Effect of E-Customer Relationship Management on Customer Satisfaction and Loyalty at Kaltimtara BPD

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ABSTRACT: *The purpose of this study is to analyze and explain the effect of E-Customer relationship management on customer satisfaction and loyalty at BPD Kaltimtara. The number of samples taken in this study were 12 indicators multiplied by 10, so that 120 debtors at BPD Kaltimtara in the questionnaire so that there were 22 questionnaires that were dropped or not used so that the number of respondents' answers was 98 fit questionnaires and then used as data in this study. The data analysis used by the author is the Structural Equation Model (SEM). Hypothesis testing is done by multivariate analysis which is run through the SmartPLS program. Data analysis through partial Least Square (PLS) was carried out in two stages, namely: First, assessing the outer model or measurement model. Second, assessing the Inner model or structural model. The results show that E-CRM has a positive and significant effect on customer satisfaction, E-CRM has a positive and significant influence on customer loyalty, Customer satisfaction has a positive and significant impact on customer loyalty, E-CRM has a positive and significant impact on customer loyalty. through customer satisfaction.*
KEY WORD: *E-Customer relationship management, satisfaction, customer loyalty*

I. INTRODUCTION

Competition in companies engaged in banking services such as BPD Kaltimtara is increasingly facing great challenges, this is due to the large number of other banks that offer the same services, so it requires BPD Kaltimtara's skills in formulating strategies that will have an impact on customer loyalty to BPD Kaltimtara. Several factors that can affect customer loyalty include E-Customer relationship management which is further shortened to E-CRM offered, and customer satisfaction. Based on the type of business in the form of a service business offered by BPD Kaltimtara, it is very important to be able to attract and retain customers so it is very necessary to pay attention to the decision to use services. Maintaining good relationships with customers can be realized by implementing an effective E-CRM by corporations. E-CRM is carried out to improve the quality of services that will increase the relationship of satisfaction and loyalty of its customers in a business to business concept that can also increase customer commitment and trust.

The development of information technology that is increasingly pervasive in various business applications, makes E-CRM one of the interesting business processes or strategies to discuss. Marketing activities manage all aspects of the customer's life cycle. E-CRM is a comprehensive strategy from the company so that every process of recycling customers' lives can be utilized optimally. E-CRM helps BPD Kaltimtara obtain and store its customer data and conduct a two-way relationship, in order to obtain customer satisfaction. Customer satisfaction will be formed if the customer has benefited from the services provided. Customers who have used the service will get benefits, both materially and non-materially. Materially, customers will better regulate the economic value of a service offered and non-materially, customers get an E-CRM that meets expectations. Customers who get more benefits from using the company's services will feel satisfied and repurchase the services offered by the service provider company. Customer satisfaction will affect the image for the future. In addition, satisfied customers will provide a positive perception.

BPD Kaltimtara strives to provide satisfaction to customers through the E-CRM offered, one of the ways BPD Kaltimtara increases customer satisfaction is by providing E-CRM. Customer relationship management is one of the means to establish a sustainable relationship between the company and stakeholders and shareholders. Currently, many companies use Customer relationship management to establish close relationships with customers, by utilizing Customer relationship management, companies will know what their customers expect and need so that emotional bonds will be created that are able to create close and open business relationships and two-way or reciprocal communication between them, thus customer loyalty can be maintained and not easily moved to other products and brands, especially the products and brands of competing companies.

BPD Kaltimtara in order to retain customers can be done by optimizing the company's E-CRM, to achieve this goal the company will focus on improving relationships with customers. Customers are interested in

the services provided by BPD Kaltimtara, customers will establish relationships as long as customers are given consistent quality services and the best value at every opportunity. It is unlikely that customers can be seized by competitors if customers feel that BPD Kaltimtara understands the changing needs of customers and shows the ability to always maintain relationships by consistently improving and developing their services. Loyal customers can become good customers again if they receive services, continuously, from the same BPD Kaltimtara. Loyal customers are not only a strong foundation for BPD Kaltimtara, but they also reflect the growth potential of BPD Kaltimtara in the future. The relationship that is always improved will be able to increase the profit of BPD Kaltimtara.

The influence of E-CRM on customer loyalty, research conducted by Nicoline & Kaplan (2020) with the research title Managing the Relationship Between E-CRM, Online Customer Satisfaction and Loyalty in Digital B2C Markets: The Case of Turkish Fashion Companies, based on the results of this study can explain that the most appropriate and profitable possible way is to implement e-CRM in this sector. Safari et al. (2015) with the research title An Empirical Model to Explain the Effects of Electronic Customer Relationship Management on Customer e-Satisfaction and e-Loyalty: Evidence from Iranian Service Shopping Websites, based on the results of this study can explain that e-CRM has a positive and significant effect on e-satisfaction and e-loyalty. Jamali et al. (2017) with the research title The Effect of the Implementation of E-CRM Electronic Satisfaction and Loyalty, Electronic Consumers of Mellat Bank's Website based on the results of this study can explain that the application of E-CRM has a positive and significant effect on customer satisfaction and loyalty-mail.

Customers are an invaluable asset for BPD Kaltimtara with the services offered. This is due to the existence of customers as parties who need services offered by BPD Kaltimtara, so that their services are liked by customers, the services produced must be made to answer customer needs. Customer satisfaction is the feeling of customer pleasure or disappointment which comes from the comparison between his impression of the performance (results) of the services obtained and his expectations. In the increasingly fierce competition among service businesses today. Especially for BPD Kaltimtara, increasing customer satisfaction is the top priority where E-CRM and satisfaction with these services must be considered in order to achieve increased operating profits and high customer loyalty.

The effect of customer satisfaction on customer loyalty, research conducted by Ashoer et al. (2020) with the title of a study investigating millennial loyalty in online transportation; SEM-PLS-based mediation study based on the results of this study can explain that it has a significant managerial and theoretical contribution for stakeholders to keep customers loyal in the ever-changing e-commerce business in Indonesia. Research conducted by Nikou et al. (2016) with the research title Electronic Customer Relationship Management, Customer Satisfaction, And Customer Loyalty: A Comprehensive Review Study based on the results of this study can explain that E-CRM has an impact or influence on customer satisfaction and customer loyalty. This research is also supported by the results of relevant studies that have been carried out on the determination of E-CRM on customer satisfaction and customer loyalty.

Research conducted by Goranda et al. (2021) with the research title Analysis of Consumer Satisfaction and Loyalty Factors with CRM Approach in Agribusiness E-commerce Company based on the results of this study can explain that efforts need to be made to improve the relationship between criticism and suggestion, communication and provision of information, regulation of product availability, delivery time, and savings in consumer costs, the results of this study are expected to improve satisfaction and loyalty through a CRM approach.

BPD Kaltimtara strives to create trust in customers so that customers will return to using the services of BPD Kaltimtara, as a banking sector company that has loyal customers BPD Kaltimtara needs to pay attention to the E-CRM offered to customers, always provide a sense of comfort to customers so that customers will give their trust to BPD Kaltimtara, always maintain the company's image and provide the best to customers so that BPD Kaltimtara customers feel satisfied with using the services of the company.

The banking products that are the mainstay of BPD Kaltimtara consist of Kukar Idaman Credit (KKI), Home Ownership Credit (KPR Gen Me), Quick Response Code Indonesian Standard Merchant Presented Mode (QRIS- MPM) and Integrated Local Government Financial Transaction MOU. In the field of electronic channels, BPD Kaltimtara serves regional tax payment receipts, while BPD Kaltimtara products that will be released in the future to answer customer needs in the form of CRM (Cash Recycle Machine) Products to make it easier for customers to make withdrawal transactions and cash deposits. Based on the products owned by BPD Kaltimtara, it is still not optimal when compared to other banks.

This shows that customer loyalty in using BPD Kaltimtara services can still change because BPD Kaltimtara has not provided products that are able to compete with its competitors. Phenomena in the field show that high customer demand is not balanced with the performance of the services provided, such as attention in maintaining service quality, customer complaints, delays and lack of management in managing their business properly, so that customer trust in the company is reduced, thus service performance and trust are more able to answer problems that arise in determining E-CRM because after all customers will only be able to assessing the

quality they receive from companies is not on their perception of E-CRM in general, thus lowering customer satisfaction and loyalty.

II.   LITERATURE REVIEW

The Effect of E-CRM on Satisfaction

E-CRM aims to generate commercial satisfaction with the products or services offered by the company. Through this E-CRM method, companies can build better relationships and communication with consumers, companies are more able to know what consumers need and that way companies can provide products or services needed by consumers. That way consumers will feel more satisfied.

E-CRM is the process of building and maintaining profitable relationships with customers through providing products that are valuable to customers and creating satisfaction (Schiffman & Kanuk, 2004). Companies that successfully implement E-CRM appropriately will result in increased customer satisfaction. So it can be said that E-CRM has a very close relationship with customer satisfaction. The implementation of E-CRM helps companies get customer information that can increase customer satisfaction. Customer engagement in the E-CRM process can have an impact on trust, satisfaction, and loyalty. The implementation of E-CRM refers to the concept consisting of 3 aspects, namely processes, technology, and human resources, each of which will be tested for its effect on customer satisfaction.

Research conducted by Dibyo et al. (2021), Liu et al. (2012), Wilson & Alim (2016), Haryandika & Santra (2021), Nicoline & Kaplan (2020), Safari et al. (2015), Jamali et al. (2017), Mang'unyi et al. (2018), Ashoer et al. (2020), Nikou et al. (2016), Goranda et al. (2021), Mashur et al. (2019), Jamali et al. (2017), Nandya & Permana (2021) explained that E-CRM affects customer satisfaction.
H1: E-CRM has a significant effect on customer satisfaction at BPD Kaltimtara

The impact of E-CRM on loyalty

The company's advantage by implementing E-CRM is to obtain long-term benefits and get loyal consumers, consumers have a clear picture of the desired products and services to be able to see the status of orders, each of them communicates with consistent messages at all points of contact (contact points), both customer service, sales people, and technical support, with the application of E-CRM the company can make targets and serve consumers in one way so as to get consumers to return.

E-CRM talks about how to maintain relationships with customers so that there can be mutually beneficial relationships continuously. This can be interpreted to mean that the main goal of E-CRM is to create loyal customers. E-CRM has a positive relationship to customer loyalty. Changes in customer loyalty to the company can be caused by changes in the implementation of E-CRM itself. This means that to increase customer loyalty, companies must first implement E-CRM. The better the implementation of E-CRM by the company will increase customer loyalty to the company. This shows that customer loyalty requires more attention from the company because loyalty will greatly affect the company's performance. In this study, the implementation of E-CRM refers to the concept consisting of 3 aspects, namely processes, technology, and human resources, each of which will be tested for its effect on customer loyalty.

Research conducted by Dibyo et al. (2021), Liu et al. (2012), Ratnasari et al. (2021), Wilson & Alim (2016), Haryandika & Santra (2021), Nicoline & Kaplan (2020), Safari et al. (2015), Jamali et al. (2017), Mang'unyi et al. (2018), Ashoer et al. (2020), Nikou et al. (2016), Oumar et al. (2017), Goranda et al. (2021), Mashur et al. (2019), Jamali et al. (2017), Nandya & Permana (2021) explained that E-CRM affects customer loyalty.
H2: E-CRM has a significant effect on customer loyalty to BPD Kaltimtara

The effect of customer satisfaction on loyalty

Satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance of a thought result against the performance or expected result. Before consumers can be loyal, consumers first get a sense of satisfaction that suits their wishes even more. Consumers will not be biased towards reaching the loyalty stage if they have not previously felt satisfaction from products or services. Loyalty continues when consumers feel satisfied, and vice versa if the service product is received not as expected, then the consumer becomes disloyal. This is related to expectations that are based on the consumer's past experience, the opinion of comrades or the commitment of the service marketer's promise.

One of the manifestations of customers who are satisfied with the company is that they will make purchases continuously or can be said to be loyal customers (Griffin, 2005). To achieve customer loyalty, customers must first feel that all expectations of the product have been met (Kotler & Amstrong, 2005). This can be interpreted as loyal customers who are certainly satisfied, but customers who are only satisfied with the product will not necessarily be loyal to a brand or company. Customer satisfaction has a positive influence on customer

loyalty. Satisfaction has an influence on loyalty. From the explanation above, it can be concluded that customer satisfaction has a close relationship with customer loyalty.

Research conducted by Dibyo et al. (2021), Liu et al. (2012), Ratnasari et al. (2021), Wilson & Alim (2016), Haryandika & Santra (2021), Nicoline & Kaplan (2020), Safari et al. (2015), Jamali et al. (2017), Mang'unyi et al. (2018), Andriyani & Hidayat (2021), Ashoer et al. (2020), Nikou et al. (2016), Goranda et al. (2021), Mashur et al. (2019), Jamali et al. (2017), Nandya & Permana (2021) explained that customer satisfaction affects customer loyalty

H3: Customer satisfaction has a significant effect on customer loyalty at BPD Kaltimtara

**The Effect of E-CRM on Loyalty through Satisfaction**

Through E-CRM, the company provides memorable products and services to consumers so that consumers will feel satisfied and then loyal. when the company implements E-CRM well, it will automatically be able to increase customer satisfaction. A good implementation of E-CRM makes consumers feel more attentive, more comfortable and gives priority to using the product. Customer loyalty is a result of E-CRM being successfully carried out by the company, good E-CRM efforts will be able to cause strong relationship bonds between the company and customers and can increase customer loyalty.

Research conducted by Dibyo et al. (2021), Liu et al. (2012), Wilson & Alim (2016), Haryandika & Santra (2021), Nicoline & Kaplan (2020), Safari et al. (2015), Jamali et al. (2017), Mang'unyi et al. (2018), Ashoer et al. (2020), Nikou et al. (2016), Goranda et al. (2021), Mashur et al. (2019), Jamali et al. (2017), Nandya & Permana (2021) explained that E-CRM affects loyalty through satisfaction.

H4: E-CRM has a significant effect on customer loyalty through customer satisfaction at BPD Kaltimtara

Based on the formulation of hypotheses, the research model proposed by the authors is as shown in Figure 1.

Figure 1: Conceptual Framework
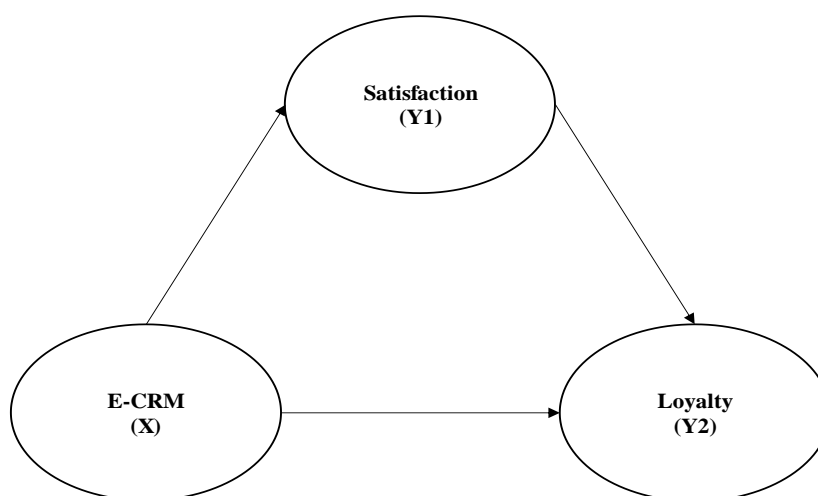
Source: Result of author's analysis, 2022

III.   RESEARCH METHODOLOGY

The data in this study were obtained through a questionnaire in this study, in this study, The population in this study is debtors at BPD Kaltimtara which was recorded until the end of December 2021 consisting of nine sectors (agriculture, mining, industry, gas and water electricity, construction, trade, transportation and communication, business services and community social services). Asample member is at least 10 times the number of indicators studied. The number of samples taken in this study was 12 indicators multiplied by 10, so that 120 debtors at BPD Kaltimtara. The sampling method is called sampling. The sampling methods used in this study were purposive sampling and accidental sampling. Purposive sampling is the selection of samples that are not random, where samples are selected based on certain considerations. The purpose of sampling in this study is debtors at BPD Kaltimtara because they are considered capable of providing an objective assessment of the bank. Accidental sampling is anyone who makes a transaction that is encountered to be sampled. Based on conditions in the field, it can be seen that the number of questionnaires distributed was 120 questionnaires to respondents,

there were questionnaires that were not fit or did not match the research needs such as respondents did not fill out or did not return the questionnaire and there were respondents who chose two choices in one question in the questionnaire so that there were 22 questionnaires that were dropped or not used so that the number of respondents' answer results was 98 questionnaires that were fit Then it was used as data in this study. The responses were sought using Likert's five-point scale. The relationship between variables in this study was analyzed using the Partial Least Square Structural Equation Modeling method (PLS-SEM). PLS-SEM is more suitable for identification of fewer problems, can use a much smaller and much larger sample, and is easier to construct formative and reflective constructs.

IV.   RESULT AND DISCUSSION

Data Analysis

The first-stage model evaluation focuses on the measurement model. Examination of the PLS-SEM estimation for the measurement model allows the researcher to evaluate the reliability and validity of the constructs. In particular, multivariate measurement involves using multiple variables to measure a concept indirectly. Evaluation of the measurement model includes tests of internal consistency reliability, indicator reliability, convergent validity and discriminant validity as shown in Table 1. There are two methods that can be used to measure reliability of a construct, namely Cronbach's alpha or composite reliability. However, the use of Cronbach's alpha tends to provide a lower estimated value so that PLS-SEM is recommended to use composite reliability. Indicator reliability on PLS-SEM is measured from the outer loading value which shows the correlation between the indicator and its construct. Convergent validity in constructs can be measured using AVE. Discriminant validity can be measured from cross loading or the loading value of other constructs is a comparison to the value of the outer loading indicator associated with a construct where the required loading indicator value must be more than the cross loading value.

Table 1: Evaluation of Measurement Model

Variables	Indicators	Loadings	Composite Reliability	AVE	Cross Loading
E-CRM (X)	X1_1	0,883	0,921	0,795	Yes
	X1_2	0,903			
	X1_3	0,888			
Customer Satisfaction (Y1)	Y1_1	0,768	0,906	0,659	Yes
	Y1_2	0,864			
	Y1_3	0,824			
	Y1_4	0,719			
	Y1_5	0,873			
Customer Loyalty (Y2)	Y2_1	0,809	0,879	0,647	Yes
	Y2_2	0,864			
	Y2_3	0,644			
	Y2_4	0,880			

Source: Calculated using SmartPLS, 2022

Hypothesis Test

After ensuring that the measurement model of the construct is reliable and valid, then hypothesis testing is carried out. Hypothesis testing in this study is carried out on a structural model or inner model which shows a direct or indirect relationship between exogenous and endogenous latent variables. Hypothesis testing is based on the significance value of the path coefficient after resampling or bootstrapping 5,000 times. The statistical test used is the t test with a confidence level of 95% or a significance level of 5%. The hypothesis is accepted if the t value is more than the t-table value for the two-tailed test, namely 1,96. The results of boostraping procedur as shown in Table 2.

Based on Table 2, the results of hypothesis testing can be interpreted as follows:

1. E-CRM has a positive influence on customer satisfaction with a value of 0.805, it can also be seen that E-CRM has a significant influence on customer satisfaction because it has t-statistics (18,158 > 1.96) and p-values ($0.000 < 0.05$), so the results of this study are in line with the hypothesis that states E-CRM has a positive and significant effect on customer satisfaction.
2. E-CRM has a positive influence on customer loyalty with a value of 0.354, it can also be seen that E-CRM has a significant influence on customer loyalty because it has t-statistics (3,162 > 1.96) and p-values ($0.000 < 0.05$), so the results of this study are in line with the hypothesis that states E-CRM has a positive and significant effect on customer loyalty.
3. Customer satisfaction has a positive influence on customer loyalty with a value of 0.523, it can also be seen that customer satisfaction has a significant influence on customer loyalty because it has t-statistics

(4,783 > 1.96) and p-values (0.000 < 0.05), so the results of this study are in line with the hypothesis that customer satisfaction has a positive and significant effect on customer loyalty.

4. E-CRM has a positive influence on customer loyalty through customer satisfaction with a value of 0.421, it can also be seen that E-CRM has a significant influence on customer loyalty through customer satisfaction because it has t-statistics (4,505 > 1.96) and p-values (0.000 < 0.05), so the results of this study are in line with the hypothesis that states E-CRM has a positive and significant effect on customer loyalty through customer satisfaction. It can be seen that customer satisfaction is capable as a mediation variable / intervening variable.

Table 2.
Bootstraping Results

The Value of Influence Between Variables	Original Sample	T Statistics	P Values	Information
Influence Between Variables				
E-CRM on customer satisfaction	0,805	18,158	0,000	Significant positives
E-CRM on loyalty	0,354	3,162	0,002	Significant positives
Loyalty	0,523	4,783	0,000	Significant positives
E-CRM on loyalty through Customer satisfaction	0,421	4,505	0,000	Significant positives

Source: Calculated using SmartPLS, 2022

Discussion

E-CRM has a positive and significant impact on customer satisfaction. This means that any improvement in E-CRM with individual marketing as the dominant indicator will be able to increase customer satisfaction with empathy as the dominant indicator at BPD Kaltimtara.

E-CRM as measured by indicators consisting of BPD Kaltimtara has a sustainable marketing program in the form of providing added value for debtors by providing complete, integrated, quality, reliable, and reliable banking products, BPD Kaltimtara has an individual marketing program in an accommodating way to debtor criticism and advice, BPD Kaltimtara has a partnership marketing program by helping debtors in making business strategies that have been able to increase customer satisfaction as measured by indicators consisting of direct evidence (*tangible*), BPD Kaltimtara has a comfortable banking transaction space, reliability, BPD Kaltimtara employees show an attitude of being ready to serve debtors, *responsiveness*), BPD Kaltimtara employees have readiness to help customers for the benefit of customers specifically, Guarantee (*assurance*), BPD Kaltimtara is able to provide comprehensive security guarantees for the services offered, Empathy (emphaty), BPD Kaltimtara employees provide convenience in good communication to customers significantly or in real terms.

E-CRM aims to generate commercial satisfaction with the products or services offered by the company. Through this E-CRM method, companies can build better relationships and communication with consumers, companies are more able to know what consumers need and that way companies can provide products or services needed by consumers. That way consumers will feel more satisfied.

E-CRM is the process of building and maintaining profitable relationships with customers through providing products that are valuable to customers and creating satisfaction (Schiffman & Kanuk, 2004). Companies that successfully implement E-CRM appropriately will result in increased customer satisfaction. So, it can be said that E-CRM has a very close relationship with customer satisfaction. The implementation of E-CRM helps companies get customer information that can increase customer satisfaction. Customer engagement in the E-CRM process can have an impact on trust, satisfaction, and loyalty. The implementation of E-CRM refers to the concept consisting of 3 aspects, namely processes, technology, and human resources, each of which will be tested for its effect on customer satisfaction.

The results of this study are in line with previous research conducted by Dibyo et al. (2021), the results of this study obtained information that E-CRM has a significant influence on satisfaction, so this research supports the results of research that states that E-CRM has a significant effect on customer satisfaction Liu et al. (2012), the results of this study obtained information that E-CRM has a significant influence on satisfaction, so this research supports the results of a study that states that E-CRM has a significant effect on customer satisfaction Nandya & Permana (2021) explained that E-CRM has an insignificant effect on satisfaction so that the results of this study are not in line with the results of the current study which states that E-CRM has a significant effect on customer satisfaction

E-CRM has a positive and significant influence on customer loyalty. This means that any increase in E-CRM with individual marketing as the dominant indicator will be able to increase customer loyalty with customers not using the services of other banks as the dominant indicator at BPD Kaltimtara.

E-CRM as measured by indicators consisting of BPD Kaltimtara has a sustainable marketing program in the form of providing added value for debtors by providing complete, integrated, quality, reliable, and reliable banking products, BPD Kaltimtara has an individual marketing program in an accommodating way to debtor criticism and advice, BPD Kaltimtara has a partnership marketing program by helping debtors in making business strategies that have been able to increase customer loyalty as measured by indicators consisting of *Makes regular repeat purchases.* BPD Kaltimtara customers regularly continue to use the services offered by BPD Kaltimtara, *Purchases across product and service lines.* Customers use the services offered by BPD Kaltimtara in addition to the services commonly used, *refers others.* BPD Kaltimtara customers recommend to other companies for the services offered by the company, *Demonstrates an immunity to the full of the competition.* BPD Kaltimtara customers continue to use the services offered by the company even though they are given offers by other companies significantly or in real terms.

The company's advantage by implementing E-CRM is to obtain long-term benefits and get loyal consumers, consumers have a clear picture of the desired products and services to be able to see the status of orders, each of them communicates with consistent messages at all points of contact *(contact points)*, both *customer service, sales people,* and *technical support* , with the implementation of E-CRM companies can create targets and serve consumers in one way so as to make consumers to return.

E-CRM talks about how to maintain relationships with customers so that there can be mutually beneficial relationships continuously. This can be interpreted to mean that the main goal of E-CRM is to create loyal customers. E-CRM has a positive relationship to customer loyalty. Changes in customer loyalty to the company can be caused by changes in the implementation of E-CRM itself. This means that to increase customer loyalty, companies must first implement E-CRM. The better the implementation of E-CRM by the company will increase customer loyalty to the company. This shows that customer loyalty requires more attention from the company because loyalty will greatly affect the company's performance. In this study, the implementation of E-CRM refers to the concept consisting of 3 aspects, namely processes, technology, and human resources, each of which will be tested for its effect on customer loyalty.

The results of this study are in line with previous research conducted by Wilson & Alim (2016), the results of this study obtained information that E-CRM has a significant influence on loyalty, so this research supports the results of research that states that E-CRM has a significant effect on customer loyalty Haryandika & Santra (2021), the results of this study obtained information that E-CRM has a significant influence on loyalty, so this research supports the results of research that states that E-CRM has a significant effect on customer loyalty Jamali et al. (2017) explained that E-CRM has an insignificant effect on loyalty so that the results of this study are not in line with the results of current research which states that E-CRM has a significant effect on customer loyalty.

Customer satisfaction has a positive and significant influence on customer loyalty. This means that any increase in customer satisfaction with empathy as the dominant indicator will be able to increase customer loyalty with customers, not just using other banks as the dominant indicator at BPD Kaltimtara.

Customer satisfaction as measured by indicators consisting of direct evidence (*tangible*), BPD Kaltimtara has a comfortable banking transaction space, reliability (*reliability*), BPD Kaltimtara employees show an attitude of being ready to serve debtors, responsiveness, BPD Kaltimtara employees have readiness to help customers for the benefit of customers specifically, Guarantee (*assurance*), BPD Kaltimtara is able to provide comprehensive security guarantees for the services offered, Empathy (*emphaty*), BPD Kaltimtara employees provide convenience in good communication to customers has been able to increase customer loyalty.

Customer loyalty is measured by an indicator consisting of *Makes regular repeat purchases.* BPD Kaltimtara customers regularly continue to use the services offered by BPD Kaltimtara, *Purchases across product and service lines.* Customers use the services offered by BPD Kaltimtara in addition to the services commonly used, *refers others.* BPD Kaltimtara customers recommend to other companies for the services offered by the company, *Demonstrates an immunity to the full of the competition.* BPD Kaltimtara customers continue to use the services offered by the company even though they are given offers by other companies significantly or in real terms.

Satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance of a thought result against the performance or expected result. Before consumers can be loyal, consumers first get a sense of satisfaction that suits their wishes even more. Consumers will not be biased towards reaching the loyalty stage if they have not previously felt satisfaction from products or services. Loyalty continues when consumers feel satisfied, and vice versa if the service product is received not as expected, then the consumer becomes disloyal. This is related to expectations that are based on the consumer's experience, the opinion of comrades or the commitment of the service marketer's promise.

One of the manifestations of customers who are satisfied with the company is that they will make purchases continuously or can be said to be loyal customers (Griffin, 2005). To achieve customer loyalty, customers must first feel that all expectations of the product have been met (Kotler & Amstrong, 2005). This can

be interpreted as loyal customers who are certainly satisfied, but customers who are only satisfied with the product will not necessarily be loyal to a brand or company. Customer satisfaction has a positive influence on customer loyalty. Satisfaction has an influence on loyalty. From the explanation above, it can be concluded that customer satisfaction has a close relationship with customer loyalty.

The results of this study are in line with previous research conducted by Nicoline & Kaplan (2020), the results of this study obtained information that satisfaction has a significant influence on loyalty, so this research supports the results of research that states that satisfaction has a significant effect on customer loyalty Safari et al. (2015), the results of this study obtained information that satisfaction has a significant influence on loyalty, So this research supports the results of research that states that satisfaction has a significant effect on customer loyalty. Research conducted by Nikou et al. (2016), Goranda et al. (2021), explained that satisfaction has an insignificant effect on loyalty so that the results of this study are not in line with the results of current research which states that satisfaction has a significant effect on customer loyalty.

E-CRM has a positive and significant influence on customer loyalty through customer satisfaction. Customer satisfaction with empathy as the dominant indicator is capable of as a mediating variable. Increasing E-CRM with individual marketing as the dominant indicator will be able to increase customer loyalty with customers not using the services of other banks as the dominant indicator through job satisfaction at BPD Kaltimtara.

E-CRM as measured by indicators consisting of BPD Kaltimtara has a sustainable marketing program in the form of providing added value for debtors by providing complete, integrated, quality, reliable, and reliable banking products, BPD Kaltimtara has an individual marketing program in an accommodating way to debtor criticism and advice, BPD Kaltimtara has a partnership marketing program by helping debtors in making business strategies that have been able to increase customer loyalty as measured by indicators consisting of *Makes regular repeat purchases.* BPD Kaltimtara customers regularly continue to use the services offered by BPD Kaltimtara, *Purchases across product and service lines.* Customers use the services offered by BPD Kaltimtara in addition to the services commonly used, *refers others.* BPD Kaltimtara customers recommend to other companies for the services offered by the company, *Demonstrates an immunity to the full of the competition.* BPD Kaltimtara customers continue to use the services offered by the company even though they are given offers by other companies significantly or visibly through customer satisfaction.

Customer satisfaction as measured by indicators consisting of direct evidence (*tangible*), BPD Kaltimtara has a comfortable banking transaction space, reliability (*reliability*), BPD Kaltimtara employees show an attitude of being ready to serve debtors, responsiveness, BPD Kaltimtara employees have readiness to help customers for the benefit of customers specifically, Guarantee (*assurance*), BPD Kaltimtara is able to provide comprehensive security guarantees for the services offered, Empathy (*emphaty*), BPD Kaltimtara employees provide convenience in good communication to customers

Through E-CRM, the company provides memorable products and services to consumers so that consumers will feel satisfied and then loyal. When the company implements E-CRM well, it will automatically be able to increase customer satisfaction. A good implementation of E-CRM makes consumers feel more attentive, more comfortable and gives priority to using the product. Customer loyalty is a result of E-CRM being successfully carried out by the company, good E-CRM efforts will be able to cause strong relationship bonds between the company and customers and can increase customer loyalty.

The results of this study are in line with previous research conducted by Nicoline & Kaplan (2020), stating that E-CRM has a significant effect on loyalty through satisfaction. Research conducted by Mang'unyi et al. (2018), states that E-CRM has a significant effect on loyalty through satisfaction, the results of this study are in line with the results of research and hypotheses that state that E-CRM has a significant influence on loyalty through customer satisfaction. Research conducted by Mashur et al. (2019) explains that E-CRM has an insignificant effect on loyalty through customer satisfaction.

V.   CONCLUSION, LIMITATION AND FUTURE RESEARCH

E-CRM has a positive and significant impact on customer satisfaction. This means that any improvement in E-CRM with individual marketing as the dominant indicator will be able to increase customer satisfaction with empathy as the dominant indicator at BPD Kaltimtara. E-CRM has a positive and significant influence on customer loyalty. This means that any increase in E-CRM with individual marketing as the dominant indicator will be able to increase customer loyalty with customers not using the services of other banks as the dominant indicator at BPD Kaltimtara. Customer satisfaction has a positive and significant influence on customer loyalty. This means that any increase in customer satisfaction with empathy as the dominant indicator will be able to increase customer loyalty with customers, not just using other banks as the dominant indicator at BPD Kaltimtara. E-CRM has a positive and significant influence on customer loyalty through customer satisfaction. Customer satisfaction with empathy as the dominant indicator is capable of as a mediating variable. Increasing E-CRM with individual marketing as the dominant indicator will be able to increase customer loyalty with customers not using the services of other banks as the dominant indicator through job satisfaction at BPD Kaltimtara.

Based on the conclusions above, the suggestions in this study are as follows: BPD Kaltimtara should be able to give a good impression to customers by providing consistency between the E-CRM offered and the E-CRM received by customers. BPD Kaltimtara should be able to build good communication to customers so that customers feel provided with convenience for the services received, the company can also provide the services offered consistent with the services received, so that BPD Kaltimtara will obtain customer satisfaction and customer loyalty. BPD Kaltimtara should conduct a survey on customer satisfaction every year so that corrective and corrective actions can be taken on all deficiencies in the service system that is being implemented. On the other hand, so that customer satisfaction with the quality of service that is already good can be maintained and further improved. Customer loyalty should be influenced by E-CRM variables and customer satisfaction should be in the application in the field the results of this study can be used as confirmation of problems and evaluations for future policy making so that BPD Kaltimtara can carry out its role as a service provider oriented to customer satisfaction. Increasing customer loyalty, BPD Kaltimtara should be consistent in terms of approach and giving special attention to customers and maintaining the good name of the company so that it can make customers and customers think BPD Kaltimtara is a good name because it will have an impact on customer recommendations to other companies to use BPD Kaltimtara services. Based on the results of this study as recommendation material for BPD Kaltimtara, companies should be able to develop *emotional bonding*, ease (*choice reduction and habit*) and experience with the company (*history with* company) that can increase customer loyalty apart from E-CRM, customer trust, company image, value benefits and customer satisfaction For further research is expected to develop This research is by adding other variables that affect customer loyalty and is able to multiply the theories and variables used to add knowledge related to marketing management.

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