must be addressed to effectively improve customer satisfaction.

7. The Influence Of Customer Satisfaction (Z) On Customer Loyalty (Y)

The analysis of the effect of customer satisfaction on customer loyalty reveals that the original sample value is $0.577 > 0.000$. The T-statistic exceeds the critical T-table value ($4.428 > 1.653$), and the P-value is below the 0.05 threshold ($0.000 < 0.05$). Based on these results, the null hypothesis (H₀) is rejected and the alternative hypothesis (H_a) is accepted, indicating that customer satisfaction has a positive and significant effect on customer loyalty. These findings are consistent with previous research conducted by Fadli, Mochammad F. (2021), which demonstrated that customer satisfaction significantly contributes to customer loyalty. The analysis confirms that higher levels of customer satisfaction are strongly associated with an increased likelihood of customer loyalty toward a product or service. This result reinforces the fundamental notion that customer satisfaction plays a pivotal role in fostering long-term loyalty. Positive customer experiences enhance satisfaction, which in turn encourages repeat purchases, brand advocacy, and continued preference for the same brand, even in the presence of competing offers. Therefore, businesses should place strategic emphasis on enhancing customer satisfaction as a key driver of loyalty. Efforts to improve product quality, service delivery, and overall customer experience are essential to building and maintaining a loyal customer base.

8. The Influence Of Customer Relationship Management (CRM) (X1) On Customer Loyalty (Y) Mediated By Customer Satisfaction (Z)

The analysis of the effect of customer relationship management (CRM) on customer loyalty through customer satisfaction as a mediating variable shows that the original sample value is $0.070 > 0.000$. The T-statistic is lower than the T-table value ($1.145 < 1.653$), and the P-value is above the significance threshold ($0.126 > 0.05$). Consequently, the null hypothesis (H₀) is accepted and the alternative hypothesis (H_a) is rejected, indicating that there is no significant effect—statistically, the relationship is negative and not significant. These findings contrast with previous research conducted by Fadli, Mochammad F. (2021), which found that CRM significantly contributed both to customer satisfaction and customer loyalty. The current results indicate that the indirect effect of CRM on customer loyalty, mediated by customer satisfaction, is negative and statistically insignificant. This suggests that the current CRM practices do not effectively enhance customer satisfaction, and therefore, do not translate into increased customer loyalty. The negative direction of the relationship implies that the implementation of CRM may not be contributing positively to customer satisfaction; in fact, it may even be perceived negatively. The lack of statistical significance further suggests that the relationship between CRM and customer loyalty via customer satisfaction is not strong enough to be generalized. Several potential factors may account for this outcome, such as irrelevant CRM strategies, customer perceptions that CRM interactions do not add value, or a misalignment between customer expectations and the services delivered through CRM systems. These findings highlight the need for companies to reassess their CRM strategies and to engage more closely with customer feedback. It is essential that CRM systems are designed not merely as administrative tools, but as mechanisms that create real, tangible value and positive experiences for customers.

9. The Influence Of Digital Marketing (X2) On Customer Loyalty (Y) Mediated By Customer Satisfaction (Z)

The analysis of the effect of digital marketing on customer loyalty mediated by customer satisfaction reveals that the original sample value is $0.012 > 0.000$. The T-statistic is lower than the critical T-table value ($0.246 < 1.653$), and the P-value exceeds the 0.05 significance level ($0.403 >$

0.05). Therefore, the null hypothesis (H_0) is accepted, and the alternative hypothesis (H_a) is rejected, indicating that the effect is negative and statistically insignificant. These findings contradict prior research by Wicaksana and Indrajit (2021), which demonstrated that digital marketing significantly influenced customer loyalty through customer satisfaction. Conceptually, digital marketing is expected to strengthen the relationship between companies and customers by leveraging various digital channels such as social media, email, websites, and other digital platforms. However, the results of this study suggest that digital marketing efforts within the DANA application have not effectively fostered customer loyalty. Several factors may contribute to this outcome, including unappealing or irrelevant content, one-way communication strategies, or a general lack of trust in digital advertisements. While digital marketing is undeniably a crucial strategy for reaching customers in the digital age, its effectiveness in driving customer loyalty was not supported empirically in this context. This indicates that the success of digital marketing is not solely dependent on the presence of a brand across digital platforms, but also on how strategically and meaningfully it engages with customers. Companies should therefore focus not only on the frequency of digital campaigns, but also on the quality of interactions, personalization, and the perceived value they offer. Long-term customer loyalty is more likely to be achieved through meaningful engagement rather than short-term attention-grabbing tactics.

10. The Influence Of Service Quality (X3) On Customer Loyalty (Y) Mediated By Customer Satisfaction (Z)

The analysis of the effect of service quality on customer loyalty mediated by customer satisfaction shows an original sample value of $0.468 > 0.000$, a T-statistic greater than the critical T-table value ($4.001 > 1.653$), and a P-value well below the 0.05 significance level ($0.000 < 0.05$). Therefore, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted, indicating a positive and significant effect. Although these findings are not fully aligned with those of Zahara, Rita (2020) who found that service quality contributes to customer loyalty but customer satisfaction does not significantly influence loyalty they share some similarities. In this study, service quality was found to have a positive and significant impact on customer loyalty, both directly and indirectly through customer satisfaction, within the context of the DANA application. This suggests that the better the service quality perceived by users, the higher their level of loyalty to the DANA application either as a direct response to the high-quality service or mediated through the satisfaction that such service fosters. This conclusion is supported by the positive path coefficient and statistically significant results ($P\text{-value} = 0.000 < 0.05$), which indicate a meaningful empirical relationship that can be generalized to the study population. These results may be explained by several factors, such as users perceiving the DANA application as fast, secure, and responsive attributes that contribute to a positive user experience and customer satisfaction. Satisfied customers are more likely to continue using the application, recommend it to others, and remain loyal despite alternative service offerings. These findings provide valuable insights for the management of the DANA application, emphasizing the importance of continuously enhancing service quality. Key areas include system reliability, ease of use, transaction security, and response speed. By focusing on these dimensions, the company can foster long-term customer loyalty.

CONCLUSION

The outer model assessment in this study involved validity testing, including convergent validity and discriminant validity. All variables Customer Relationship Management (X1), Digital Marketing (X2), Service Quality (X3), Customer Satisfaction (Z), and Customer Loyalty (Y) were found to be valid, with all factor loadings exceeding the threshold value of 0.70. Reliability testing was conducted using Composite Reliability and Cronbach's Alpha. The results indicate that all constructs Customer Relationship Management (X1), Digital Marketing (X2), Service Quality (X3), Customer Satisfaction (Z), and Customer Loyalty (Y) demonstrated high internal consistency, with reliability scores above 0.70, confirming that the measurement model is reliable. For the inner model or structural model assessment, R-Square values and path coefficients were used. The R-Square values for all

endogenous variables exceeded 0.70, indicating that the model has a strong explanatory power and the constructs in the model are both reliable and valid.

The hypothesis testing yielded the following conclusions:

1. The mediating variable, Customer Satisfaction (Z), does not mediate the relationship between Customer Relationship Management (X1) and Digital Marketing (X2) with Customer Loyalty (Y). Therefore, the mediation is categorized as non-mediation.
2. The mediating variable, Customer Satisfaction (Z), does mediate the relationship between Service Quality (X3) and Customer Loyalty (Y). This mediation is classified as full mediation, indicating that service quality influences customer loyalty entirely through customer satisfaction.

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