

How the relationship marketing dimension affects customer loyalty at the Palangka Raya branch office of PT Bank Rakyat Indonesia

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Abstract

This study aims to analyze the effect of relationship marketing dimensions on customer loyalty at PT. Bank Rakyat Indonesia Palangka Raya Branch Office. The research method used in this study is an associative quantitative method using a causal relationship. The population in this study were customers of Bank BRI Palangka Raya Branch Office, as many as 52,525 people. The sampling technique in this study used accidental sampling, which was included in the non-probability sampling category, using the Roscoe formula calculation. Data analysis used descriptive statistical analysis and multiple linear regression. The study using multiple linear regression analysis shows that trust, commitment, communication, and conflict handling positively and significantly impact customer loyalty at PT. Bank Rakyat Indonesia Palangka Raya Branch Office. The dimensions of relationship marketing have a positive and significant effect simultaneously on customer loyalty at PT. Bank Rakyat Indonesia Palangka Raya Branch Office.

Keywords: relationship marketing, trust, commitment, communication, conflict management, and customer loyalty

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1. INTRODUCTION

The ongoing progress of science and technology has resulted in heightened competition in the business sector, affecting industry, trade, and banking companies. Banking plays a crucial role in facilitating economic development in Indonesia. Attaining success in the fiercely competitive banking industry hinges on generating and maintaining a loyal customer base (Wanebbriyanti, 2022). The enhancement and refinement of banking firm services are progressively becoming a public concern. The banking sector in Indonesia has made significant advancements, leading to the emergence of numerous new banks and intensifying rivalry among them (Jameaba, 2022).

In the ever-evolving banking industry, every bank endeavors to maximize its customer base by enhancing service quality, offering incentives, expanding product offerings, providing competitive interest rates, and leveraging cutting-edge technology (Oktaviana et al., 2022). The degree of banking competition significantly impacts environmental changes, directly or indirectly altering individuals' decision-making and bank preferences. The significant impact necessitates that the existing rivalry compels enterprises to prioritize consumer needs, so financial institutions must develop efficient marketing methods (Rejekiningsih et al., 2022).

Client loyalty is a significant asset for a firm (Khan et al., 2022). Devoted clients will yield higher earnings for the company. Loyalty refers to the strong dedication of a consumer to repeatedly renew their subscription or repurchase specific products or services in the future—researchers at PT. Bank Rakyat Indonesia utilizes the fluctuation in client numbers from year to year as an indicator to assess the degree of customer loyalty (Elvi et al., 2023).

Table 1 Number of Savings Customers at Bank Rakyat Rakyat Indonesia Palangka Raya Branch Office 2016-2018

Type of Savings	Year		
	2016	2017	2018
Simpedes	9.220	10.543	11.552
Britama	16.363	26.341	35.932

Source: Bank Rakyat Indonesia Palangka Raya Branch Office

From Table 1 above, it can be seen that there has been an increase in the number of customers each year for BritAma and Simpedes savings from 2016-2018.

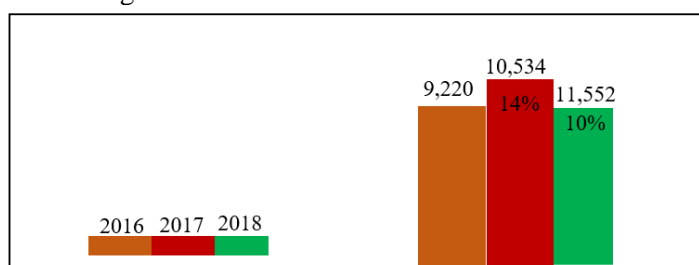


Figure 1 Percentage Increase in Customers of the Simpedes Savings Type Bank Rakyat Indonesia Palangka Raya Branch Office

Figure 1 shows that the percentage increase in Bank Rakyat Indonesia Palangka Raya Branch Office customers in the Simpedes savings type fell from 14% to 10%.

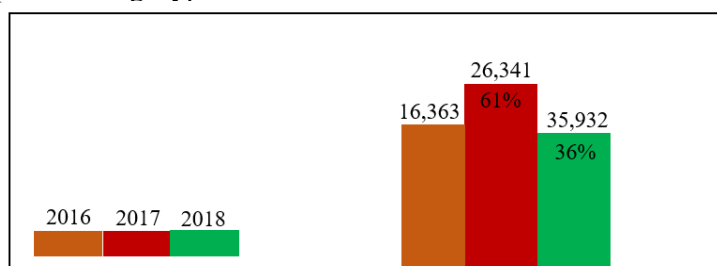


Figure 2 Percentage Increase in Customers of BritAma Savings Type, Bank Rakyat Indonesia, Palangka Raya Branch Office

Figure 2 shows that the percentage increase in Bank Rakyat Indonesia Palangka Raya Branch Office customers in the BritAma savings type fell from 61% to 36%. This increase and decrease in the percentage of customers can show how high customer loyalty is in obtaining services from the company. Based on the explanation above, it can be concluded that banking companies must establish and maintain good relationships with their customers and provide the best service to customers to maintain the reputation of Bank Rakyat Indonesia and the welfare of its customers.

2. LITERATURE REVIEW

Loyalty as a customer's strong dedication to continually re-subscribe or repurchase specific products or services in the future, despite the potential impact of external factors and marketing strategies on their behavior (Nadya, 2020). Loyalty refers to a solid and unwavering commitment to continue purchasing or supporting a preferred product or service in the future despite external factors and marketing strategies that may tempt customers to switch (Lee & Kotler, 2019). Loyalty as the behavioral inclination of decision-making units to consistently purchase goods or services from a specific organization (Singh, 2021). According to the experts' comments, the researcher determines that customer loyalty refers to customers having a favorable attitude towards a company's product or service and a commitment to continually or repeatedly purchase it.

Three critical factors in establishing partnerships with firm customers from a "relationship marketing" standpoint: marketing, customer service, and quality (John & De Villiers, 2022). Marketing encompasses the strategic activities undertaken by a firm to promote and sell its products or services. This attribute pertains to the excellence of the service or product being promoted.

A relationship marketing strategy seeks to establish an organization specifically geared to constantly produce and provide client value in a superior manner compared to competitors (Denga et al., 2022).

Implementing an effective relationship marketing strategy requires a comprehensive grasp of consumer perceptions and response disparities. This awareness is consistently upheld during the process of selling products. The company will achieve profitability by implementing a relationship marketing strategy to cultivate and maintain client connections over an extended period. Establishing strong client relationships fosters trust and ultimately cultivates a loyal customer base.

Trust can be created when a party feels comfortable making exchanges with other parties that are honest and trustworthy (Brett & Mitchell, 2020). To gain the trust of customers, the bank must communicate effectively. Trust can be built by keeping promises to customers, providing security for every transaction made, providing quality service, showing a caring attitude towards customers, and providing a sense of security. Trust is a belief from one party regarding the intentions and behavior directed at another party; thus, consumer trust is defined as a consumer's hope that a service provider can be trusted or relied upon in fulfilling its promises (Toendan & Nahan, 2023). Based on the experts' opinions above, the researcher concludes that the trust variable is the trust that certain parties have in other parties in transaction relationships based on the belief that the person they trust will fulfill all their obligations well and as expected.

Commitment is a valuable relationship that needs to be maintained continuously, and each party must be willing to work together to support this relationship (Tijiang et al., 2023). Customer commitment can be interpreted as a customer's long-term desire to maintain a valuable or profitable relationship with the company. Customers with high commitment will continuously enjoy the benefits of existing relationships (Arslan, 2020). Commitment is a continuous desire to maintain a valuable relationship. Commitment is a desire or strong desire to maintain and continue relationships that are considered essential and have long-term value (Mujahidin; Yusuf Rian; Sutaguna, I. Nyoman Tri; Sampe, Ferdiandus, 2022). Based on the experts' opinions above, the author concludes that commitment is having a long-standing desire within the customer to establish a partnership relationship with a company or bank that benefits the customer and the company.

Effective communication is the ease of obtaining correct and appropriate information from the bank so that customers who want to make transactions can directly make decisions according to their needs. The accuracy of the information obtained can indirectly influence customer loyalty. Providing excellent and honest information will create a sense of trust and loyalty towards a service or item provided or offered (Elizar et al., 2020). Integrated marketing communications coordinate and integrate several company information channels so customer delivery is clear, consistent, and exciting about the company and its products (Kotler & Armstrong, 2017). Communication is the view of always providing time and reliable information. This is a new view, such as interactive dialogue between companies and customers (Sashi, 2021). Communication consists of several things: verbal (both written and spoken), visual (images, illustrations, product demonstrations, and facial expressions), or a combination of both (Fadli & Giovanni, 2021).

Conflict handling as a supplier's ability to avoid possible conflicts, resolve actual conflicts before problems arise, and discuss solutions openly when issues arise (Omene, 2021). Conflict handling capability refers to the bank's ability to prevent or minimize the impact of things that have the potential to cause problems and the ability to resolve issues that have already occurred. Conflict handling is a unique action required when interacting with customers who have complaints. If a bank is trustworthy, committed to service, reliable, efficient in communicating with customers, and able to handle conflicts or problems well, customers will tend to be loyal to the product (Supriyanto et al., 2021). This shows that banks must maintain good customer relationships to gain loyalty. Based on several expert opinions above, the researcher concludes that conflict handling is the company's ability to handle complaints that occur to customers before or after a conflict or problem has occurred and can resolve the conflict correctly.

3. METHOD

The research methodology employed in this study is associative quantitative research, which aims to investigate the association between two or more variables (Sugiyono, 2017). The relationship used in this study is causal. A causal relationship is a connection between two variables where one variable influences the other. The variable with an effect is called the dependent variable, while the variable that causes the effect is called the independent variable. The study was conducted in Palangka Raya City, Central Kalimantan. The study population consisted of Bank Rakyat Indonesia Main Branch Office customers and Bank BRI locations in Palangka Raya, totaling 52,525 individuals. The Roscoe formula suggests that the

sample size should be 25 times the number of independent variables (Ferdinand, 2014). In our case, with four independent variables, the recommended sample size is 100 ($25 \times 4 = 100$). Therefore, based on this calculation, we have determined that we need 100 respondents for our study by establishing a margin of error of 5% or 0.05.

The sampling approach utilizes the method of accidental sampling, which falls under the category of non-probability sampling. The respondent must meet the following criteria: being a Bank BRI Palangka Raya branch office customer and conducting transactions at the Bank BRI Palangka Raya branch office. Questionnaire is a method of collecting data that provides respondents with a series of written statements or questions to answer to measure variables. The Likert scale is a tool used to quantitatively analyze the attitudes, opinions, and perceptions of individuals or groups regarding social phenomena. It assigns a numerical score to responses, ranging from 1 (strongly disagree) to 5 (strongly agree). Data analysis strategies employ descriptive statistics and multiple linear regression (Sugiyono, 2017).

Multiple linear regression is employed in research studies that involve multiple independent variables. Multiple linear regression analysis is used to ascertain the magnitude and direction of the impact exerted by the independent variable on the dependent variable (Ghozali, 2016). The multiple linear regression analysis will assess how trust, commitment, communication, and customer satisfaction impact customer loyalty.

A hypothesis is a tentative proposition that requires empirical testing to determine its validity as a potential solution to a problem. A statistical hypothesis is a statement that is used to test research hypotheses through the use of statistical computations. Hypothesis testing is necessary to determine the accuracy of the regression model mentioned above. t-test primarily demonstrates the considerable impact of an independent variable in explaining the dependent variable on an individual basis. F statistical test determines if the independent variables in the model have an impact on the dependent variable. The F-test method compares the calculated F value (F Count) with the critical F value (F Table). The coefficient of determination (R^2) quantifies the proportion of variance in the dependent variable that can be accounted for by changes in the independent variable (Ghozali, 2016).

4. RESULT AND DISCUSSION

The research findings indicate that the variable description is evident in the customer loyalty variable (Y). The average score of respondents' customer loyalty perception is 4.06, falling within the agreed category. This implies that respondents are inclined to engage in regular transactions and are not easily swayed by competing products. They also tend to recommend Bank BRI's products/services to others and speak positively about the bank. Consequently, it can be concluded that PT has high customer loyalty—Bank BRI KC Palangka Raya, with an achievement rate of 81%. The trust variable indicates that the average score of respondents' perceptions is 4.14 in the agreed category, suggesting that respondents acknowledge the importance of trust on customer loyalty, achieving a rate of 83%. The commitment variable indicates that the average score of respondents' perceptions is 4.00 in the agreed category. This suggests that respondents agree that commitment significantly impacts customer loyalty, achieving a rate of 80%. The communication variable indicates that the average score of respondents' perceptions is 4.00 in the agreed category. This suggests that respondents agree that communication is effective and transmitted, resulting in an 80% achievement in customer loyalty. The conflict handling variable indicates that the respondents' average perception score is 4.04, falling within the agreed category. This suggests that respondents agree with BRI Bank employees' effective resolution of problems. Consequently, this positive perception significantly impacts customer loyalty, which is achieved at a rate of 80%.

Validity test is conducted by doing a significance test, comparing the value of the r count with the r table for a degree of freedom (df) of $n - 2$ and an alpha (α) level of 0.05. Evaluate the validity of each indicator by comparing the r count obtained from the total item value in the Pearson correlation section with the results of the r table calculation. If the value of r count is larger than the value of r table and the value is positive, then the statement or indicator is deemed valid.

Table 2. Validity Test of Research Instruments

No Item	r count	r table	Description
Y.1	0,721	0,196	Valid
Y.2	0,727	0,196	Valid
Y.3	0,787	0,196	Valid
Y.4	0,464	0,196	Valid
X1.1	0,816	0,196	Valid

No Item	r count	r table	Description
X1.2	0,858	0,196	Valid
X1.3	0,823	0,196	Valid
X1.4	0,857	0,196	Valid
X1.5	0,804	0,196	Valid
X1.6	0,742	0,196	Valid
X2.1	0,802	0,196	Valid
X2.2	0,774	0,196	Valid
X2.3	0,799	0,196	Valid
X2.4	0,716	0,196	Valid
X3.1	0,800	0,196	Valid
X3.2	0,767	0,196	Valid
X3.3	0,734	0,196	Valid
X3.4	0,725	0,196	Valid
X4.1	0,745	0,196	Valid
X4.2	0,753	0,196	Valid
X4.3	0,421	0,196	Valid
X4.4	0,780	0,196	Valid

Table 2 shows that the r table at alpha is 0.05, and (df = n-2 = 100-2 = 98) the r table value is 0.1966. Thus, the validity test results on the correlation of each statement item score show that r count > r table, it can be concluded that all statement items are declared valid—reliability testing using the Cronbach alpha (α) statistical test. A variable is reliable if it provides a Cronbach alpha value > 0.60. Next, a reliability test of the research instrument was carried out, and the results are presented in Table 3.

Table 3. Reliability test of research instruments

Variable	Cronbach's Alpha	Criteria	Description
Customer Loyalty (Y)	0,764	0,60	Reliable
Trust (X1)	0,802	0,60	Reliable
Commitment (X2)	0,806	0,60	Reliable
Communication (X3)	0,801	0,60	Reliable
Conflict Handling (X4)	0,758	0,60	Reliable

Table 3 shows that the Cronbach alpha value of each variable is greater than 0.60. So, it can be concluded that all research variables are reliable. After being declared valid and reliable, these variables are then regressed to produce the following equation:

$$Y = -0.297 + 0.121X1 + 0.252X2 + 0.262X3 + 0.3284$$

The regression coefficient values for all variables are presented in Table 4.

Table 4. Multiple Linear Regression Analysis

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.297	.679		-.437	.663
Trust	.121	.020	.247	5.912	.000
Commitment	.252	.087	.296	2.913	.004
Communication	.262	.093	.296	2.834	.006
Conflict Handling	.328	.069	.322	4.725	.000

Hypothesis testing is a statistical method used to determine the validity of a claim or hypothesis based on available data. The Trust Variable (X1) has a somewhat significant impact on customer loyalty (Y). Based on the calculations in Table 4.41, it is determined that the t count value is 5.912, which is greater than the t table value of 1.98. Additionally, the research sig number is discovered to be 0.00, which is less than the significance level of 0.05. Therefore, the null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted. This indicates a substantial relationship between the Trust measure (X1) and Customer Loyalty (Y). Hypothesis testing is a statistical method used to determine the validity of a claim or hypothesis based on available data. The Commitment Variable (X2) exerts a somewhat significant impact on customer loyalty (Y). Based on the calculations in Table 4.41, the t count value is 2.913, which is more critical than the t table value of 1.98. Additionally, the research sig number is 0.004, less than the significance level of 0.05. Therefore, we reject the null hypothesis (H0) and accept the alternative hypothesis (Ha). This indicates a substantial relationship between the Commitment measure (X2) and Customer Loyalty (Y). The hypothesis being tested is whether the communication variable (X3) substantially influences customer loyalty (Y). Based on the calculations presented in

Table 4, it was determined that the t count value was 2.834, which is above the critical t table value of 1.98. Additionally, the research sig number was discovered to be 0.006, less than the significance level of 0.05. As a result, the null hypothesis (H0) was rejected, and the alternative hypothesis (Ha) was accepted. This indicates a moderately substantial correlation between the Communication component (X3) and Customer Loyalty (Y). The hypothesis being tested is whether the Conflict Handling Variable (X4) statistically influences Customer Loyalty (Y). Based on the calculations presented in Table 4.41, it was determined that the t count value was 4.725, which is greater than the t table value of 1.98.

Additionally, the research sig number was discovered to be 0.000, less than the significance level of 0.05. As a result, the null hypothesis (H0) was rejected, and the alternative hypothesis (Ha) was accepted. This indicates a moderate influence of the Conflict Handling variable (X4) on Customer Loyalty (Y).

The results of the simultaneous analysis of the hypothesis test examining the impact of relationship marketing aspects (X) on customer loyalty (Y) indicated that the F count value was 163.371, above the critical F table value of 2.47. Additionally, the significant value was 0.000, less than the predetermined threshold of 0.05. As a result, the null hypothesis (H0) was rejected, and the alternative hypothesis (Ha) was accepted. This indicates a strong and simultaneous impact of relationship marketing characteristics on customer loyalty (Y). Sarwono (2007) states that the extent of the effects of the independent variable on the combined dependent variable can be determined by examining the calculation results in the summary model, notably the R Square (R2) value. The following is Table 5. Coefficient of determination resulting from data processing using SPSS Version 23 program tools:

Table 5. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.934 ^a	.873	.868	.596

Table 5 shows that the coefficient of determination (R2) is 0.873. How to calculate the Coefficient of Determination (KD) using the following formula:

$$KD = r^2 \times 100\% (0.873 \times 100\%)$$

$$KD = 87.3\%$$

This figure indicates that the factors Trust (X1), Commitment (X2), Communication (X3), and Conflict Handling (X4) collectively account for 87.3% of the influence on Customer Loyalty (Y). The remaining 12.7% is attributed to other variables not examined in this study. According to the average value of the trust variable (X1), statement item number 1 has a score of 4.36. "I believe that Bank BRI cares about security for transactions" is the statement with the highest average score. Therefore, it is expected that Bank BRI will be able to sustain and enhance its performance. Ensuring clients' security is crucial to maintaining safety and ease during transactions. The average score for the commitment variable (X2) is 4.07, corresponding to statement item 4: "I feel uncomfortable if I don't use products/services from BRI Bank and have no desire to switch to another bank." This item has the highest average score, indicating customers are highly committed to using BRI Bank's products/services. It is expected that Bank BRI will continue to enhance the quality of its products/services to maintain customer loyalty. The average value of the communication variable (X3) is the second statement item out of four, with a value of 4.08. This statement pertains to "Bank BRI providing information about new banking services through various communication media such as SMS blast, email, the official BRI Bank website, and other channels." The item with the highest average score is expected to be the one for which Bank BRI consistently provides readily accepted information to customers. The conflict handling variable (X4) has a mean score of 4.23, with statement item 3 stating that "Bank BRI openly provides solutions to discuss or resolve a problem to customers," receiving the highest average score. It is expected that Bank BRI will consistently enhance its level of attentiveness and enthusiasm in addressing customer complaints.

5. CONCLUSION

Based on the data and the results of the study discussion, it can be inferred that the trust variable has a positive and significant impact on customer loyalty at Bank BRI KC Palangka Raya. The commitment variable exerts a favorable and substantial impact on customer loyalty at Bank BRI KC Palangka Raya. The communication variable has a substantial and statistically significant effect on customer loyalty at Bank BRI KC Palangka Raya. The dispute handling variable has a solid and meaningful impact on customer loyalty at Bank BRI KC Palangka Raya. The different elements of relationship marketing have a concurrent and substantial impact on client loyalty at Bank BRI KC Palangka Raya.

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