

# The Influence of Customer Relationship Management on Customer Satisfaction

Ridwan Ridwan <sup>\*1</sup> Yuswari Nur <sup>2</sup> Mariah Mariah <sup>3</sup>

<sup>\*1</sup> Institut Teknologi dan Bisnis Nobel Indonesia,, Makassar City, 90322, South Sulawesi Province, Indonesia

<sup>2,3</sup> Institut Teknologi dan Bisnis Nobel Indonesia,, Makassar City, 90322, South Sulawesi Province, Indonesia

---

## ARTICLE INFO



Jurnal Economic Resources

**Jurnal Economic Resources**  
**Vol. 4 Issue. 1 (2021)**

### Article history:

Received – 10, July, 2021

Revised – 19, August, 2021

Accepted – 22, August, 2021

### Correspondence Email:

[ridwan@stienobel-indonesia.ac.id](mailto:ridwan@stienobel-indonesia.ac.id)

### Keywords:

Continuity Marketing;

Customer Relationship Management;

Customer Satisfaction;

One to one marketing;

Partnering Program

## ABSTRACT

This study aims to examine and examine the effect of Customer Relationship Management through continuity marketing, one-to-one marketing, and partnering programs on customer satisfaction at the Makassar Employment Social Security Administration Office. This study uses a questionnaire as a data collection tool. Determination of the number of samples using Slovin's theory with calculations as many as 100 respondents. Furthermore, data analysis was carried out using descriptive qualitative analysis, research instrument testing (consisting of validity and reliability tests), classical assumption test (consisting of normality test, multicollinearity test, and heteroscedasticity test), multiple regression analysis, and hypothesis testing (consisting of partial test and simultaneous test). The results showed that Customer Relationship Management through Continuity Marketing, One to One Marketing, and Partnering Programs had a significant and simultaneous effect on customer satisfaction at BPJS Ketenagakerjaan in Makassar. Through this research, the BPJS Employment Office in Makassar must focus more on Sustainable Marketing in increasing customer loyalty and satisfaction by developing service innovations that have long-term benefits.

---

## INTRODUCTION

Social security is an implementation implemented by the government in carrying out economic democracy to protect and provide access to the people to enjoy social security (Rumengan et al., 2015). Social security is the human right of every worker to get protection against uncertain risks that may occur, including the risk of losing his job due to termination of employment (PHK), the risk of disability due to work accidents, death due to work accidents, or due to illness (Firdaus & Dewi, 2015). So that with the existence of social security, it is hoped that workers and their families will feel economic independence without burdening others in the event of unexpected risks at work. Law Number 24 of 2011 concerning the Social Security Administering Body stipulates that PT Jamsostek (Persero) changes to a Public Legal Entity, which continues to provide social security programs for workers, under the name of the Employment Social Security Administering Body (BPJS).

BPJS (Social Security Administering Body) Employment is a public legal entity that organizes social security programs for all Indonesian people. Changes to the legislation governing the protection of labor social security were carried out based on Law No. 3 of 1992, which requires transformation to be carried out. The program implemented, the scope of participation, and the service approach require business processes to anticipate these changes. The health program previously implemented by PT Jamsostek (Persero) for companies that have not implemented their health program was handed over to BPJS Health, which was previously PT Askes (Persero). BPJS Ketenagakerjaan also gets an additional

program, namely the Pension Guarantee, mandatory for large-scale companies. So that BPJS Employment programs, including work accident insurance (JKK), death insurance (JK), old-age insurance (JHT), and pension insurance (JP).

These social security programs have been designed to provide essential protection that meets the minimum needs of workers and their families, which is also expected to provide certainty for the continued receipt of family income as a replacement for part or all of the income lost to social risks. The existence and presence of this agency are increasingly beneficial, not only for employers and workers but also for the state and society. It is improving the quality of services provided by BPJS Ketenagakerjaan in adding electronic access, digitizing services, and improving infrastructure quality through strategic partner collaboration. Utilization of digital services such as BPJS Employment Mobile for transparency in fund management and participant complaint features. For users, improvements that are made continuously create trust and satisfaction when using BPJS Employment services. However, this is different from the facts on the ground. Even though the level of participation continues to increase, the level of participant satisfaction with the services provided by BPJS Ketenagakerjaan is still not maximized. It happens because employers and workers lack socialization on the rules for implementing the social security program for workers (jamsostek) or implementing the BPJS Employment program.

Currently, customer satisfaction is the focus of attention by almost all parties, government, business people, and customers. It is due to their better understanding of customer satisfaction to win the competition in the business world. Customer satisfaction is essential for service providers because customers will spread their satisfaction to potential customers, increasing the reputation of service providers. In addition, customer satisfaction is also seen as one of the best indicators for future profits. The fact that attracting new customers is much more expensive than retaining current customers is also one of the triggers for increased customer satisfaction. One of the tools used to build and retain customers is implementing Customer Relationship Management (CRM). CRM is a business approach based on managing relationships or relationships with customers. CRM focuses more on what customers value, not on the products the company wants to sell. Through the application of CRM, it is expected to be able to build good communication and relationships with the participants so that in producing a product or service, the organization does not only sell and market a product with good quality or competitive prices but also can answer the wants and needs of consumers.

The fulfillment of needs and desires appropriately can encourage the achievement of satisfaction in consumers for a product. Consumer satisfaction is an essential factor in the creation of loyalty. Consumers will automatically return to buy and use these services by feeling satisfied with a product or service. According to Sheth, Partivatiyar, and Shainesh, cited by Oesman (2010), there are three customer relationship programs: continuity marketing, one-to-one marketing, and partnering programs. The three programs have different forms for each type of customer. The continuity marketing program helps maintain and increase customer loyalty through special long-term services to increase value by learning about each other's characteristics; One to one marketing program is aimed at satisfying the unique needs of customers and Partnering is intended to build partnership relationships between companies and marketers to serve the needs of end consumers.

The topic of this research has been studied by several researchers, including Suryadi, (2019), Yateno, (2018), and Ananda, (2015) in their research proving that CRM through continuity marketing, one to one marketing, and partnering programs has a simultaneous effect on customer satisfaction. Each researcher researches a different location. People are ranging from banking to SOEs. Meanwhile, this research was applied to the BPJS Employment office in Makassar. Thus, this study aims to examine and examine the influence of Customer Relationship Management through continuity marketing, one-to-one marketing, and partnering programs on customer satisfaction at the Makassar Employment BPJS Office.

Marketing is the spearhead of the company (Danang, 2013). In a world of increasingly fierce competition, companies are required to survive and thrive. Therefore, a marketer must understand the

main problems in his field in formulating strategies to achieve company goals. Furthermore, Abdullah & Tantri, (2012) explain that marketing is a total system of business activities designed to plan, determine prices, promote and distribute want-satisfying goods and services to current and potential consumers. The primary purpose of marketing, according to Barnes, (2003) is to achieve customer satisfaction at the highest level. Lupiyoadi, (2013) suggests that customer satisfaction is the level of feeling where someone states the results of a comparison of the performance of the product or service received as expected. Furthermore, Tjiptono, (2014) states that customer satisfaction is the difference between expectations and perceived performance or results. It is further explained that according to Mowen in Tjiptono, (2014), customer satisfaction is the overall attitude towards an item or service after its acquisition and use. In other words, customer satisfaction is a post-purchase evaluative assessment resulting from a specific selection. Irawan, (2010) argues that customer satisfaction results from the accumulation of consumers or customers in using products or services. Therefore, every new transaction or experience will influence customer satisfaction. Anyone who is involved in customer decisions is involved in long-term affairs. Customers who are satisfied with the company's performance will positively impact the continuity of the company in the long term (Setyaleksana et al., 2017). The pursuit of satisfying customers is a long experience that knows no end. To understand customer satisfaction and strengthen relationships with customers, we need a strategy that can bridge between customers and companies (Sirait, 2018). Rahmat et al. (2018) suggest that companies can use one strategy to create good customer communication, especially in growing customer loyalty or loyalty to the company, which is called CRM. Oesman, (2010) states that customer relationship is a process of gathering information that will increase understanding of how to manage an organization's relationship with its customers and create superior value for the company and customers. Customer relationship is a core business strategy that integrates internal processes and functions within the company with external networks to create value (benefits) for target customers that provide benefits (Ali, 2014). Bahrul, (2015) revealed that the purpose of CRM is to improve the level of customer satisfaction, increase customer loyalty, and increase the income of existing consumers in the face of high levels of competition, globalization, and consumer turnover, and the development of consumer acquisition costs. The benefits of CRM are encouraging customer loyalty, reducing costs, increasing operational efficiency, increasing time to market, and increasing revenue (Achmad, 2010).

Oesman (2010) suggests that Customer Relationships can be measured by three programs: continuity marketing, one-to-one marketing, and partnering programs. Continuity Marketing is a marketing program that aims to maintain and increase customer loyalty through special services that are long-term and to increase value by learning about each other's characteristics. The existence of customer loyalty to the company shows satisfaction in consuming the company's products. Ananda, (2015) in his research, found that Continuity Marketing has a significant influence on customer satisfaction. Thus, the hypothesis is formulated as follows:

**H1:** Continuity Marketing has a significant effect on customer satisfaction at BPJS  
Employment in Makassar

One-to-one marketing is a marketing program that is carried out using key account management. Marketers form a team of customers who will bridge the company's resources according to individual customer needs. Yateno, (2018) suggests that one-to-one marketing is planning that can be seen from the friendliness and courtesy of employees, employee speed and skills, handling employee complaints, and greeting employees to customers. One-to-one marketing aims to satisfy the needs of unique and individual customers (Pappers and Rogers; Vanessa, 2007; Yateno, 2018). With this program, customers with special needs will be interested and satisfied with the special treatment. Yateno, (2018) in his research, found that there was a significant influence on one-to-one marketing on customer satisfaction. Thus, the hypothesis is formulated as follows:

**H2:** One to one marketing has a significant effect on customer satisfaction at BPJS Employment in Makassar

According to Yateno (2018), the partnership program is a cooperation plan carried out by the company with third parties or third parties outside the company to build customer loyalty. The cooperation plan will develop and maintain a long-term relationship between the companies, which will bring benefits to both parties. Yateno, (2018) states that most companies today have networks, which are highly dependent on partnerships with other companies. This program can grow and maintain a lifetime relationship between managers, partners, and customers and benefit all parties. Yateno, (2018) proves that partnering programs influence customer satisfaction. Thus, the hypothesis is formulated as follows:

**H3:** The Partnering Program has a significant effect on customer satisfaction at BPJS Employment in Makassar

Implementation of effective Customer Relationship Management will provide superior value to customers. Oesman, (2010) argues that Customer Relationship Management, through its three programs, continuity marketing, one-to-one marketing, and partnering programs, will help companies identify their customers in detail so that the services provided will suit their needs. Thus, customers will feel more connected to the company in proportion to the satisfaction provided. Suryadi, (2019), Yateno, (2018), and Ananda, (2015) in their research, prove that Customer Relationship Management through continuity marketing, one-to-one marketing, and partnering programs has a simultaneous effect on customer satisfaction.

## RESEARCH METHOD

This research is quantitative, where the research is intended to determine the relationship between customer relationship and customer satisfaction. This research was conducted at the Makassar Employment BPJS Office. Data were obtained from interviews and questionnaires (primary data) and available archives or reports related to research (secondary data). Data were collected using observation, interview, and questionnaire techniques. The population in this study is formal sector workers who are registered at BPJS Employment Makassar and are in the Makassar City Region. However, there may be large companies located in the Makassar area and registered with BPJS Employment in other Regions, with the number of participants as many 124,523 people. The determination of the number of samples using Slovin theory with the following calculations:

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{124.523}{1 + 124.523 (0,10)^2} = \frac{124.523}{1.246,23} = 99,92 \sim 100 \text{ respondent}$$

After calculating based on the formula, it can be seen that the number of samples is 100 respondents. The sample selection using the purposive sampling method. Furthermore, data analysis was carried out using descriptive qualitative analysis, research instrument testing (consisting of validity and reliability tests), classical assumption test (consisting of normality test, multicollinearity test, and heteroscedasticity test), multiple regression analysis, and hypothesis testing (consisting of partial test and simultaneous test) (Wiyono, 2011).

**Table 1. Definition of Operational Variables and Measurements**

Variable	Dimension	Indicator
Customer Relationship	Continuity Marketing, $X_1$	1. BPJS employees always provide services to customers.
		2. Speed of employees in administrative services,
		3. Office cleaning,
		4. Vehicle storage.
	One to One Marketing, $X_2$	1. Employee speed and response,
		2. Friendliness and courtesy of employees in serving customers,
		3. Employee response to customer complaints,
		4. Greeting employees to customers.
	Partnering Program, $X_3$	1. Employee collaboration has created customer relationships,
2. Cultivate and maintain loyal customer relationships,		
3. The partnership relationship between customers and BPJS Ketenagakerjaan has increased satisfaction.		
4. There is a good relationship between customers and BPJS Employment.		
Customer satisfaction	Customer satisfaction (Y)	1. Satisfaction with BPJS service products 2. Satisfaction with BPJS services and facilities 3. Satisfaction with the benefits of BPJS products or services 4. Satisfaction with employee responsibilities in maintaining security

## RESULTS AND DISCUSSION

A validity test is used to test the extent to which the accuracy or correctness of an instrument is a measuring instrument for research variables. Suppose the measuring instrument is valid or correct. In that case, the measurement results will be correct, or in other words, validity talks about how a measuring instrument used have measured what it wants to measure. Table 2 shows the results of the validity test using the bivariate correlation. So from the 16 question items tested, it turned out that all of the question items were valid because they had a correlation value above 0.30. It can be specified that for the Customer Relationship Management variable (continuous marketing, individual marketing, and collaboration), all question items are valid because they have a correlation value above 0.30. Meanwhile, for the customer satisfaction variable with 4 question items, all question items are valid with a correlation value above 0.30.

Reliability test is oriented to the degree of stability, consistency, predictability, and accuracy. This test is carried out to see the suitability of the value of a questionnaire that a respondent carries out on a different occasion or time and with the same questionnaire. The reliability of measurement also shows the extent to which the measurement is carried out properly or free from error, thus assuring that the data from the measurement results are consistent even at different times. Alternatively, in other words, the reliability of a measurement is an indication of stability and consistency. Table 3 shows that of the 16 question items that were asked from the variables of sustainable marketing, individual marketing, cooperation programs, and customer satisfaction, all question items were reliable because all question items had Cronbach's alpha deleted item values above from 0.60.

**Table 2. Validity Test Results**

Variable	Corrected Item Total Correlation	r-standar	Conclusion
X1.1	0,697	0,30	Valid
X1.2	0,579	0,30	Valid
X1.3	0,532	0,30	Valid
X1.4	0,445	0,30	Valid
X2.1	0,622	0,30	Valid
X2.2	0,426	0,30	Valid
X2.3	0,613	0,30	Valid
X2.4	0,336	0,30	Valid
X3.1	0,509	0,30	Valid
X3.2	0,570	0,30	Valid
X3.3	0,589	0,30	Valid
X3.4	0,670	0,30	Valid
Y.1	0,603	0,30	Valid
Y.2	0,705	0,30	Valid
Y.3	0,609	0,30	Valid
Y.4	0,614	0,30	Valid

**Table 3. Reliability Test Results**

No	Variable	Number of Item	Cronbach's alpha Item Deleted	Standard value	Information
1.	Continuity marketing	4	0,758	0,60	Reliable
2.	One to one marketing	4	0,708	0,60	Reliable
3.	Partnering program	4	0,774	0,60	Reliable
4.	Customer satisfaction	4	0,805	0,60	Reliable

**Table 4. Normality Test Results with Kolmogorov-Smirnov Test**

One-Sample Kolmogorov-Smirnov Test

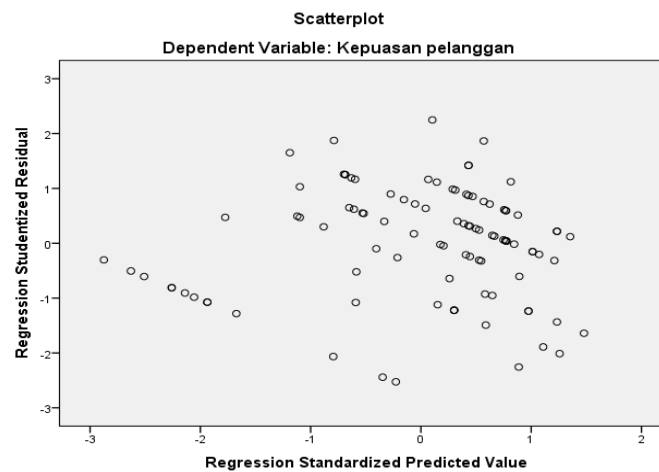
		Standardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	0E-7
	Std. Deviation	.98473193
Most Extreme Differences	Absolute	.075
	Positive	.047
	Negative	-.075
Test Statistic		.075
Asymp. Sig. (2-tailed)		.178 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

A normality test is a test carried out to assess the distribution of data in a group of data or variables, whether the distribution of the data is normally distributed or not. A regression has a normal residual data distribution if the result of the Kolmogorov-Smirnov test has a significance level (asymptotic significance) greater than 0.05 or 5%. Based on table 3, the asymptotic significance value is more than 0.05, so it can be concluded that the data is usually distributed.



**Figure 1. Scatterplot Graph**

Figure 1 shows no heteroscedasticity because there is no clear pattern, and the dots are spread out. Thus, it can be concluded that there is no heteroscedasticity in the regression model so that the regression model is feasible to use to predict customer relationship management influencing customer satisfaction based on the input of continuous marketing variables, individual marketing, and cooperation programs.

A multicollinearity test is needed to determine whether independent variables have similarities between independent variables in a regression model. If there is a correlation, it is stated that the regression model has multicollinearity problems. Table 5 shows that no independent variable has a tolerance value of less than 0.10 (Tolerance > 0.10), which means that there is no correlation between independent variables whose value is more than 95%. The results of the calculation of the Variance Inflation Factor (VIF) value also show the same thing, and there is not a single independent variable that has a VIF value of more than 10 (VIF < 10). So, it can be concluded that there is no multicollinearity between independent variables in the regression model in this study.

**Table 5. Multicollinearity Test Results**

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
1		
Continuity marketing	.777	1.287
One to one marketing	.918	1.090
Partnering Program	.772	1.295

**Table 6. Regression Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.762	.404		1.883	.063
1					
Continuity marketing	.362	.099	.329	3.671	.000
One to one marketing	.177	.078	.187	2.269	.025
Partnering Program	.327	.092	.319	3.545	.001

From table 6, the results of the regression equation in the study are:

$$Y = 0,762 + 0,362 X_1 + 0,177 X_2 + 0,327 X_3$$

From the results of the regression equation, it can be interpreted or explained that  $b_0 = 0.762$  is a constant or reciprocal value;  $b_1 = 0.362$ , meaning that an increase in sustainable marketing activities will increase customer satisfaction;  $b_2 = 0.177$ , meaning that if individual marketing activities increase, customer satisfaction increases;  $b_3 = 0.327$ , meaning that an increase in cooperation program activities will increase customer satisfaction. Then to see the extent to which the customer relationship (sustainable marketing, individual marketing, and cooperation programs) on customer satisfaction, the correlation coefficient value of  $r = 0.632$  is obtained. The customer relationship variable (sustainable marketing, individual marketing, and collaborative programs) has a positive and strong relationship to customer satisfaction. Meanwhile, the variable from customer relationship that is more dominant in influencing customer satisfaction is sustainable marketing because the regression coefficient is the largest. Furthermore, the analysis of the coefficient of determination ( $R^2$ ) = 0.400 or 40% indicates that customer satisfaction is determined mainly by customer relationship management (continuous marketing, individual marketing, and cooperation programs) by 40%. In comparison, the remaining 60% is influenced by other variables not included in this study.

In the next stage, namely hypothesis testing to test the truth of the hypothesis, two tests were used, namely partial testing (t-test) and simultaneous testing (f-test). The partial test (t-test) states that the sustainable marketing variable has a significant effect on customer satisfaction because it has a t-calculated value of  $3.671 > t$ -estimated 1.661, and besides that, it has a probability value of  $0.000 < 0.05$ ; individual marketing variables have a significant effect on customer satisfaction because it has a t-count value of  $2.269 > t$ -table 1.661 and besides that, it has a probability value of  $0.025 < 0.05$ ; and, the customer cooperation variable has a significant effect on customer satisfaction because it has a t-count value of  $3.545 > t$ -table 1.661 and besides that, it has a probability value of  $0.001 < 0.05$ .

**Table 6. Simultaneous Test Results (F)**

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.527	3	4.509	21.328	.000b
	Residual	20.296	96	.211		
	Total	33.823	99			

The test results in table 6 obtained the value of  $F$ -calculated = 21.328  $>$   $F$ -estimated 2.699 and has a sig value of  $0.000 < 0.05$ . It can be said that the regression model can be used to predict customer satisfaction at BPJS Ketenagakerjaan in Makassar. It means that the higher the customer relationship management through sustainable marketing, individual marketing, and collaboration, it will simultaneously impact customer satisfaction at BPJS Employment in Makassar.

## Discussion

The analysis results regarding the implementation of the continuity marketing program at BPJS Employment in Makassar have gone well. Seen from the perception of customers who expressed satisfaction with the services provided, including first, BPJS Employment employees in Makassar are very friendly in providing services. Second, the speed of employees in administrative services has been going well. It can be seen from the many counters that the BPJS office adjusts according to the needs of each customer. Besides that, claim disbursement does not take a long time. Third, the cleanliness of the office space is good, this can be seen from the service rooms, and the waiting room looks clean, neat and comfortable because it is equipped with air conditioning and clean toilets to provide satisfaction for customers. Fourth, vehicle storage (parking) which is supported by empirical findings where the BPJS Employment office in Makassar has a large and safe parking space because apart from being guarded by the Security Guard, CCTV is also provided to maintain the security of parked vehicles, so that customers do not feel worried about parking their vehicles and other things. It provides satisfaction for customers. This description is supported by the statement of Oesman, (2010) that the continuity marketing program helps maintain and increase customer loyalty through special long-term services to increase value through



the mutual study of each other's characteristics. So it can be concluded that sustainable marketing or continuity marketing has a positive and significant effect on customer satisfaction at BPJS Employment in Makassar. Research conducted by Sari, (2009) shows a significant influence of CRM on customer satisfaction and customer loyalty of PT Indosat.

The analysis of customer perceptions of individual marketing carried out at BPJS Employment in Makassar went well. Through the questionnaire, respondents stated that first, employees were fast and responsive in serving BPJS Ketenagakerjaan customers, as seen from the speed with which employees handled each customer who complained and the fast disbursement funds for customers. Second, friendly and precise employees in serving customers. It can be seen from the arrival of customers who are greeted warmly by employees and served well and professionally. Third, the employee's ability to respond to customer complaints is seen from when a customer makes a complaint which will be handled quickly by the employee by the customer's wishes. The employee's greeting to the customer has been assessed by the customer as good. For every customer who comes, the employee gives a subtle and authoritative greeting without discrimination between fellow customers, which gives satisfaction to every customer. These results indicate that individual marketing or one-to-one marketing has a positive and significant influence on customer satisfaction at BPJS Employment in Makassar. In line with this, Ananda, (2015) found that customer relationships (continuity marketing, one-to-one marketing, co-marketing) affect customer satisfaction at PT. Telkomsel in Makassar.

The results of the analysis of customer perceptions with partnering programs with customers have created good customer relationships. It can be seen from loyal customers to continue to use BPJS Employment services in Makassar; the number of people who register themselves as members of BPJS Employment; and the existence of BPJS Employment provides convenience and benefits for individuals or individuals as well as for companies in registering their employees to become members of BPJS Employment. Maftuhah et al., (2014) in their research, found that partnering has a positive and significant effect on customer satisfaction at PT. Bank BNI Syariah Jember Branch Office The statement that Customer Relationship Management which consists of Continuity Marketing, one to one marketing, Partnering Program, has a simultaneous effect on customer satisfaction at BPJS Employment in Makassar. It means that Customer Relationship Management will improve if the three indicators (continuity marketing, one-to-one marketing, and partnering program) are also improved. Thus, customers will feel satisfied with the services provided to the maximum.

## CONCLUSIONS

In conclusion, Customer Relationship Management through Continuity Marketing has a significant effect on customer satisfaction at BPJS Employment in Makassar, which means that if sustainable marketing is improved, then Customer Relationship Management and customer satisfaction will also increase; Customer Relationship Management through one to one marketing has a significant effect on customer satisfaction at BPJS Employment in Makassar, which means that if one to one marketing is improved, then Customer Relationship Management and customer satisfaction will also increase; Customer Relationship Management through the Partnering Program has a significant effect on customer satisfaction at BPJS Employment in Makassar, which means that if the Partnering Program is increased, then Customer Relationship Management and customer satisfaction will also increase; and Customer Relationship Management which consists of Continuity Marketing, one to one marketing, Partnering Program, has a simultaneous effect on customer satisfaction at BPJS Employment in Makassar, which means that Customer Relationship Management will increase if the three indicators in it (Continuity Marketing, one to one marketing, and Partnering Program) was also improved. Through this research, the BPJS Employment Office in Makassar must focus more on Continuity Marketing in increasing customer loyalty and satisfaction by developing service innovations that have long-term benefits. In addition, further researchers are expected to add research variables that influence increasing customer satisfaction. Thus, knowledge related to research topics becomes wider.

## REFERENCE

- Abdullah, T., & Tantri, F. (2012). *Manajemen Pemasaran*. Raja Grafindo Persada.
- Achmad, T. A. (2010). Pengaruh Customer Relationship Marketing (Crm) Terhadap Loyalitas Pengguna Matahari Club Card (MCC) Pada Matahari Department Store Mal Ska Pekanbaru. *Jurnal Ekonomi*, 18(04). <http://dx.doi.org/10.31258/je.18.04.p.%25p>
- Ali, H. (2014). *Marketing dan Kasus-Kasus Pilihan*. CAPS.
- Ananda, R. R. (2015). Analisis Pengaruh Customer Relationship Management Terhadap Kepuasan Pelanggan pada PT Telkomsel di Makassar. *Jurnal Universitas Hasanuddin Makassar*.
- Azzam, Z. A. M. (2014). The impact of customer relationship management on customer satisfaction in the banking industry—a case of Jordan. *European Journal of Business and Management*, 6(32), 99-112.
- Bahrul, K. (2015). *Mengukur Kinerja Pelayanan dan Kepuasan Konsumen, Service Performance and Customer Satisfaction Measurement*. Pustaka Reka Cipta.
- Barnes, J. G. (2003). *Rahasia Manajemen Hubungan Pelanggan*. Terjemahan Andreas Winardi. Andi.
- Bhakane, B. (2015). Effect of customer relationship management on customer satisfaction and loyalty. *International Journal of Management (IJM)*, (6), 01-07.
- Danang, S. (2013). *Perilaku Konsumen, (Panduan Riset Sederhana Untuk Mengenali Konsumen)*. CAPS.
- Firdaus, F. F., & Dewi, A. (2015). Evaluasi Kualitas Pelayanan Terhadap Kepuasan Pasien Rawat Jalan Peserta BPJS di RSUD Panembahan Senopati Bantul. *JMMR (Jurnal Medicoeticolegal dan Manajemen Rumah Sakit)*, 4(2). <https://doi.org/10.18196/jmmr.v4i2.690>
- Irawan, H. (2010). *10 Prinsip Kepuasan Pelanggan*. Elex Media Komputindo.
- Khalifa, M., & Shen, N. (2005, January). Effects of electronic customer relationship management on customer satisfaction: A temporal model. In *Proceedings of the 38th Annual Hawaii international conference on system sciences* (pp. 171a-171a). IEEE. <https://doi.org/10.1109/HICSS.2005.224>
- Lupiyoadi, R. (2013). *Manajemen Pemasaran Jasa*. Salemba Empat.
- Maftuhah, S., Yulisetiari, D., & Halim, A. (2014). Pengaruh Customer Relationship Management (CRM) Terhadap Kepuasan Dan Loyalitas Nasabah Pada PT. Bank BNI Syariah Kantor Cabang Jember. *Artikel Ilmiah Mahasiswa*.
- Oesman, M. Y. (2010). *Sukses Mengelola Marketing Mix, CRM, Customer Value, dan Customer Dependency (Kasus Pada Pemasaran Shopping Center)*.
- Rahmat, A., Suharyono, S., & Priambada, S. (2018). Pengaruh Customer Relationship Management Terhadap Kepuasan Dan Loyalitas Pelanggan (Survei pada Pelanggan Service Kendaraan AUTO2000 Kediri Suharmadji). *Jurnal Administrasi Bisnis*, 64(1), 153-160.
- Ramadonna, Y., Nasf, N., & Aziz, Z. (2019). The Effect Of Customer Relationship Management And Customer Value On Customer Satisfaction Of Services And Its Impact On Customer Loyaltyin PT. Bpr Rangkiang Aur. *Jurnal Menara Ekonomi: Penelitian Dan Kajian Ilmiah Bidang Ekonomi*, 5(1). <https://doi.org/10.31869/me.v5i1.1277>
- Rumengan, D. S., Umboh, J. M. L., & Kandou, G. D. (2015). Faktor-faktor yang berhubungan dengan pemanfaatan pelayanan kesehatan pada peserta BPJS kesehatan di Puskesmas Paniki Bawah Kecamatan Mapanget Kota Manado. *JIKMU*, 5(2).
- Santouridis, I., & Veraki, A. (2017). Customer relationship management and customer satisfaction: the mediating role of relationship quality. *Total Quality Management & Business Excellence*, 28(9-10), 1122-1133. <https://doi.org/10.1080/14783363.2017.1303889>
- Sari, H. K. (2009). Efektivitas Loyalty Program dalam Customer Relationship Management terhadap Kepuasan dan Loyalitas Pelanggan (Studi Kegiatan Divisi Retensi dalam Pelaksanaan Loyalty Program “Im3@School Community” pada PT Indosat Tbk. Kantor Cabang Malang). *Jurnal Ilmu Komunikasi*, 6(2). <https://doi.org/10.24002/jik.v6i2.202>

- Setyaleksana, B. Y., Suharyono, S., & Yulianto, E. (2017). Pengaruh Customer Relationship Management (CRM) Terhadap Kepuasan Dan Loyalitas Pelanggan (Survei pada Pelanggan GraPARI Telkomsel di Kota Malang). *Jurnal Administrasi Bisnis*, 46(1), 45-51.
- Sirait, D. P. (2018). Pengaruh Customer Relationship Management Dan Kualitas Pelayanan Terhadap Kepuasan Pelanggan: The Effect of Relationship Management and Service Quality on Customer Satisfaction. *DIGEST MARKETING*, 3(1), 79-85.
- Suryadi, S. (2019). Impact Continuity Marketing, One To One Marketing And Partnering Marketing Terhadap Kepuasan Nasabah Eka Save Pada Bank Eka Bumi Artha Kota Metro. *Fidusia: Jurnal Keuangan Dan Perbankan*, 2(1).
- Tjiptono, F. (2014). *Pemasaran Jasa*. Andi.
- Wang, I. C., Huang, C. Y., Chen, Y. C., & Lin, Y. R. (2010). The influence of customer relationship management process on management performance. *International Journal of Organizational Innovation (Online)*, 2(3), 40.
- Wiyono, G. (2011). *Merancang Penelitian Bisnis dengan Alat Analisis Spss 17.0 dan Smart PLS 2.0*. Sekolah Tinggi Ilmu Manajemen YKPN.
- Yateno, Y. (2018). Dampak Continuity Marketing, One To One Marketing Dan Partnering Marketing Pada Kepuasan Nasabah Eka Save Pada Bank Eka Bumi Artha Metro. *Fidusia: Jurnal Keuangan Dan Perbankan*, 1(1).