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Do continuity Marketing, one-to-one marketing, Partnering Programs and Corporate Social Responsibility Define Customer Loyalty of a Bank Company? The Intervening Role of Customer Satisfaction

Sutarmin^{1*}, Hany Irsalina², Sugiyanto³, Wiwik Budiarti⁴

^{1,2,3,4}Faculty of Economy and Business, University Dr. Soetomo, Surabaya, Indonesia

*sutarmin2415@gmail.com

Abstract

Customer loyalty is an important factor for the success of the banking industry, both to create short-term and long-term profits in terms of finances and company reputation. This research was then aimed at analysing the influence of continuity marketing, one-to-one marketing, partnering programs, and corporate social responsibility on customer loyalty and the role of customer satisfaction as a mediator in this relationship. This research used a quantitative approach, with the chosen population being all customers who use all types of products or services at Bank Jatim Main Branch Surabaya. The sample determined was 250 samples, selected using purposive sampling. Research data was obtained through a survey mechanism, and the research data was then analysed using Partial Least Square - Structural Equation Modeling (PLS-SEM). The results showed that continuity marketing, partnering programs, and corporate social responsibility had a significant effect on customer satisfaction, while one-to-one marketing did not have a significant effect on customer satisfaction. Furthermore, continuity marketing, one-to-one marketing, partnering programs, corporate social responsibility, and customer satisfaction significantly affect customer loyalty. This research also proved that customer satisfaction can mediate the influence of continuity marketing and corporate social responsibility on customer loyalty.

Keywords: Customer loyalty, continuity marketing, one-to-one marketing, partnering program, corporate social responsibility

Abstrak

Penelitian ini ditujukan untuk menganalisis pengaruh pemasaran kontinuitas, one to one marketing, program kemitraan, dan tanggung jawab sosial perusahaan terhadap loyalitas nasabah, serta peran kepuasan nasabah sebagai mediasi dalam hubungan tersebut. Penelitian ini menggunakan pendekatan kuantitatif, dengan populasi yang ditetapkan adalah seluruh nasabah yang turut serta menggunakan semua jenis produk atau jasa Bank Jatim Cabang Utama Surabaya Sampel yang ditetapkan adalah sebanyak 250 sampel, yang dipilih menggunakan *purposive sampling*. Data penelitian diperoleh melalui mekanisme survei, dan data penelitian selanjutnya dianalisis menggunakan PLS-SEM (*Partial Least Square – Structural Equation Modelling*). Hasil analisis data menunjukkan bahwa pemasaran kontinuitas, program kemitraan, dan tanggung jawab sosial perusahaan masing-masingnya berpengaruh signifikan terhadap kepuasan pelanggan, sementara *one to one marketing* tidak berpengaruh signifikan terhadap kepuasan pelanggan. Selanjutnya, pemasaran kontinuitas, *one to one marketing*, program kemitraan, tanggung jawab sosial perusahaan, dan kepuasan pelanggan masing-masingnya berpengaruh signifikan terhadap loyalitas pelanggan. Penelitian ini juga membuktikan bahwa kepuasan pelanggan dapat memediasi pengaruh pemasaran kontinuitas dan tanggung jawab sosial perusahaan terhadap loyalitas pelanggan.

Kata kunci: Loyalitas nasabah, pemasaran kontinuitas, one to one marketing, program kemitraan, tanggung jawab sosial perusahaan

1. Introduction

Research related to customer satisfaction and loyalty in any industry will always be important and interesting to discuss, especially in the banking industry. First, research on customer satisfaction allows banks to better understand their customers' preferences, needs and expectations. With a deep understanding of customer behaviour, banks can develop products and services that better suit customer needs, increase their satisfaction, and maintain customer loyalty. In addition, research on customer satisfaction and loyalty can help banks measure their performance in maintaining customer expectations and their long-term relationships. Understanding customer behaviour trends also allows banks to better retain customers, tend to have a stable customer base and reduce the costs of acquiring new customers. Moreover, the importance of research on customer satisfaction and loyalty is also related to the crucial position of banking for a country which plays a role as a supporter of various other sectors and the country's economy, including Indonesia.

Indonesia is a country with an inclusive society and economy (Deru et al., 2023), where the balance between economic development, social justice and ecological progress must be carried out simultaneously and clearly formulated. This concept is then referred to as sustainable economic development (Purvis et al., 2019; Yu, 2023). In its implementation, sustainable economic development in a country requires support from various industrial sectors, including the banking or financial industry, which plays an important role in managing the country's financial assets, as well as the implementation of sustainable finance, carried out by this industry. Sustainable finance refers to an approach to financial management that includes environmental, social and governance (ESG) aspects to achieve balanced, inclusive and sustainable economic growth (Liang & Renneboog, 2020; Starks, 2023). This sustainable financial management will, in turn, help the country overcome economic development challenges, such as social inequality, environmental damage and economic instability (Goel et al., 2022); provide long-term and sustainable investment (Schoemaker, 2019; Lannoo & Thomadakis, 2020); helping countries to reduce environmental and social risks in their economic activities (Goel et al., 2022); and strengthening good corporate governance (Gardes-landolfini et al., 2023). Financial institutions in Indonesia, including Bank Pembangunan Daerah Jawa Timur LTD (hereinafter referred to as Bank Jatim), realised the importance of implementing sustainable finance and made it a priority in their management.

Bank Jatim is a business entity registered on the Indonesia Stock Exchange since 2012. In the company's journey, Bank Jatim is one of the Regional Development Bank, which has received the title of Regional Champion and outperforms various banks in other regions. Through its mission, Bank Jatim is committed to implementing sustainable financial principles in several activities involving their customers' participation. Customers in the banking industry are generally defined as individuals or legal entities who entrust their funds to be managed by a bank (Rudevska, 2022), therefore customers cannot be separated from their role in the development of the banking sector (Hung et al., 2023). Because of the important role of customers in the development of the banking sector, maintaining relationships with customers or customers needs to be a priority for banking management, including efforts to create customer loyalty.

Loyalty, according to Oliver (2014), is referred to as a customer's commitment to being strongly attached to a subscription or repurchasing the chosen product or service consistently in the future, regardless of the influence of the situation and marketing efforts that have the potential to cause behaviour change. In the banking business, customer loyalty refers to the level of customer willingness to be loyal to a financial institution, such as a bank or insurance company, where they choose to use various products and services from that institution. In other words, even though this loyalty is intangible, loyalty will make customers look for tangible evidence which in turn will help

them understand, assess and use products or services with awareness (Oktaviana & Prena, 2020). Therefore, customer loyalty is an important factor for the success of the banking industry, both to create short-term and long-term profits in terms of finances and company reputation. And to gain customer loyalty, banks need to implement effective marketing strategies, including through Customer Relationship Management (CRM) programs.

According to Kotler & Keller (2021) CRM is the process of managing detailed information about individual customers and all customer contacts carefully in order to maximise customer loyalty. CRM can be carried out with various types of strategies, including, for example, continuity marketing which refers to a marketing concept that focuses on maintaining long-term relationships with customers (Ilmi & Setiawan, 2023). In another definition, continuity marketing can be interpreted as a program carried out by a company with the aim of increasing and maintaining customer loyalty through special long-term services by studying the characteristics of customers. Continuity marketing programs usually take the form of membership card programs also known as loyalty cards, where consumers are given rewards in the form of special individual service discounts, and points for upgrades, as well as for cross-selling programs (Oesman in Ilmi & Setiawan, 2023). In the banking industry, one form of continuity marketing service is providing an ATM card as a membership card. With this membership card, customers get several rewards and promos from the company (Junaedi, 2020). With the implementation of continuity marketing, banks can provide added value to their customers consistently and continuously, so that customers feel appreciated and feel comfortable continuing to use the banking services offered (Ridwan et al., 2021). Another benefit for companies is that they can build a wider database, with the aim of strengthening that the company really knows its customers and estimates their needs. In this way, customers will feel prioritised, and this will trigger customer loyalty to the products and services the company has offered (Yateno, 2018).

The next aspect of CRM that has a function in creating consumer loyalty is One Marketing, which is a marketing strategy that prioritises personalisation in interacting with customers (Ridwan et al., 2021). In another opinion, One One Marketing refers to individual marketing relationships with company customers, by adjusting the needs and expectations of each company customer (Ilmi & Setiawan, 2023). So this program requires cooperation between employees and management, because they are the ones who will serve customers directly and individually. By implementing One to One Marketing, banks can form personal relationships with customers, understand their individual needs and preferences, and provide services that suit customer needs and desires (Yateno, 2018). This can create a closer relationship between banks and customers, because customers will feel appreciated, thereby triggering increased customer loyalty, as well as producing high customer lifetime value (Ridwan et al., 2021). Moreover, Usnar (2012) also stated that customer loyalty will only be created if employees have high enthusiasm for serving customers.

Apart from that, another program in CRM which is also said to have an influence on customer loyalty is the partnering program, which refers to the collaboration between banks and various parties, such as merchants, other financial institutions, or other companies, to provide added value for customers (Sheth et al. dalam Fajri et al., 2023). In another definition, a partnering program is defined as a company's cooperative relationship program with product and service providers which has the aim of binding consumers both outside and inside the company (Ilmi & Setiawan, 2023). In other words, a partnering program in the banking world is a cooperative relationship between a company and an institution or other company aiming to build a stronger relationship other than with customers. By implementing the partnering program, banks can expand the range of services offered, increase ease of access for customers, and provide additional benefits for customers (Sutopo, 2018). Collaboration with external parties can also provide a more enjoyable transaction

experience for customers, thereby increasing their loyalty to banking. Another benefit is that the partnering program will create and maintain a long-term relationship between the company and the partners who work together and will even produce profits for both parties (Yateno, 2018).

Finally, Corporate Social Responsibility (CSR) is also a factor in forming customer or consumer loyalty (Saladin & Oesman, 2003). CSR implementation is the company's efforts and commitment to be able to participate in sustainable economic development in order to improve the quality of life and a beneficial environment (Oktaviana & Prena, 2020). This is in line with the statement by Flamholtz (2001) that CSR is a social and environmental responsibility manifested in various activities which include targeted programs and are implemented in a well-coordinated manner. In other words, CSR in the banking sector is a banking commitment to contribute to environmental and community sustainability. By implementing CSR, banks can show their concern for various social and environmental issues, and act as agents of positive change. This can improve the image of the bank or company in the eyes of customers, provide additional trust for customers in banking, and encourage them to remain loyal to using the banking services offered (Moisescu & Gică, 2020).

The various aspects consisting of continuity marketing, one-to-one marketing, partnering programs and Corporate Social Responsibility not only directly influence customer loyalty but can basically also create customer loyalty with the involvement of customer satisfaction. Customer satisfaction refers to the positive feelings that customers feel towards the products or services provided by the company (Tjiptono, 2014). According to Syafitri & Herlawati (2016) If what the customer feels is the same or better than what they expected, the feeling that arises in the customer can be said to be satisfaction. Conversely, if what is felt is lower than expected, the feeling felt by the customer can be said to be dissatisfaction. In the CRM concept, satisfaction is one of the important factors that needs to be created so that it can generate customer loyalty.

The mediating role of customer satisfaction in the influence of CRM on customer loyalty can be explained in several mechanisms. First, customer satisfaction mediation links the company's efforts in implementing CRM with customer reactions to the products or services provided (Sulaiman, 2018). When a company provides good service and meets customer needs through a CRM program, customer satisfaction will increase (Hassan et al., 2015). In the second stage, in conditions where the customer is satisfied with the product or service, the customer will tend to make repeat purchases and recommend the company to others (Fida et al., 2020). This will help increase customer loyalty and support the company's long-term success. Lastly, customer satisfaction also plays a role in building strong relationships between companies and customers (Arokiasamy, 2013). Strong relationships will strengthen customer loyalty and support the company's business growth. In other words, loyalty can increase if the bank is able to maintain customer satisfaction in the long term (Felix et al., 2021). This is also explained Firdous & Farooqi (2017) that if a customer is satisfied with the value provided by a product or service, they are likely to remain a customer for quite a long time.

Referring to this explanation, the role of satisfaction as a mediator of loyalty certainly needs to be considered by companies, including Bank Jatim. Bank Jatim needs to ensure that customers are satisfied with the products or services provided in order to build strong relationships and increase customer loyalty. This will help the company to retain and attract new customers, as well as gain a competitive advantage in the market. Furthermore, referring to the various explanations, the constructs desired by researchers can be seen in the following picture (Figure 1).

H1: It is suspected that Continuity Marketing has an influence on Customer Satisfaction; H2: It is suspected that One to One Marketing has an influence on Customer Satisfaction; H3: It is suspected that the Partnering Program has an influence on Customer Satisfaction; H4: It is

suspected that Corporate Social Responsibility has an influence on Customer Satisfaction; H5: It is suspected that Continuity Marketing has an influence on Customer Loyalty; H6: It is suspected that One to One Marketing has an influence on Customer Loyalty; H7: It is suspected that the Partnering Program has an influence on Customer Loyalty; H8: It is suspected that Corporate Social Responsibility has an influence on Customer Loyalty; H9: It is suspected that Continuity Marketing has an influence on Customer Loyalty through Customer Satisfaction; H10: It is suspected that One to One Marketing has an influence on Customer Loyalty through Customer Satisfaction; H11: It is suspected that the Partnering Program has an influence on Customer Loyalty through Customer Satisfaction; H12: It is suspected that Corporate Social Responsibility has an influence on Customer Loyalty through Customer Satisfaction; H13: It is suspected that Customer Satisfaction has an influence on Customer Loyalty.

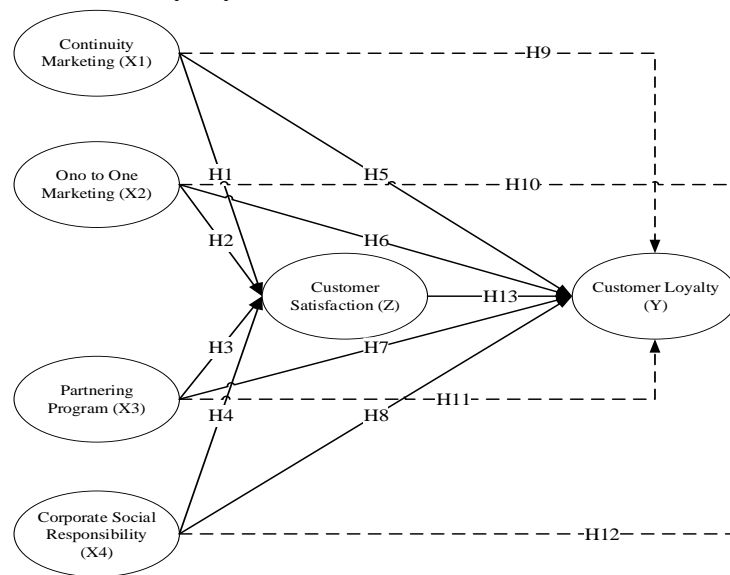


Figure 1. Research Hypothesis Model

Various previous studies have been conducted regarding the influence of continuity marketing on customer satisfaction (Yateno, 2018; Ridwan et al., 2021; Sutopo, 2018); one to one marketing on customer satisfaction (Yateno, 2018; Ridwan et al., 2021; Sutopo, 2018); partnering program on customer satisfaction (Yateno, 2018; Ridwan et al., 2021); corporate social responsibility for customer satisfaction (Al-Hawamdeh et al., 2022); continuity marketing on customer loyalty (Sutopo, 2018); one to one marketing on customer loyalty (Ilmi & Setiawan, 2023); partnering program on customer loyalty (Fajri et al., 2023); corporate social responsibility on customer loyalty (Leclercq-Machado et al., 2022); customer satisfaction towards customer loyalty (Felix et al., 2021; Sutopo, 2018); as well as the mediating role of customer satisfaction in the relationship between continuity marketing, one to one marketing, partnering programs, and CSR on customer loyalty (Sutopo, 2018; Sulaiman, 2018; Al-Hawamdeh et al., 2022). However, not all research shows findings that are in line with theory. For example, research by Ilmi & Setiawan (2023) showed that continuity marketing and partnering programs have a negative and insignificant influence on consumer loyalty; research by Fajri et al. (2023) showed that continuity marketing has a negative and insignificant effect on customer loyalty and one to one marketing does not have a significant effect on customer loyalty; research by Sutopo (2018) showed that partnering programs do not have a significant effect on customer satisfaction, and one to one

marketing and partnering programs do not have a significant effect on customer loyalty. This then showed that there is a gap in previous research with existing theory.

These various studies were also conducted at different research locations and samples, so there is the possibility of differences in research findings due to differences in sample characteristics. Therefore, this research was conducted to complement previous research findings and can be used as a comparison of research findings on similar topics. Furthermore, previous research was also conducted with a lack of focus on psychological and emotional factors that influence customer loyalty. In fact, customer loyalty is not only influenced by the programs implemented by the bank, but also the involvement of psychological factors such as satisfaction that arises from using the products and services offered. Therefore, this research also focuses on a more in-depth discussion of psychological and emotional factors that influence customer loyalty, including the use of customer satisfaction as a mediating variable.

2. Method

The approach used in this research was a quantitative approach because the data obtained were analysed using statistical techniques. The research population chosen was all customers who used all types of products or services at Bank Jatim, Surabaya Main Branch, on Basuki Rahmad 98-104 Surabaya. The sample criteria are determined through non-probability sampling techniques, which do not provide equal opportunities for each element or member of the population to be selected as a sample (Sugiyono, 2016). The ideal and representative sample measurement depends on the number of question indicators in the research, then multiplied by 5 to 20 (Memon et al., 2020). The number of indicators used in this research was 41 items, so the minimum number of respondents for this research is 41×5 , or 205 respondents. Research data was obtained through a survey mechanism relating to respondents' statements regarding continuity marketing, one-to-one marketing programs, partnering programs, and corporate social responsibility implemented by Bank Jatim Main Branch Surabaya, along with the satisfaction and loyalty felt by respondents.

In this research, the continuity marketing program was measured by several aspects including membership cards, rewards, discounts and digital services consisting of 12 items (Supar & Suasana, 2017); One to One Marketing was measured by several aspects, including customer service and call centres consisting of 5 items (Oesman, 2010); Partnering Program was measured by several aspects, including collaboration with mass media, collaboration with the government, collaboration with educational institutions, and collaboration with micro, small and medium enterprises (MSMEs) consists of 4 items (Ilmi & Setiawan, 2023); Corporate Social Responsibility is measured by several aspects, including Educational CSR, Health CSR, and Social Sector CSR consists of 5 items (Flamholtz, 2001); customer satisfaction is measured by several aspects including the complaint and suggestion system, ghost shopping, and satisfaction surveys consists of 8 items (Tjiptono, 2014); and customer loyalty is measured by several aspects including repeat purchases, retention, and referrals consists of 7 items (Kotler, (2016). The data that has been collected was then analyzed using the Structural Equation Model (SEM) with the Partial Least Square (PLS) approach. Partial Least Square (PLS) is a variant-based Structural Equation Modeling (SEM) method for estimating parameters and calculating causal relationships (Ghozali & Latan, 2015). The program used in this research was Smart PLS 3.0.

3. Results and Discussions

3.1. Results

Measurement Test (Outer Model)

Hypothesis testing in this research used PLS analysis with the SmartPLS 3.0 program. The resulting path diagram construction can be presented in the following figure.

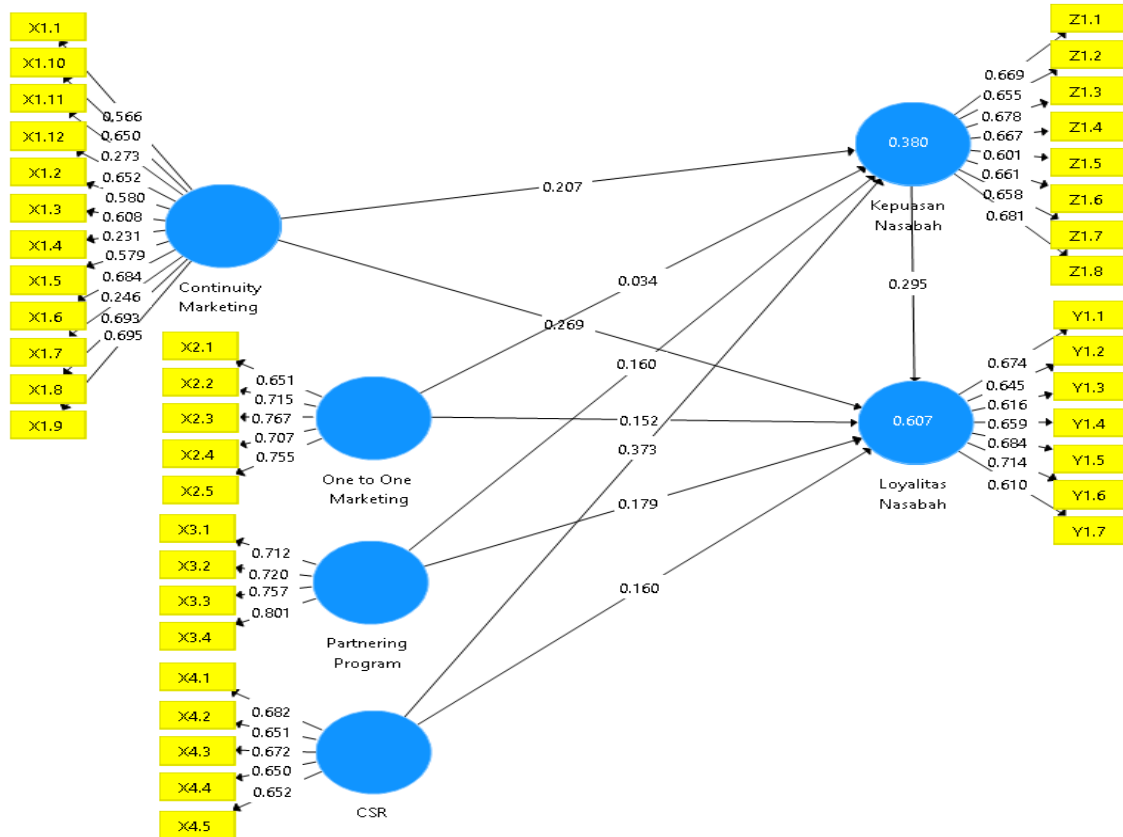


Figure 2. Outer Model Test Results

Evaluation of the outer model in this research was carried out in several ways. First, convergent validity refers to one criterion for the validity of a measurement model that must be met. An indicator is said to meet convergent validity if it has an outer loading value greater than 0.5. Second, evaluation of the outer model can also be carried out using discriminant validity which is indicated by the AVE value, where if the AVE value is greater than 0.5, then the indicator measurement of the variable is valid. Third, composite reliability was used to measure the true reliability value of a variable. Composite reliability has a range of 0 to 1, where a value of 0.7 or higher indicates good reliability. In detail, the evaluation of the outer model in this research can be seen in the following table.

Table 1. Outer Model Test Results

Construct	Items	Outer Loadings		AVE	Composite Reliability
		Phase 1	Phase 2		
Continuity Marketing	X _{1,1}	0.566	0.587	0.439	0.875
	X _{1,2}	0.580	0.600		
	X _{1,3}	0.608	0.654		
	X _{1,4}	0.231	-		
	X _{1,5}	0.579	0.633		
	X _{1,6}	0.684	0.711		
	X _{1,7}	0.246	-		
	X _{1,8}	0.693	0.692		
	X _{1,9}	0.695	0.714		
	X _{1,10}	0.650	0.676		
	X _{1,11}	0.273	-		
	X _{1,12}	0.652	0.682		
One to One Marketing	X _{2,1}	0.651	0.651	0.519	0.843
	X _{2,2}	0.715	0.715		
	X _{2,3}	0.767	0.767		
	X _{2,4}	0.707	0.707		
	X _{2,5}	0.755	0.755		
Partnering Program	X _{3,1}	0.712	0.713	0.560	0.836
	X _{3,2}	0.720	0.720		
	X _{3,3}	0.757	0.757		
	X _{3,4}	0.801	0.801		
Corporate Social Responsibility	X _{4,1}	0.682	0.682	0.438	0.796
	X _{4,2}	0.651	0.651		
	X _{4,3}	0.672	0.672		
	X _{4,4}	0.650	0.650		
	X _{4,5}	0.652	0.652		
Customer Satisfaction	Z _{1,1}	0.669	0.669	0.435	0.860
	Z _{1,2}	0.655	0.655		
	Z _{1,3}	0.678	0.679		
	Z _{1,4}	0.667	0.666		
	Z _{1,5}	0.601	0.601		
	Z _{1,6}	0.661	0.663		
	Z _{1,7}	0.658	0.658		
	Z _{1,8}	0.681	0.681		
Customer Loyalty	Y _{1,1}	0.674	0.674	0.433	0.842
	Y _{1,2}	0.645	0.644		
	Y _{1,3}	0.616	0.615		
	Y _{1,4}	0.659	0.659		
	Y _{1,5}	0.684	0.685		
	Y _{1,6}	0.714	0.716		
	Y _{1,7}	0.610	0.607		

Source: Primary Data Processing (2024)

Table 1 showed the results of the convergent validity test using the outer loadings value. Based on the test results, it can be seen that there are three items that have an outer loading value below 0.5, namely X_{1,4}, X_{1,7}, and X_{1,11}. These results indicated that items X_{1,4}, X_{1,7}, and X_{1,11} are invalid so they were not included in further analysis. In the next stage of convergent validity testing, namely after the three invalid items have been removed, it can be seen that the resulting outer loadings have a value above 0.5. This showed that the items used have met convergent

validity or can measure the variables in this research. Also, in table 1 it is showed that the AVE produced in the one to one marketing and partnering program variables is 0.519 and 0.560 (> 0.5). These results indicate that the items measuring these two variables have met discriminant validity. Meanwhile, the AVE value for the continuity marketing, corporate social responsibility, customer satisfaction and customer loyalty variables each has a value between 0.4-0.5. According to Fornell and Larcker (1981), an AVE value > 0.4 or AVE < 0.5 indicated good enough validity so it can still be accepted as long as it has a good reliability value. Based on these results, it can be concluded that the validity criteria for the measurement model can be said to be good.

Table 1 also showed that the composite reliability value for each research variable is more than 0.7, so it can be said that each item used is reliable or consistent in measuring continuity marketing, one to one marketing, partnering programs, corporate social responsibility, customer satisfaction, and customer loyalty. Thus, whether through convergent validity, discriminant validity, or composite reliability, all constructs are declared to meet the requirements. The final construct results showed that continuity marketing was measured with 9 items, one to one marketing was measured with 5 items, partnering program was measured with 4 items, corporate social responsibility was measured with 5 items, customer satisfaction was measured with 8 items, and customer loyalty was measured with 7 items.

Structural Model (Inner Model) and Hypothesis Test

The inner model in PLS analysis can be evaluated using R-Square or coefficient of determination. Based on primary data processing using SmartPLS 3.0, the R-Square values are produced as follows.

Table 2. R-Square (Coefficient of Determination)

Variable	R Square
Customer Satisfaction	0.372
Customer Loyalty	0.592

Source: Primary Data Processing (2024)

The resulting R-Square value for the customer satisfaction variable was 0.372, which means that 37.2% of the customer satisfaction variable at Bank Jatim, Surabaya Main Branch, can be explained by the variables that influence it, namely continuity marketing, one to one marketing, partnering program, and corporate social responsibility. Meanwhile, the remaining 62.8% of the customer satisfaction variable is formed by other factors not explained in this research. Furthermore, the resulting R-Square value for the customer loyalty variable is 0.592, which means that 59.2% of the customer loyalty variable for Bank Jatim, Surabaya Main Branch, can be explained by the variables that influence it, namely continuity marketing, one to one marketing, partnering programs, corporate social responsibility, and customer satisfaction. Meanwhile, the remaining 40.8% of the customer satisfaction variable is formed by other factors not explained in this research.

The goodness of fit testing can be determined from the Q-Square value (predictive relevance), where the higher the Q-Square or closer to 1, the better the model can be said to fit the data. Based on the R-Square value in table 2, it can be calculated that the Q-Square value is $= 1 - (1 - 0.372) \times (1 - 0.592) = 0.744$. Based on the calculation results, it was known that the Q-Square value is 0.744, which means that the structural model analyzed in this research has a good predictive relevance of 74.4%. Furthermore, the research hypothesis can be accepted if the resulting

T-statistics value is greater than 1.96, or the p-value is smaller than 0.05. The following is a figure of inner model test to show the research hypothesis results.

The following is a table of estimated coefficient values, T-statistics, and p-values to test each research hypothesis.

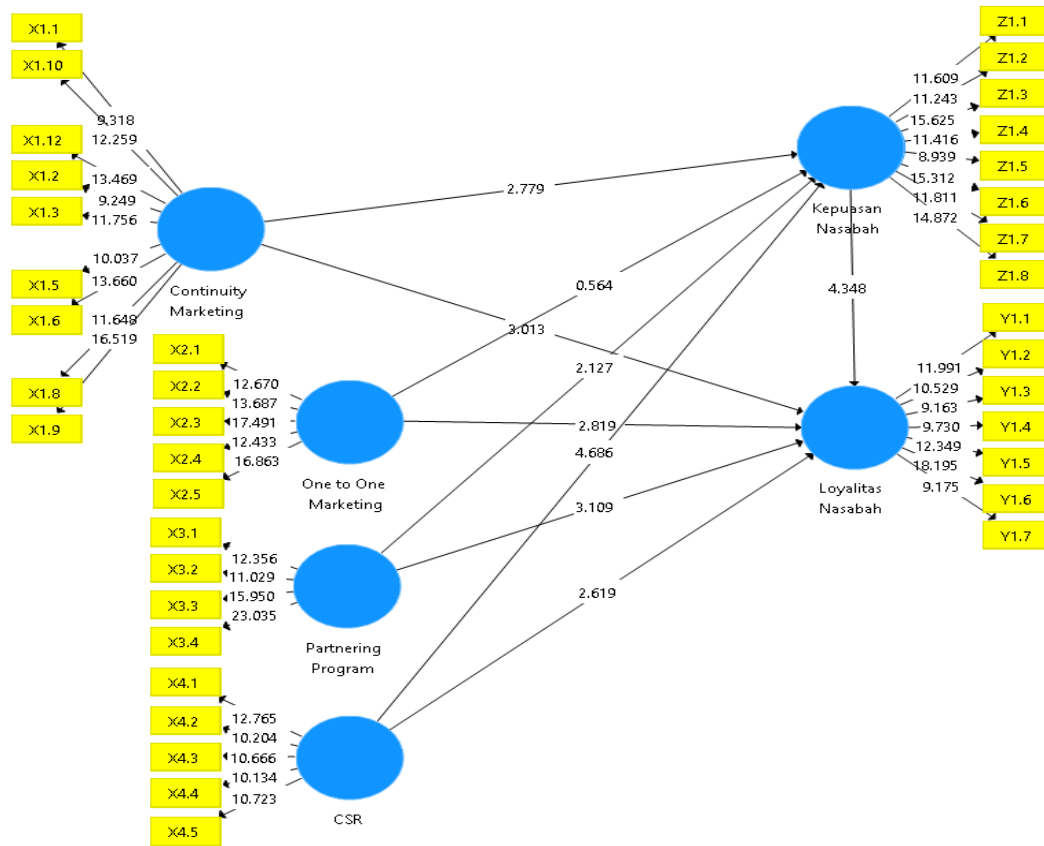


Figure 3. Inner Model Test Results

Table 3. Hypothesis Test Results

	Hypothesis	Coefficient	T-Statistics	P-Values	Information
1	Continuity Marketing -> Customer Satsufaction	0.166	2.779	0,006	Accepted
2	One to One Marketing -> Customer Satsufaction	0.043	0.564	0.573	Rejected
3	Partnering Program -> Customer Satsufaction	0.176	2.127	0,034	Accepted
4	Corporate Social Responsibility -> Customer Satsufaction	0.399	4.686	0.000	Accepted
5	Continuity Marketing -> Customer Loyalty	0.208	3.013	0.003	Accepted
6	One to One Marketing -> Customer Loyalty	0.164	2.819	0.005	Accepted
7	Partnering Program -> Customer Loyalty	0.199	3.109	0.002	Accepted
8	Corporate Social Responsibility -> Customer Loyalty	0.188	2.619	0.009	Accepted

	Hypothesis	Coefficient	T-Statistics	P-Values	Information
9	Continuity Marketing -> Customer Satusfaction -> Customer Loyalty	0.052	2.111	0.035	Accepted
10	One to One Marketing -> Customer Satusfaction -> Customer Loyalty	0.014	0.553	0.581	Rejected
11	Partnering Program -> Customer Satusfaction -> Customer Loyalty	0.055	1.735	0.083	Rejected
12	Corporate Social Responsibility -> Customer Satusfaction -> Customer Loyalty	0.124	3.561	0.000	Accepted
13	Customer Satusfaction -> Loyalitas Nasabah	0.312	4.348	0.000	Accepted

The resulting coefficient for each hypothesis has a positive value. This shows that there is a unidirectional relationship between the variables studied, where when the independent variable is higher, the dependent variable will increase. However, the T-Statistics value generated for the 2nd hypothesis (H₂), 10th hypothesis (H₁₀), and 11th hypothesis (H₁₁) each have a value smaller than 1.96. Likewise, the p-value for the 2nd hypothesis (H₂), 10th hypothesis (H₁₀), and 11th hypothesis (H₁₁) each has a value greater than 0.05. These results showed that the hypotheses stating "One to One Marketing has a significant effect on customer satisfaction", "customer satisfaction can mediate the effect of one-to-one marketing on customer loyalty", and "customer satisfaction can mediate the effect of partnering programs on loyalty" **were rejected**.

Meanwhile, in testing the hypotheses H₁, H₃, H₄, H₅, H₆, H₇, H₈, H₉, H₁₂, and H₁₃, it was discovered that the T-Statistics value produced for each of these hypotheses had a value greater than 1.96. Likewise, the p-value for each hypothesis is smaller than 0.05. These results showed that the hypotheses stated "Continuity Marketing has a significant effect on customer satisfaction", "Partnering program has a significant effect on customer satisfaction", "Corporate Social Responsibility has a significant effect on customer satisfaction", "Continuity Marketing has a significant effect on customer loyalty", "One to One Marketing has a significant effect on customer loyalty", "Partnering Program has a significant effect on customer loyalty", "Corporate Social Responsibility has a significant effect on customer loyalty", "customer satisfaction has a significant effect on customer loyalty", "customer satisfaction can mediate the effect of continuity marketing on customer loyalty" and "customer satisfaction can mediate the effect of corporate social responsibility on loyalty", **are declared accepted**.

3.2. Discussions

Competition in the banking industry is increasingly fierce, due to the increasing number of new companies in the banking industry, as well as rapid technological developments that enable banking transactions to be carried out easily and quickly. Moreover, this competition does not only occur at the local level but also at the global level because of the presence of multinational banks that participate in the financial market. Therefore, banks need to use various strategies as key factors in winning this competition, including maintaining customer satisfaction and loyalty. Customer satisfaction is very important because satisfied customers tend to remain loyal to using the bank's services. They also tend to recommend the bank to their friends and relatives, which ultimately helps the bank to attract more customers. In addition, the importance of maintaining customer satisfaction and loyalty lies not only in the financial contribution made by the customer but also in the bank's reputation and image in society. Satisfied and loyal customers are likely to recommend the bank to their family and friends, thereby helping to expand the bank's market reach. In order to maintain customer satisfaction and loyalty, banks not only need to provide the best

service to their customers but also must be ready to respond to customer complaints and needs quickly and appropriately, as well as implement various programs to maintain good relationships with their customers, including for example through implementing Customer Relationship Management (CRM).

Included in this research, it was known that one of the CRMs, namely continuity marketing, has a significant influence on customer satisfaction and loyalty. In the first hypothesis, t-statistics were obtained of 2.779 and p-values of 0.006, which showed that there is a significant influence of continuity marketing on customer satisfaction at Bank Jatim, Surabaya Main Branch. Apart from that, continuity marketing in this research also has a significant influence on customer loyalty both directly and indirectly through customer satisfaction. This is proven by the fifth hypothesis, which has t-statistics of 3.013 and p-values of 0.003, as well as the ninth hypothesis, which has t-statistics of 2.111 and p-values of 0.035. This indicated that by using continuity marketing, banks can provide consistent services and products, thereby increasing customer satisfaction. By experiencing consistency in the services and products provided by the bank, customers will feel satisfied and tend to be loyal to Bank Jatim, Surabaya Main Branch.

Meanwhile, one-to-one marketing in this research was known to have no significant influence on customer satisfaction at Bank Jatim, Surabaya Main Branch, which is proven by the findings in the second hypothesis that the t-statistics are 0.564 and the p-values are 0.573. However, one to one marketing in this research was found to have a significant influence on customer loyalty directly. This was proven by the findings in the sixth hypothesis that the t-statistics was 2.819 and the p-values of 0.005. Meanwhile, in terms of the influence of one to one marketing on customer loyalty through customer satisfaction, it was found that customer satisfaction was unable to mediate this relationship. The findings proved this in the tenth hypothesis that the t-statistics are 0.553 and the p-values are 0.581. It is assumed that although Bank Jatim, Surabaya Main Branch has been able to understand the needs and preferences of individual customers so that it can provide services in accordance with customer wishes, this is not able to increase customer satisfaction. Meanwhile, this emerging customer loyalty may occur due to factors other than one to one marketing.

Furthermore, the partnering program in this research was known to have a significant influence on customer satisfaction and loyalty at Bank Jatim, Surabaya Main Branch. This was proven in the findings of the third and seventh hypotheses, each of which has T-Statistics of 2.127 and 3.109 and P-values of 0.034 and 0.002. Meanwhile, in terms of the influence of partnering programs on customer loyalty through customer satisfaction, it was found that customer satisfaction was unable to mediate this relationship. This was proven by the findings in the eleventh hypothesis that the t-statistics are 1.735 and the p-values are 0.083. It was assumed that Bank Jatim, Surabaya Main Branch, has collaborated with other parties, and the bank can provide more diverse and innovative services to customers. Bank Jatim, Surabaya Main Branch has been able to make customers feel that the bank cares about their needs and desires. However, this is not able to increase customer satisfaction and loyalty linearly. Therefore, there is a possibility that the mechanism for forming loyalty through customer satisfaction is shaped by factors other than the partnering program.

Fourth, corporate social responsibility in this research was known to have an influence on customer satisfaction and loyalty at Bank Jatim, Surabaya Main Branch. This was proven in the findings of the fourth and eighth hypotheses, each of which has T-statistics of 4.686 and 2.619 and P-values of 0.000 and 0.009. Apart from having a direct effect on loyalty, corporate social responsibility in this research also has an indirect effect through customer satisfaction. This was proven by T-statistics of 3.561 and P-values of 0.000 in the twelfth hypothesis. Thus, it can be said that by carrying out responsible social and environmental activities, Bank Jatim, Surabaya Main

Branch can build a positive image in the eyes of customers. Customers will ultimately feel proud to be part of a bank that cares about the community and the surrounding environment, thereby increasing their satisfaction and loyalty to the bank.

Finally, customer satisfaction in this research was known to significantly influence customers' loyalty to Bank Jatim, Surabaya Main Branch. This was found in the thirteenth hypothesis, which has T-statistics of 4.348 and P-values of 0.000. Thus, it can be concluded that customer satisfaction has a crucial influence on bank customer loyalty, where customers who are satisfied with bank services tend to continue using these services for a longer period of time.

4. Conclusions and Suggestions

Customer satisfaction and loyalty are two very important factors for every financial institution, including banks. To achieve high levels of satisfaction and loyalty, banks need to have an effective and targeted marketing strategy, including, for example, continuity marketing, one-to-one marketing, partnering programs and Corporate Social Responsibility (CSR). In this research, it was known that continuity marketing has a significant effect on customer satisfaction; One to one marketing has no significant effect on customer satisfaction; Partnering program has a significant effect on customer satisfaction; Corporate social responsibility has a significant effect on customer satisfaction; Continuity marketing has a significant effect on customer loyalty; One to one marketing has a significant effect on customer loyalty; Partnering program has a significant effect on customer loyalty; Corporate social responsibility has a significant effect on customer loyalty; Customer satisfaction can mediate the influence of continuity marketing on customer loyalty; Customer satisfaction cannot mediate the influence of one to one marketing on customer loyalty; Customer satisfaction cannot mediate the effect of partnering program on customer loyalty; Customer satisfaction can mediate the influence of corporate social responsibility on customer loyalty; Customer satisfaction has a significant effect on customer loyalty at Bank Jatim Main Branch Surabaya.

The contribution of this research is related to the emergence of the assumption that although various theories and expert statements, it was stated that one-to-one marketing has an influence on customer satisfaction, this condition will not always match for different research locations, including what happened in this research. Thus, each company is advised to understand and know the various factors that are most crucial in strengthening their customer satisfaction. Besides that, the significant influence of various aspects on customer satisfaction and loyalty leads to the researcher's assumption that the management of Bank Jatim Main Branch Surabaya is expected to include the concept of customer relationships in their business plans, especially those related to increasing the credit budget for MSMEs. Bank Jatim must continuously pay attention to the needs and desires of its customers in order to increase the level of customer satisfaction and maintain customer loyalty. This will not only provide benefits for customers, but also for the growth of the bank's business itself. Also, research contributions can become references for various other companies that are experiencing problems in increasing consumer satisfaction and loyalty.

Even though this research was completed well, this research used data related to customer assessments or perceptions. Thus, there is a possibility that customers are often not careful, and it is also possible that there are respondents who answer dishonestly in giving answers, which results in the answers given being invalid and inconsistent, which in turn gives rise to answer bias. Therefore, future researchers can conduct similar research to complement these findings and provide more comprehensive and comparable research results. Furthermore, research limitations also lie in the cross-sectional nature of the data, without any effort to determine the influence of independent variables in the form of continuity marketing, one-to-one marketing, partnering

programs, and corporate social responsibility on customer loyalty in the long term. Thus, future research can seek research conducted on longitudinal data to obtain better findings. Lastly, this research does not explore the possibility of differences in preferences and needs between the customers used as the research sample. In fact, each customer may have different preferences and needs, so these differences need to be understood and responded to according to individual preferences. Thus, deeper research into market segmentation and personalisation of communication with customers is important to increase the effectiveness of CRM strategies and similar topics.

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