

The Relationship Between Customer Relationship Management and Customer Loyalty and the Moderation of Customer Trust

Ade Setiawan, Lia Yuldinawati, Maria Apsari Sugiati

Telkom University, Indonesia

Email: adesetiawank@student.telkomuniversity.ac.id, liyuldi@telkomuniversity.ac.id,
mariasugiati@telkomuniversity.ac.id

ABSTRACT

Customer trust and loyalty are things that help businesses grow. Factors that influence customer trust and loyalty are evidenced by customer satisfaction with the services provided by the company. Companies observe Customer Relationship Management (CRM) not only to increase company revenue, but also believe that Customer Relationship Management (CRM) should be at the heart of all business strategies. Customer Relationship Management (CRM) is used by companies to understand customers and aspects that affect customer satisfaction and loyalty. This study aims to determine how much influence the moderating role, namely customer trust with the customer relationship management (CRM) component and its relationship with customer loyalty at PLN UP3 Kupang. This research applies quantitative methods with a causal approach. A total of 300 respondents who are potential customers or the B2B segment of PLN UP3 Kupang were sampled. The data obtained were analyzed using the Structural Equation Modeling (SEM) method to evaluate the relationship between variables and test the mediation and moderation effects in the conceptual model developed. The results showed that of the five components of Customer Relationship Management which include customer knowledge, customer orientation, customer advocacy, customer engagement, and technological capability, only three variables were proven to have a positive and significant influence on customer loyalty. The three variables are customer knowledge, customer advocacy, and customer trust.

Keywords: *Customer Relationship Management, Customer Loyalty, Customer Trust, Potential Customers, PLN*

INTRODUCTION

PT PLN (Persero) is a State-Owned Enterprise (*BUMN*) that has played a strategic role in providing electricity across Indonesia since its establishment on October 27, 1945. In pursuit of its vision to become the leading electricity company in Southeast Asia and the number one customer choice for energy solutions, *PLN* continuously strives to fulfill its mission of delivering reliable, sustainable, and customer-oriented electricity services (Al Karim et al., 2024). One of the most vital operational units supporting this mission is the Customer Service Implementation Unit (*UP3*) Kupang, operating under the *PLN* Regional Main Unit (*UIW*) of East Nusa Tenggara (*NTT*) (Kock & Hadaya, 2018). Serving over 630,000 customers spread across dozens of islands with challenging geographical conditions, *UP3* Kupang plays a critical role in ensuring continuous electricity supply and quality service to residential, business, industrial, and public sector customers (Arthur et al., 2024; Alam et al., 2021).

Despite these efforts, *PLN* faces growing challenges driven by rapid technological advancements and evolving national energy regulations. The issuance of the Ministry of Energy and Mineral Resources (*ESDM*) Regulation No. 2 of 2024, which allows private entities to supply electricity through rooftop solar power systems (*PLTS Atap*), has triggered the emergence of open competition in the electricity sector (Chetioui, 2017; Ahmad, 2020). As a result, a portion of potential *UP3* Kupang customers has started shifting to rooftop solar systems, causing a significant decline in *PLN*'s electricity sales (Kock & Hadaya, 2018). This

phenomenon indicates that customer loyalty can no longer rely solely on the company's monopoly status but must be earned through superior service quality, flexibility, and customer trust (Hair Jr et al., 2022).

To address this challenge, *PLN UP3 Kupang* has adopted Customer Relationship Management (*CRM*) as a core strategy to retain and enhance customer loyalty, particularly among high-potential customers ($\geq 41,500$ VA). *CRM* is seen not just as a service improvement tool, but as a comprehensive approach to building long-term emotional and functional relationships with customers (Kotler et al., 2022). By leveraging elements such as customer knowledge, customer orientation, customer advocacy, and customer engagement—strengthened with technological capability and customer trust—*PLN* aims to deliver personalized and responsive service experiences (Jayachandran et al., 2015; Khan et al., 2022).

In the context of intensifying competition and growing customer awareness of alternative energy solutions, customer trust emerges as a critical moderating variable that can strengthen the influence of *CRM* on customer loyalty. Trust in *PLN*'s reliability, transparency, and commitment forms the foundation for sustaining lasting relationships. Therefore, this study focuses on examining the extent to which *CRM* indicators such as customer knowledge, customer orientation, customer advocacy, customer engagement, and technology capability affect customer loyalty, and how customer trust moderates these relationships to maintain *PLN UP3 Kupang*'s competitive position amid the transformation of the national electricity sector.

METHOD

This study adopts a quantitative research method, as defined by Sugiyono (2022), which involves collecting and analyzing *structured*, objective, and systematic data using statistical tools. The research design applied is causal research, aimed at identifying cause-and-effect relationships between independent and dependent variables. The primary goal of causal research is to determine which variables act as the causes and which as the effects, as well as to confirm whether the relationships are positive or negative (Indrawati, 2015). The unit of analysis in this study is the individual, specifically customers categorized as potential clients of *PT PLN UP3 Kupang*. This research is cross-sectional in nature, meaning data collection was conducted at a single point in time (Indrawati, 2015).

Table 1. Types of research.

No	Research Criteria	Type
1	Research methods	Quantitative
2	Research Objectives	Causal
3	Research Strategy	Questionnaire
4	Research Paradigm	Positivism
5	Timeline	Cross-Sectional
6	Unit of Analysis	Individual

Variable operationalization follows the conceptual approach outlined by Indrawati (2015) and Sugiyono (2022), where each variable is broken down into sub-variables and specific indicators. This study uses three key variables: the independent variable (*Customer Relationship Management*), which consists of sub-variables such as customer knowledge,

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customer orientation, customer advocacy, customer engagement, and technology capability; the dependent variable, which is customer loyalty; and the moderating variable, which is customer trust.

Each construct in the model is measured through a series of indicators presented in a questionnaire. For example, indicators under customer knowledge include aspects such as interactive communication channels, service quality meeting customer expectations, information dissemination regarding new services, and a strong understanding of customer needs.

Table 2. Operational Variables.

Variables	Sub Variables	Indicator	Research Questions	No Item	
Customer Relationship Management	Customer Knowledge	<i>The company enables two-way communication between customers and employees</i>	PLN UP3 Kupang provides interactive communication channels to customers.	1	
		<i>The company does not provide services as per customer expectation</i>	PLN UP3 Kupang provides services that meet customer expectations.	2	
		<i>The company informs about the latest offer</i>	PLN UP3 Kupang provides information on new services.	3	
		<i>The company fully understands the needs of customers</i>	PLN UP3 Kupang understands customer needs.	4	
	Customer Orientation	<i>The company offer personalized product and service</i>	PLN UP3 Kupang offers services tailored to customer needs.	5	
		<i>The company takes feedback about their services</i>	PLN UP3 Kupang seeks feedback on the services provided.	6	
		<i>The company tries to enhance its relationship customers</i>	PLN UP3 Kupang improves its relationship with customers.	7	
		<i>The company pays great attention to my services needs</i>	PLN UP3 Kupang pays attention to customer needs.	8	
	Customer Advocacy	<i>I will say positive things about their services</i>	I will share positive things about PLN UP3 Kupang's services with others.	9	
		<i>The company keeps my best service interests in mind</i>	PLN UP3 Kupang maintains the best service for customers.	10	
		<i>I will encourage people to transact with the company</i>	I will encourage others to use PLN UP3 Kupang's services.	11	
		<i>Recommend the company to other people</i>	I will recommend PLN UP3 Kupang to others.	12	
	Customer Relationship Management	Customer Engagement	<i>I focus on the company marketing communication</i>	I understand PLN UP3 Kupang's marketing communication strategy.	13
			<i>I try my best to do all transaction with this company</i>	I use PLN UP3 Kupang's electricity services for all my needs.	14

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Variables	Sub Variables	Indicator	Research Questions	No Item
Technology Capability		<i>I feel energetic in contact with this company</i>	I feel excited every time I interact with PLN UP3 Kupang.	15
		<i>I feel positive about this company</i>	I am satisfied with PLN UP3 Kupang's services.	16
		<i>This company has the right hardware to serve customers</i>	PLN UP3 Kupang has the right tools for Serving Customers	17
		<i>This company has the right software to serve customers</i>	PLN UP3 Kupang has the right application to serve customers	18
		<i>This company has the right technical personnel and technology in building customer relationships</i>	PLN UP3 Kupang has the right staff to build relationships with customers	19
		<i>This company ensures availability of distinct customer information at every point of contact</i>	PLN UP3 Kupang ensures the availability of relevant information for each service	20
Customer Trust	Security	<i>The company concerned with transaction security</i>	PLN UP3 Kupang guarantees customer security	21
	Confidence	<i>The information provided by the company is correct</i>	PLN UP3 Kupang provides reliable information	22
	Quality	<i>I have confidence in the company's services</i>	I trust the quality of PLN UP3 Kupang's services	23
Customer Loyalty	Reliability	<i>The company's promises are reliable</i>	PLN UP3 Kupang maintains reliable service	24
	Repeat Purchases	<i>I like to be a customer of this company</i>	I am happy to be a PLN UP3 Kupang customer	25
		<i>If i could decide I'd choose this company again</i>	PLN UP3 Kupang is always my first choice	26
		<i>In future i will use further service from this company</i>	I will use the various services provided by PLN UP3 Kupang	27
	Customer Psychology	<i>I can identify myself with this company</i>	I feel like I am part of PLN UP3 Kupang	28

In total, the questionnaire comprises 28 items, each aligned with a specific dimension of the variables. The responses are measured using a five-point *Likert* scale ranging from “strongly disagree” (1) to “strongly agree” (5) (Sugiyono, 2022; Indrawati, 2015).

Table 3. Operational Variables.

Statement	Score
Strongly Disagree (STS)	1
Disagree (TS)	2
Somewhat Disagree (KS)	3
Agree (S)	4
Strongly Agree (SS)	5

The research process began with identifying the background and formulating the research problem, followed by the development of a theoretical framework. Core theories include *Customer Relationship Management (CRM)* and the *Theory of Planned Behaviour (TPB)*, which inform the model and hypothesis formulation. Hypotheses were constructed based on prior literature and are tested through quantitative data analysis. Primary data was collected via an online questionnaire distributed through *Google Forms* to potential customers of *PLN UP3 Kupang*. This method was selected for its efficiency and flexibility.

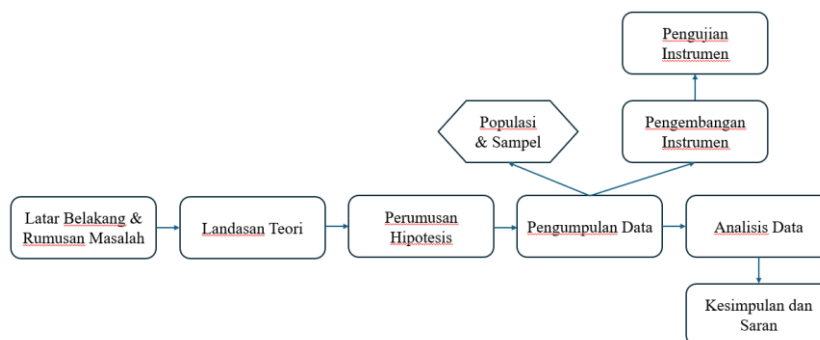


Figure 1. Research Stages.

The study population consists of 734 *B2B* potential customers. The sample size was determined using the *Inverse Square Root Method* developed by Kock and Hadaya (2018), assuming a minimum path coefficient of 0.20. Based on this, the minimum sample required is 196 respondents. However, to ensure robustness, a total of 300 respondents were targeted.

$$n_{min} > \left(\frac{Z_{0,975} + Z_{0,80}}{|P_{min}|} \right)^2$$

Data sources in this research include both primary and secondary data. Primary data was gathered from the online questionnaire, while secondary data was obtained from internal company documents, previous studies, academic journals, and customer databases. Validity testing was conducted using construct validity, which includes *convergent* and *discriminant validity*.

$$r = \frac{n \sum XY - (\sum X)(\sum Y)}{\sqrt{[n \sum X^2 - (\sum X)^2][n \sum Y^2 - (\sum Y)^2]}}$$

Convergent validity is assessed through inter-item correlations, factor loadings (>0.5), and *Average Variance Extracted (AVE >0.5)*. *Discriminant validity* is evaluated by comparing the square root of *AVE* with inter-construct correlations. Reliability testing employed *Cronbach's Alpha* and *Composite Reliability*, both with a threshold of ≥ 0.7 (Indrawati, 2015).

$$r = \left(\frac{k}{k-1} \right) \left(1 - \frac{\sum ab^2}{\sum at^2} \right)$$

Data analysis involved both descriptive and inferential methods. Descriptive analysis was used to summarize respondent answers using percentage and average scores. Responses to the questionnaire were analyzed based on *Likert* scale criteria, categorized into levels

from “strongly disagree” to “strongly agree.” For inferential analysis, the study employed *Structural Equation Modeling (SEM)* using the *Partial Least Squares (PLS)* approach, which is suitable for complex models and small sample sizes.

Table 4. Score Interpretation Criteria.

Research Presentation	Category
20% - 36%	Strongly Disagree
>36% - 52%	Disagree
>52% - 68%	Somewhat Disagree
68% - 84%	Agree
84% - 100%	Strongly Agree

SEM consists of two main components: the outer model and the inner model. The outer model evaluates the relationships between latent variables and their indicators through *convergent validity*, *discriminant validity*, and *composite reliability* tests. The inner model tests causal relationships among latent variables and assesses the research hypotheses. The moderating effect of customer trust is analyzed using moderation analysis techniques such as the *Product Indicator* approach, *Two-Stage* approach, and *Orthogonalizing* approach. Each method is chosen based on whether the constructs are reflective or formative in nature.

Hypothesis testing in this study follows a standard significance threshold of 5%. According to Sugiyono (2022), the null hypothesis (H_0) is accepted if the p-value > 0.05, and the alternative hypothesis (H_1) is accepted if the p-value < 0.05. With a structured and theory-driven approach, this research aims to contribute both theoretically and practically by offering insights into the impact of *CRM* and customer trust on customer loyalty in the public utility sector, particularly within the context of *PT PLN UP3* Kupang’s digital service transformation.

RESULTS AND DISCUSSION

This study examines the influence of Customer Relationship Management (CRM) variables on Customer Loyalty, with Customer Trust as a moderating variable, using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. The respondents were classified based on gender, age, education level, occupation, and duration of subscription to PLN UP3 Kupang services. The majority of respondents were male (61%), aged between 31–40 years (50%), held a bachelor's degree (61%), and were employed in the private sector (32%). Most respondents had subscribed to PLN services for 1–4 years and 9–12 years (both 27%). These demographic characteristics suggest that the respondents possess adequate knowledge and experience to objectively evaluate PLN's services (Boonlertvanich, 2019).

The descriptive analysis, measured using a five-point Likert scale, showed high agreement levels across all independent variables. Customer Knowledge, Customer Orientation, Customer Advocacy, and Customer Engagement each scored between 80–83%, categorized as "agree", while Technology Capability and Customer Trust received the highest scores 86% and 85%, respectively falling into the "strongly agree" category.

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Customer Loyalty itself scored 83%, indicating a generally high level of loyalty among PLN UP3 Kupang customers (Kotler & Keller, 2022).

The outer model evaluation confirmed the validity and reliability of the constructs, with all indicators meeting the thresholds for convergent validity (AVE > 0.5, outer loading > 0.6), discriminant validity (via cross-loading, Fornell-Larcker, and HTMT < 0.9), and internal reliability (Cronbach's alpha and composite reliability > 0.7). The structural model (inner model) revealed an R-squared value of 0.754 for customer loyalty, indicating that 75.4% of the variance in customer loyalty is explained by the model. The Q-squared value of 0.532 supports the model's strong predictive relevance.

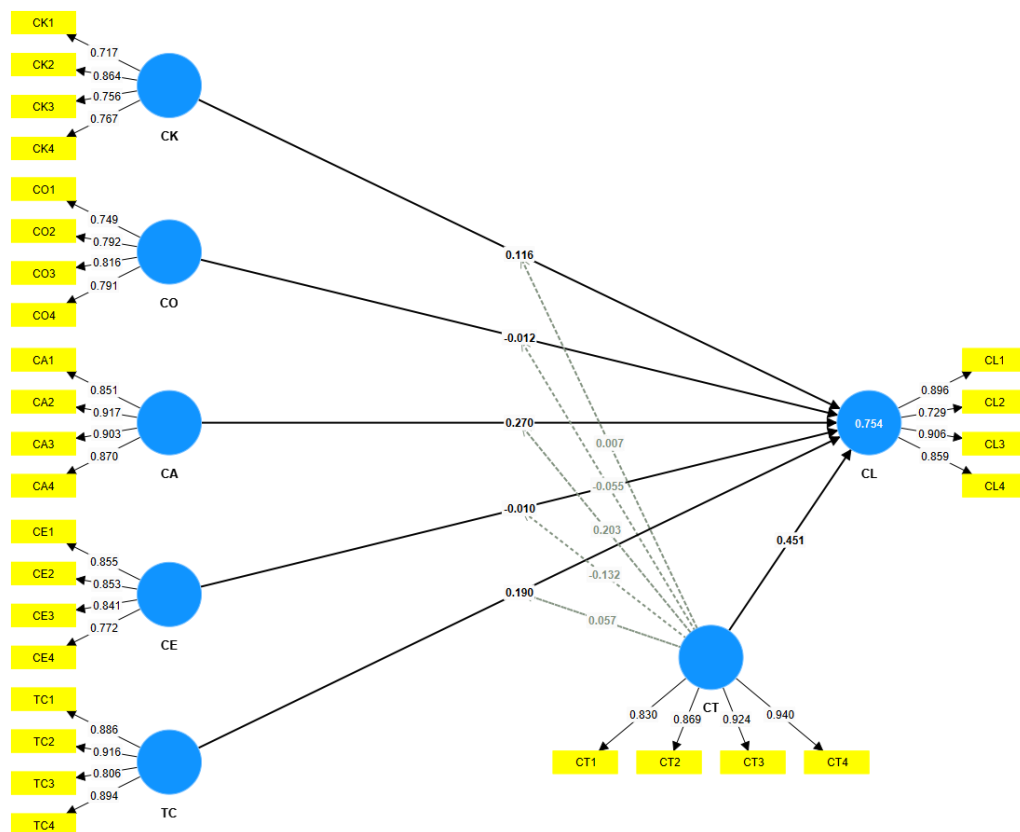


Figure 2. Research Model.

Hypothesis testing results revealed that Customer Knowledge ($t = 2.532, p = 0.011$), Customer Advocacy ($t = 4.027, p = 0.000$), and Customer Trust ($t = 5.027, p = 0.000$) have a significant and positive impact on Customer Loyalty. These findings highlight the critical roles of knowledge, advocacy, and trust in strengthening customer loyalty.

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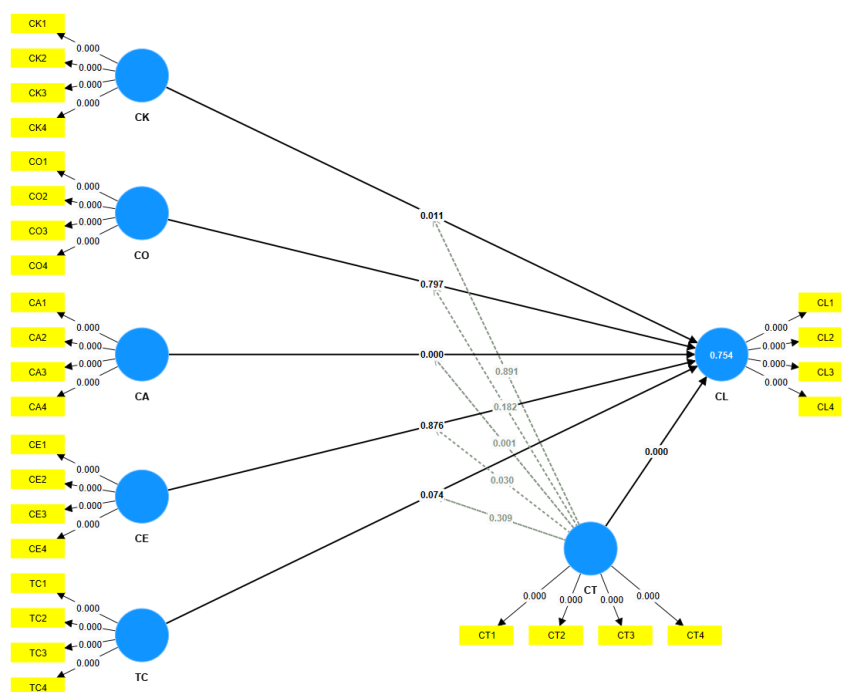


Figure 3. Path Coefficient dan P-Value.

Table 5. Hypothesis Testing Results.

Hypothesis	Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Conclusion
H1	CK → CL	0.116	0.117	0.046	2.532	0.011	Accepted
H2	CO → CL	-0.012	-0.006	0.046	0.258	0.797	Rejected
H3	CA → CL	0.270	0.262	0.067	4.027	0.000	Accepted
H4	CE → CL	-0.010	-0.006	0.066	0.156	0.876	Rejected
H5	TC → CL	0.190	0.179	0.106	1.788	0.074	Rejected
H6	CT → CL	0.451	0.458	0.090	5.027	0.000	Accepted
Moderating Variables							
H7	CT x CK → CL	0.007	0.006	0.050	0.137	0.891	Rejected
H8	CT x CO → CL	-0.055	-0.061	0.041	1.335	0.182	Rejected
H9	CT x CA → CL	0.203	0.196	0.059	3.463	0.001	Accepted
H10	CT x CE → CL	-0.132	-0.123	0.061	2.172	0.030	Accepted
H11	CT x TC → CL	0.057	0.054	0.056	1.017	0.309	Rejected

Conversely, Customer Orientation ($t = 0.258$, $p = 0.797$), Customer Engagement ($t = 0.156$, $p = 0.876$), and Technology Capability ($t = 1.788$, $p = 0.074$) were found to have no significant effect on loyalty. Although these variables received high scores in the descriptive analysis, the quantitative results suggest that customer appreciation does not necessarily translate into actual loyalty behavior.

Regarding the moderating role of Customer Trust, it was found to significantly moderate only the relationships between Customer Advocacy and Customer Loyalty ($t = 3.463$, $p = 0.001$), and between Customer Engagement and Customer Loyalty ($t = 2.172$, $p = 0.030$). This indicates that trust strengthens the impact of advocacy and engagement on loyalty. However, Customer Trust did not significantly moderate the relationships between Customer Knowledge, Customer Orientation, or Technology Capability and Customer Loyalty.

Overall, the findings underscore that in the context of public services such as PLN UP3 Kupang, customer loyalty is more strongly driven by trust, understanding, and willingness to recommend services, rather than by engagement activities or advanced technology alone.

This study provides significant insights into the dynamics of customer loyalty formation within digital public service contexts, specifically at PLN UP3 Kupang. While the structural model developed in this research demonstrates strong explanatory power in outlining theoretical relationships among constructs, its ability to predict out-of-sample data remains limited. This is evidenced by the PLSpredict test results, which show relatively high Root Mean Square Error (RMSE) and Mean Absolute Error (MAE) values, in some cases even exceeding those of the linear regression benchmark model. These findings indicate that the model is more appropriate for theoretical exploration rather than for practical prediction of future consumer behavior.

In greater detail, the theoretical relationships among variables such as customer trust, customer knowledge, and customer advocacy were found to be statistically significant in influencing customer loyalty. Among these, customer trust emerged as the most dominant factor contributing to loyalty, underscoring the importance of affective dimensions in the relationship between customers and public service institutions. On the other hand, variables like customer orientation, engagement, and technology capability did not show a direct significant influence on loyalty, despite being appreciated by customers. This suggests that technology and functional approaches alone are insufficient to build long-term loyalty without being supported by trust and emotional engagement (Rodriguez et al., 2015).

Furthermore, the role of customer trust as a moderating variable was only effective in strengthening the relationship between customer advocacy and customer engagement with loyalty (Sofi et al., 2020). This highlights that trust not only serves as a direct influencing factor but also reinforces emotional dimensions within customer interactions. As a result, affective aspects such as empathy, service consistency, and interpersonal relationships become crucial in fostering sustainable loyalty in public service contexts (Migdadi, 2021; Priansa, 2017; Rahadian et al., 2020).

The practical implications of these findings suggest that PLN UP3 Kupang should enhance its customer education programs to improve customer knowledge through digital media and user-friendly interactive features (Sugiat & Sudirman, 2024; Sugiyono, 2018; Sweeney et al., 2020). A thorough evaluation of the company's customer orientation strategies is also necessary to ensure that customers genuinely feel their needs and expectations are understood and prioritized (Thakur, 2018). In terms of advocacy, strategies that recognize and appreciate loyal customers and create supportive customer communities can help promote voluntary loyalty and participation (Marcella et al., 2022). Additionally, improving customer engagement requires more than just functional communication—it demands emotional connection through social programs, value-based loyalty initiatives, and customer involvement in service development (Lubis et al., 2020). Technological innovations must deliver real value, be easy to use, and be accompanied by inclusive digital education, particularly for customers with lower digital literacy. Most importantly, trust must be the foundation of PLN's service strategy through consistent service delivery,

transparent communication, quick response to complaints, and integrity in fulfilling service promises (Liu et al., 2020).

From an academic perspective, this study opens several avenues for future exploration. One of the limitations identified is the insignificance of several variables, which suggests the need for deeper examination of these constructs (Sof, 2020). Future research is recommended to test the role of customer trust not only as a moderator but also as a mediator in loyalty formation. Adding new variables such as perceived service quality, brand image, or emotional attachment can further enrich the theoretical model (Marcella et al., 2022). Moreover, segmenting respondents based on digital literacy levels may offer more nuanced insights into the adoption of digital services. Given that customer loyalty is multidimensional and shaped not only by rational considerations but also by emotional experiences, a single quantitative approach may not fully capture the complexity of this phenomenon (Ratnaningsih & Yuldinawati, 2015). Therefore, mixed methods or qualitative approaches are highly recommended to uncover deeper perceptions, motivations, and customer experiences in using digital services, both in public and private sectors.

CONCLUSION

This study aims to analyze the influence of *Customer Relationship Management (CRM)*-based variables on customer loyalty at *PLN UP3* Kupang, with customer trust as a moderating variable. The results of testing 11 hypotheses indicate that five hypotheses have a significant effect, while the other six are not statistically significant. Customer trust is proven to be the most dominant variable influencing loyalty, followed by customer knowledge and customer advocacy. Other findings indicate that although customer orientation, involvement, and technological capabilities are appreciated by customers, these variables do not have a significant direct impact on loyalty. The moderating role of customer trust only proved effective in strengthening the relationship between customer advocacy and involvement on loyalty, while having no effect on the relationship between other variables. This confirms that customer loyalty at *PLN UP3* Kupang is more influenced by trust factors and meaningful active interactions, rather than simply technology or functional approaches. Based on the findings, *PLN UP3* Kupang is advised to strengthen customer education to increase customer knowledge through digital media and interactive features. Evaluation of customer orientation strategies is also necessary so that the company's approach is more perceived by customers. Customer advocacy management strategies such as appreciation for loyal customers need to be implemented to encourage voluntary recommendations. In terms of engagement, *PLN* needs to build more emotional and meaningful interactions, not just technical ones. The technology developed must truly provide tangible benefits, be easy to use, and be accompanied by education for customers. To maintain customer trust, *PLN* must continue to provide consistent service, transparency, and responsiveness to complaints. Strategically, an empathy-based approach and personal closeness are expected to strengthen long-term loyalty, in line with the important role of customer trust that has been proven in this study. For future research, it is recommended to add new variables and use qualitative or mixed-method approaches to gain a deeper and more holistic understanding. *PLN UP3* Kupang is currently focusing on socializing the *PLN Mobile* application in the community, hoping that the use of the *PLN Mobile* application can increase loyalty through digital transformation.

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