The impact of customer relationship management on customer loyalty with customer satisfaction as a mediating variable at Telkomsel partner outlets in Banjar City

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Abstract

Purpose: The internet's rise has made fast communication essential. This study explores how Telkomsel's CRM affects customer satisfaction, with loyalty as a mediating factor at partner outlets in Banjar City.

Research methodology: This quantitative study involved 145 purposively selected respondents and used SEM-PLS for data analysis. Results show that CRM positively affects customer satisfaction and loyalty, with satisfaction also mediating the CRM–loyalty relationship.

Results: These results indicate the importance of CRM strategies in fostering long-term customer loyalty by enhancing satisfaction through personalized and responsive services. The study highlights the need for Telkomsel and similar companies to continually invest in CRM technologies and strategies to adapt to evolving customer needs and maintain a competitive edge in the telecommunications industry. alignment with user needs and characteristics.

Conslusion: CRM significantly enhances customer satisfaction and loyalty. Satisfaction also mediates the relationship between CRM and loyalty, highlighting the need for responsive and personalized services.

Limitation: The study is limited to Telkomsel outlets in Banjar City and uses purposive sampling, reducing generalizability. Other factors like service quality or brand trust were not examined.

Contribution: This study confirms the mediating role of satisfaction in CRM–loyalty links and offers practical insights for improving CRM strategies in the telecom sector.

Keywords: *Customer Loyalty, Customer Relationship Management, Customer Satisfaction*

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1. Introduction

The internet has become a fundamental necessity in this modern era, enabling fast access to information and communication across various parts of the world (Gita Rahmawati, Anis, Nikita, Liana, & Ana, 2024). The advancement of technology and the increasing popularity of the internet have led to the emergence of various applications and software that can only be accessed with an internet connection, making the internet an unhindered center of information (Ibrahim, 2022). Gani (2018) explains that the internet is a means of global communication between people through an electronic network. Mobile phones, owned by nearly everyone, have become the primary device for accessing the internet, used not

only for communication but also to support modern lifestyles, including daily activities, buying and selling transactions, and exchanging information.

The telecommunications industry with rapid technological development faces intense competition to meet the ever-evolving needs of consumers (Analia Anggraini, Rapini, & Riawan, 2023). PT Telkomsel Indonesia, one of the largest telecommunications companies in Indonesia, has established itself as a trusted provider of cellular services and digital lifestyle solutions since its establishment in 1995. Telkomsel has launched various products such as simPATI, AS, Loop, byU, and Telkomsel Halo, and has received international recognition, including the "Brand of The Year" award from the World Branding Forum in 2019–2020. Amid the high demand for cellular services, telecommunications operators are competing to retain and increase customers through innovation and service quality improvements, as reflected in the latest survey results by APJII on mobile operator users in Indonesia.

Table 1. Survey of the Indonesian Internet Service Providers Association

No.	Mobile Operator Name	Value / Percent of Respondents (Outlet)
1	Telkomsel	40.27
2	Indosat Ooredoo & Tri	33.4
3	XL Axiata & Axis	21
4	Smartfren	5.32

According to Table 1 of the 2023 survey by the Indonesian Internet Service Providers Association (APJII), Telkomsel remains the most popular mobile operator in Indonesia, with 40.27% of 8,510 respondents choosing it, followed by Indosat Ooredoo Hutchison/Three (33.4%), XL Axiata/Axis (21%), and Smartfren (5.32%). The majority of customers choose their operator based on the signal strength in their area (47.5%), while other factors such as internet package prices and attractive promotions (26.8%), the use of old numbers (18.4%), and ease of purchasing data packages (6.5%) also influence their choice. Additionally, 49.2% of users feel that mobile internet connection costs are becoming more expensive, with most spending between Rp10,000 and Rp50,000 per month for internet access. This survey involved respondents from across Indonesia using a multistage random sampling technique.

Telkomsel's network in West Java, including Banjar City, is managed by PT Catalist Integra Prima Sukses, which is an official Strategic Business Partner (SBP) of Telkomsel in the Ciamis Cluster region. PT Catalist has four branch offices in Ciamis, Kawali, Banjar, and Pangandaran, which serve as depots and warehouses for distributing Telkomsel products to outlet partners in the surrounding areas. The main products distributed include Linkaja Outlet Balance, Sp Data SIM Cards, Physical Vouchers, Orbit Internet Modems, and OTA cards for migrating the network from 3G to 4G.

Banjar City was chosen as the research location because it has the highest number of Telkomsel outlets in East Priangan, West Java, and plays a central role in communication with a high population density. The location is also strategic due to its proximity to Central Java, making it a key link in the distribution of telecommunications quotas between the two provinces. Market competition in this area has become increasingly fierce with the merger of Indosat Ooredoo Hutchison and Three, as well as XL Axiata's acquisition of Axis, which has made Telkomsel need to retain its customers and increase new customer acquisition to maintain its market share.

Table 2. Market Shared Banjar City

BANJAR CITY						
	Telkomsel	**XL Axiata**	**Indosat IM3**	**Tri Indonesia**	**Smartfren**	
Telkomsel	0	**260**	190	230	0	680
XL Axiata	**390**	0	210	210	120	930
Indosat IM3	140	260	0	140	0	540
Tri Indonesia	140	150	140	0	0	430

	Telkomsel	XL Axiata	Indosat IM3	Tri Indonesia	Smartfren	
Smartfren	110	0	0	0	0	110
Total	780	670	540	580	120	
Telkomsel	0%	**38%**	28%	34%	0%	680
XL Axiata	42%	0%	23%	23%	13%	930
Indosat IM3	26%	48%	0%	26%	0%	540
Tri Indonesia	33%	35%	33%	0%	0%	430
Smartfren	100%	0%	0%	0%	0%	110

Based on Table 2, it shows that Telkomsel customers in Banjar City mostly switched to XL Axiata, accounting for 38% of the total 680 customers who switched. This indicates that competition in the telecommunications market is very tight. It can be concluded that this data provides an overview of the competition between mobile operators in Banjar City as well as users' preferences when switching from one operator to another. The data regarding the transfer of customers from Telkomsel to other operators shows that there are factors influencing customers' decisions to switch. The migration of a number of Telkomsel customers to other operators suggests that customer loyalty is not optimal (Asikin & NurShyfa, 2023). Loyalty can be seen from how long customers continue to use Telkomsel's services.
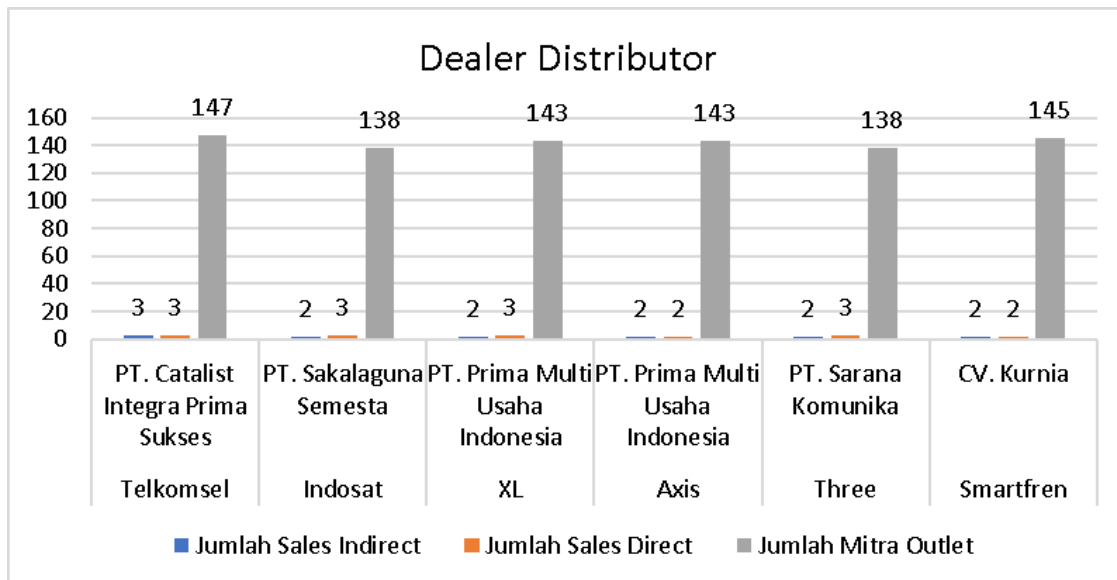

Figure 1. Dealer Distributor

Figure 1 illustrates the cooperation between several telecommunication providers in Indonesia and their partners in both direct and indirect sales, as well as the number of outlet partners owned by each of these partners. Telkomsel collaborates with PT. Catalist Integra Prima Sukses, which has 3 indirect sales, 3 direct sales, and 147 outlet partners. Meanwhile, Indosat partners with PT. Sakalaguna Semesta, with 2 indirect sales, 3 direct sales, and 138 outlet partners. Both XL and Axis collaborate with PT. Prima Multi Usaha Indonesia, but with different numbers of indirect and direct sales: XL has 2 indirect and 3 direct sales, while Axis has 2 indirect and 2 direct sales, though both have 143 outlet partners. Three partners with PT. Sarana Komunika, with 2 indirect sales, 3 direct sales, and 138 outlet partners. Finally, Smartfren partners with CV. Kurnia, with 2 indirect sales, 2 direct sales, and 145 outlet partners. This data shows the variation in distribution strategies and outlet partner cooperation between these providers in the Indonesian telecommunication market. The researcher also presents the number of outlet partners spread across the city of Banjar in Figure 2.
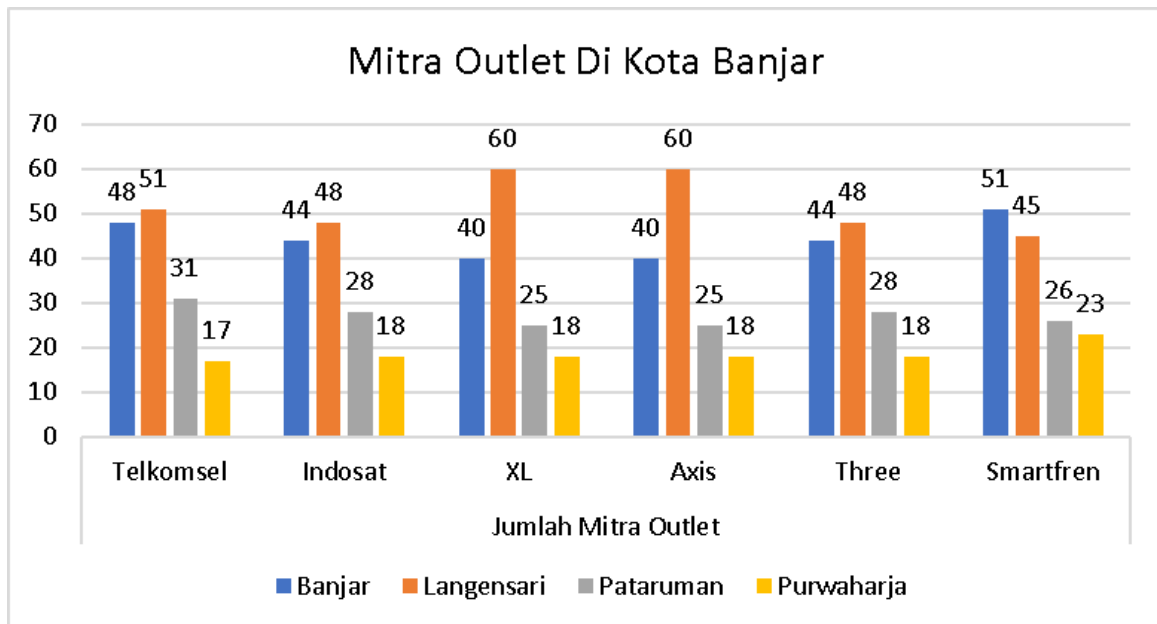
Figure 2. Outlet Partners in Banjar City

Figure 2 shows that in several sub-districts in the city of Banjar, there are different numbers of outlet partners for each telecommunication provider. In total, Telkomsel has 147 outlet partners, Indosat has 138, XL has 143, Axis has 143, Three has 138, and Smartfren has 145 outlet partners. From the data presented, it is clear that the Langensari sub-district has the highest number of outlet partners for most providers: 51 for Telkomsel, 60 for Indosat, 60 for XL, 48 for Axis, 48 for Three, and 45 for Smartfren. Meanwhile, the Pataruman sub-district has the lowest number of outlet partners, with 31 for Telkomsel, 28 for Indosat, 25 for XL, 25 for Axis, 28 for Three, and 26 for Smartfren.

To anticipate customer migration to other providers, Telkomsel utilizes a Customer Relationship Management (CRM) strategy to retain existing customers and maximize its advantages, in line with the view of Wijaya (2019), who consider CRM as a popular marketing strategy for maintaining customer loyalty. In the city of Banjar, the high demand for phone credit is reflected in the numerous credit kiosks selling both physical and electronic top-ups, driven by data from Afrialdo, Zulfanetti, and Umiyati (2020), which shows that mobile phone users in Indonesia number over 75 million people. These kiosks come in various scales and can be easily established with an initial capital of around 125 thousand rupiah, making the credit business accessible to the public. However, to better understand the issues faced by these credit kiosks, the researcher conducted a pre-survey in the city of Banjar. The following are the results of the pre-survey conducted with ten Telkomsel outlet partners in the city of Banjar:

Table 3. Results of the Pre-Survey Research

No	Question	Response	
		Yes	No
1.	I am aware of the regulation limiting the number of phone numbers per ID card (KTP).	9	1
3.	I have noticed an increase in the purchase of phone credit through banking or e-commerce apps.	10	0
4.	The limitation on the number of phone numbers affects the sale of starter cards at my outlet.	6	5
5.	I effectively manage the area of starter cards to prevent damage or expiration.	8	2
6.	Customers tend to prefer purchasing credit through banking or e-commerce apps.	7	3
7.	Customers provide feedback regarding the ease of purchasing credit through banking or e-commerce apps.	4	6

Based on Table 3, the results of the pre-survey conducted with ten Telkomsel outlet partners in the city of Banjar reveal several reasons why the business is starting to decline, including: the restriction on the number of phone numbers per ID card (KTP), the issue of starter card areas, and the features in banking and e-commerce apps for purchasing credit. The limitation on the number of phone numbers per ID card has caused a decrease in the sale of starter cards, which tend to become damaged in the hands of sellers. Additionally, the starter card areas have led to many starter cards expiring because they cannot be registered, and the features available in mobile banking and e-commerce apps for purchasing credit make it easier for people, as they no longer need to leave their homes to buy credit.

2. Literature Review

2.1 Consumer Behavior

The theory that explains how consumer satisfaction or dissatisfaction is formed is the Expectancy Disconfirmation Model, which suggests that consumer satisfaction and dissatisfaction are the result of a comparison between the consumer's expectations before the purchase and the actual performance of the product purchased. When a consumer buys a product, they have expectations about how the product will function (Gultom, Arif, & Fahmi, 2020). Furthermore, Rais (2022) states that customer satisfaction is the absence of a difference between the customer's expectations and the company's performance received during their time as a customer (Susanti, Reniati, & Warlina, 2024). After comparing expectations with the service personnel's performance, customers feel satisfied or not disappointed if the performance meets or even exceeds their expectations.

2.2 Customer Relationship Management (CRM)

According to Osterrieder (2021), CRM (Customer Relationship Management) is the process of managing detailed information about each customer and carefully managing all customer "touchpoints" to maximize customer loyalty. Furthermore, Tjiptono (2015) defines CRM as a holistic process of identifying, attracting, differentiating, and retaining customers by integrating the company's supply chain to create customer value at every step in the value creation process. Meanwhile, (Khan, Salamzadeh, Iqbal, & Yang, 2022)states that customer relationship management is a business and activity that uses technology to manage relationships with customers in order to maximize revenue, profit, customer satisfaction, and customer retention. The essence of relationship marketing is the company's commitment, which can be achieved by making customers a top priority, based on mutually beneficial long-term relationships (Fiiwe, Egele, Ozo, & Obasiabara, 2023).

2.3 Customer Loyalty

Hussain et al. (2024) define loyalty as a condition where a customer has a positive attitude toward a brand, is committed to that brand, and intends to continue purchasing it in the future. Furthermore, defines loyalty as a subjective concept, the best concept that is defined by the customer themselves (Noventa, 2024). The key components of loyalty are time, continuity, and the length of the relationship. However, most companies/producers are unaware that customer loyalty can be formed through several stages, from attracting potential customers to creating advocate customers who will bring benefits to the company (Ariyanti & Rachmawati, 2007; Yansah, Maulana, & Shihab, 2024).

2.4 Customer Satisfaction

The theory that explains how consumer satisfaction or dissatisfaction is formed is the **Expectancy Disconfirmation Model**, which states that consumer satisfaction and dissatisfaction result from comparing consumer expectations before a purchase with the actual outcomes of the product purchased. When consumers buy a product, they have expectations about how the product will perform (Gultom et al., 2020). Furthermore, Rais (2022) states that customer satisfaction is the absence of a gap between the customer's expectations and the company's performance received during their time as a customer. After comparing expectations with the service performance received, customers feel satisfied or not disappointed if the performance matches or exceeds their expectations. On the other hand, (Tani, de Sousa Saldanha, & Barreto, 2021) says that customer satisfaction is the level of satisfaction a customer derives from comparing their expectations of a product or service with the actual experience they have after using it. This satisfaction reflects the extent to which a product or service meets or even exceeds the customer's expectations.

2.5 Conceptual Framework

This conceptual framework illustrates the influence of customer relationship management and service quality on customer loyalty, with customer satisfaction serving as a mediating variable. Therefore, the conceptual framework for this research is as follows:

Figure 3. Research Framework

2.6 Research Hypotheses

Based on the conceptual framework above, the research hypotheses are formulated as follows:

H1:   The Customer Relationship Management (X) variable has a significant effect on the Customer Loyalty (Y) variable.

H2:   The Customer Relationship Management (X) variable has a significant effect on the Customer Satisfaction (M) variable.

H3:   The Customer Satisfaction (M) variable has a significant effect on the Customer Loyalty (Y) variable.

H4:   The Customer Relationship Management (X) variable has a significant effect on the Customer Loyalty (Y) variable, with Customer Satisfaction (M) as a mediating variable.

3. Methodology

The method used in this study is a quantitative approach. According to Sugiyono (2019), quantitative methods involve an approach where the data collected consists of quantitative data or other data that can be quantified and processed using statistical techniques. This research is both descriptive and verificative. Descriptive research is a method used to analyze or describe the variables to be measured (Silalahi, 2018). Verificative research refers to research conducted on a specific population or sample with the aim of testing established hypotheses (Sugiyono, 2019). This research is also causal in nature, where causal relationships imply cause-and-effect connections (Sugiyono, 2019). The population in this study consists of all Telkomsel Outlet Partners in the City of Banjar, totaling 1,020. To determine the sample for this study, a non-probability sampling technique with purposive sampling will be used. The sample size in this study will be 145 respondents. The primary data for this research consists of respondents who will fill out the research questionnaire. The data analysis technique used in this study is descriptive analysis. To identify the factors that positively influence Product Quality and Price, as well as the influence between independent variables and dependent variables, Structural Equation Modelling (SEM) analysis will be employed. The analysis method used in this study is Partial Least Square (PLS). Hypothesis testing is performed partially by comparing the calculated t-value with the table t-value. The calculated t-value is obtained using the SmartPLS software.

4. Result and Discussion

4.1 Outer Model Analysis

Table 4. Outer Model Anlysis

Construct	Code	*L F*	Result	*CA*	*CR*	AVE	Result
Customer Relationship Management	CRM1	**0,783**	Valid				
	CRM2	**0,715**	Valid				
	CRM3	**0,781**	Valid				
	CRM4	**0,784**	Valid				
	CRM5	**0,805**	Valid				
	CRM6	**0,794**	Valid				
	CRM7	**0,820**	Valid	**0,953**	**0,959**	**0,641**	Reliable
	CRM8	**0,879**	Valid				
	CRM9	**0,874**	Valid				
	CRM10	**0,798**	Valid				
	CRM11	**0,791**	Valid				
	CRM12	**0,787**	Valid				
	CRM13	**0,788**	Valid				
Customer satisfaction	KP1	**0,891**	Valid				
	KP2	**0,907**	Valid				
	KP3	**0,872**	Valid				
	KP4	**0,849**	Valid	**0,962**	**0,968**	**0,792**	Reliable
	KP5	**0,918**	Valid				
	KP6	**0,888**	Valid				
	KP7	**0,902**	Valid				
	KP8	**0,893**	Valid				
Customer Loyalty	LP1	**0,897**	Valid				
	LP2	**0,823**	Valid				
	LP3	**0,880**	Valid	**0,939**	**0,952**	**0,768**	Reliable
	LP4	**0,872**	Valid				
	LP5	**0,895**	Valid				
	LP6	**0,888**	Valid				

Based on Table 4, it shows that all indicators in each variable in this study have a loading factor value greater than 0.70 so that it is said to be valid. Thus, all indicators have good validity values according to the minimum value limits that have been required. Based on Table 4, it also shows that all constructs have a Cronbach's alpha of ≥ 0.6, in addition, all constructs also have a composite reliability of ≥ 0.7 and Average Variance Extracted (AVE) ≥ 0.5. This shows that the indicators in each construct are reliable in compiling their respective constructs. After conducting validity and reliability tests, the results showed that the data used in this study were valid and reliable.

4.2 Inner Model Analysis

Table 5. R^2 Test Results

Variabel	R Square	R Square Adjusted	Test Results
Customer satisfaction	0,837	0,835	Strong Model
Customer Loyalty	0,856	0,854	Strong Model

Based on Table 4, it shows that all the indicators for each variable in this study have loading factor values greater than 0.70, indicating that they are valid. Therefore, all the indicators have good validity values, meeting the required minimum threshold. Table 4 also shows that all constructs have a Cronbach's alpha of ≥ 0.6. Additionally, all constructs have composite reliability values of ≥ 0.7 and Average Variance Extracted (AVE) values of ≥ 0.5. This indicates that the indicators for each construct are reliable in forming their respective constructs. After conducting the validity and reliability tests, the results show that the data used in this study are both valid and reliable.

Table 6. F^2 Test Results

Konstruk	F Square	Test Results
Customer Relationship Management → Customer satisfaction	**5,116**	Strong

Customer Relationship Management → Customer Loyalty	**0,159**	Moderate
Customer satisfaction → Customer Loyalty	**0,368**	Strong

Based on Table 6, it shows that the F^2 value for customer relationship management (CRM) towards customer satisfaction is 5.116, which is categorized as having a strong effect size. The F^2 value for CRM towards customer loyalty is 0.159, which is categorized as having a moderate effect size. Lastly, the F^2 value for customer satisfaction towards customer loyalty is 0.368, which is categorized as having a strong effect size.

Tabel 7. Q^2 Test Results

Konstruk	***Q-Square***	**Test Results**
Customer satisfaction	0,654	Good
Customer Loyalty	0,645	Good

Based on Table 7, it shows that the Q2 value for customer satisfaction is 0.654, which is greater than 0. This indicates that the customer relationship management (CRM) variable has a good predictive power for customer satisfaction. Additionally, the Q2 value for customer loyalty is 0.645, which is also greater than 0. This shows that both the CRM and customer satisfaction variables have a good predictive power for customer loyalty.

The next step is the evaluation of the structural model (inner model), which includes model feasibility testing by examining the estimation results from the SmartPLS output for the Goodness of Fit (GoF) value. The GoF value is calculated as follows:

$$\text{GoF} = \sqrt{Average AVE \; x \; Average R^2}$$
$$\text{GoF} = \sqrt{0{,}768 \; x \; 0{,}856}$$
$$\text{GoF} = 0{,}810$$

Based on the calculation above, the GoF value for the customer loyalty construct is 0.810, meaning that the GoF value is high because it is greater than 0.36.

4.3 Hypotesis Testing
Hypothesis testing is conducted based on the results of the Inner Model (structural model) evaluation, which includes parameter coefficients and t-statistics. To determine whether a hypothesis can be accepted or rejected, we look at the significance values between constructs in the form of t-statistics and p-values. The hypothesis testing in this study was conducted using SmartPLS version 3.0 software. These values can be observed from the bootstrapping results. The rules of thumb used in this study are a significance level of p-value 0.05 (5%) and a t-table value of 1.96 (5%). The hypothesis testing results are illustrated as shown in Figure 4 below:
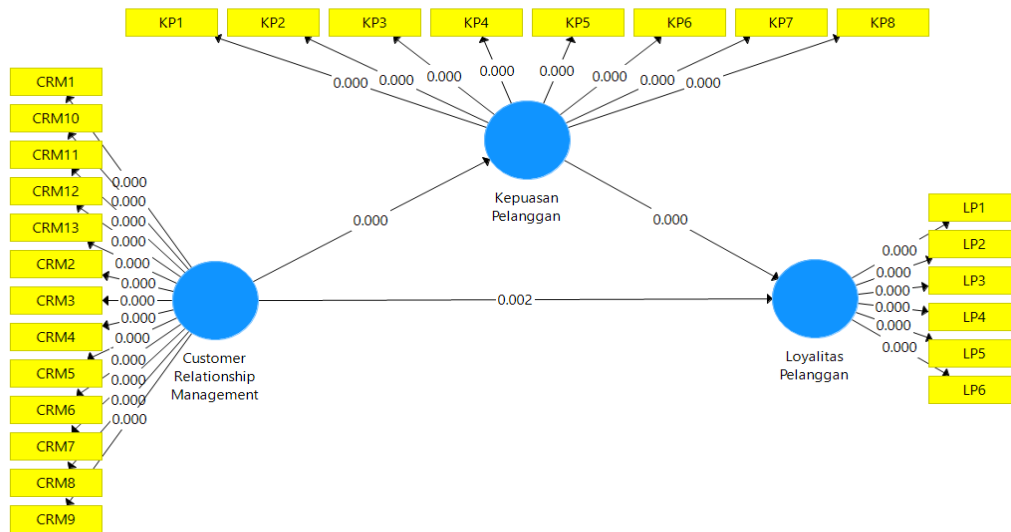
Figure 4. Final Research Model

Based on Figure 4, the hypothesis testing results, including the significance between constructs, are represented by the t-statistics and p-values, which have been summarized as follows:

Table 8. Hypothesis Test Results

Konstruk	T-Statistic	P Values	Test Results
Customer Relationship Management → Customer Loyalty	3,098	**0,002**	Accepted
Customer Relationship Management → Customer satisfaction	41,409	**0,000**	Accepted
Customer satisfaction → Customer Loyalty	4,615	**0,000**	Accepted
Customer Relationship Management → Customer satisfaction → Customer Loyalty	4,745	**0,000**	Accepted

4.3.1 Customer Relationship Management on Customer Loyalty

The first hypothesis tests the relationship between customer relationship management (CRM) and customer loyalty. The results show a positive t-statistic value of 3.098 > 1.96 with a p-value of 0.002 < 0.05, indicating that the first hypothesis is accepted. This proves that CRM has a significant positive impact on customer loyalty.

Good CRM involves various aspects, including accurate customer data collection, a deep understanding of individual preferences, and personalized services and products. When a company is able to deliver relevant and valuable experiences to customers, it enhances their positive perception of the company. As a result, customers tend to feel more valued and emotionally connected, making them more likely to remain loyal.

Additionally, the results show that customer loyalty is not only influenced by product quality or competitive pricing but also by how well the company maintains ongoing relationships. CRM helps companies proactively identify customer needs, provide timely solutions, and build strong trust. All these elements contribute to creating mutually beneficial relationships.

This finding aligns with research by Abdullah, Wahid, Razak, and Jan (2024), which shows that CRM significantly influences customer loyalty. It is also consistent with Atawara (2015) research, which found that CRM and service quality significantly impact customer loyalty in Happy Puppy Karaoke Family in Surabaya.

The implications of this finding highlight the importance for companies to continuously invest in adaptive CRM technologies and strategies. The dynamic nature of customer needs and expectations requires a flexible and innovative approach to relationship management. By maximizing CRM potential, companies can not only enhance customer loyalty but also create a loyal customer base that supports long-term growth.

4.3.2 Direct Relationship between Customer Relationship Management and Customer Satisfaction

The second hypothesis tests the relationship between CRM and customer satisfaction. The results show a positive t-statistic value of $41.409 > 1.96$ with a p-value of $0.000 < 0.05$, indicating that the second hypothesis is accepted. This proves that CRM has a significant positive impact on customer satisfaction. Customer satisfaction is one of the main indicators of CRM success. When a company understands customer needs and preferences deeply through CRM, it can deliver services and products that are relevant and align with customer expectations. This creates a more personal and memorable experience for customers, which, in turn, enhances their satisfaction. For example, using customer data to provide accurate recommendations, handling complaints promptly, and proactive communication are some CRM implementations that can drive satisfaction.

This finding also suggests that CRM can serve as a strategic tool to build added value, not only focusing on transactional aspects but also on the emotional experience of customers. Satisfied customers are more likely to provide positive feedback, enhance the company's image, and even become loyal advocates. Therefore, customer satisfaction is not just an endpoint but also a bridge to sustained loyalty. This finding aligns with research by Hassan, Nawaz, Lashari, and Zafar (2015), which found that CRM significantly affects customer satisfaction. It also supports the study by Farooq, Salam, Fayolle, Jaafar, and Ayupp (2018), which shows that service quality impacts customer satisfaction in Malaysia Airlines.

From a managerial perspective, this result emphasizes the importance for companies to continually update and improve their CRM systems to stay relevant to changing customer needs. Additionally, companies need to focus on the quality of interactions offered through CRM, such as accurate personalization and responsive service. In the long run, investing in CRM development oriented towards customer satisfaction not only enhances business success but also creates competitive advantages that are difficult for competitors to imitate.

4.3.3 Customer Satisfaction on Customer Loyalty

The third hypothesis tests the relationship between customer satisfaction and customer loyalty. The results show a positive t-statistic value of $4.615 > 1.96$ with a p-value of $0.000 < 0.05$, indicating that the third hypothesis is accepted. This proves that customer satisfaction has a significant positive impact on customer loyalty.

Customer satisfaction reflects the extent to which customer expectations of a product or service have been met or exceeded. When customers feel satisfied, they are more likely to build long-term relationships with the company, make repeat purchases, and recommend products or services to others. This shows that satisfaction is not only the result of positive customer experiences but also a strong foundation for building loyalty.

This influence can be explained through relationship marketing theory, which states that satisfaction acts as an emotional connector between customers and companies. Satisfied customers feel that their needs are prioritized, creating trust and commitment to the brand or service. Loyalty resulting from satisfaction also enhances customer retention and reduces the likelihood of switching to competitors.

This finding aligns with research by Kasiri, Guan Cheng, Sambasivan, and Sidin (2017), which shows that customer satisfaction significantly affects customer loyalty. It is also consistent with the study by Daefid (2017), which shows that customer satisfaction significantly influences customer loyalty in JOS Cafe Jombang.

From a strategic standpoint, this result provides important implications for companies to continue focusing on improving the quality of the customer experience. This can be achieved through providing high-quality products, consistent services, and enjoyable interactions. Additionally, listening to and responding to customer feedback quickly can be an effective strategy to ensure that customers feel valued, thus increasing their satisfaction.

4.3.4 *Customer Relationship Management on Customer Loyalty with Customer Satisfaction as a Mediating Variable*

The fourth hypothesis tests the relationship between CRM and customer loyalty with customer satisfaction as a mediating variable. The results show a positive t-statistic value of 4.745 > 1.96 with a p-value of 0.000 < 0.05, indicating that the fourth hypothesis is accepted. This proves that CRM has a significant positive impact on customer loyalty with customer satisfaction as a mediating variable.

This finding reinforces that CRM not only has a direct impact on customer loyalty but also an indirect one through the enhancement of customer satisfaction. Effective CRM implementation allows companies to better understand customer needs and preferences, enabling them to provide relevant and satisfying services. The satisfaction generated from these interactions creates an emotional foundation that strengthens customer loyalty, as satisfied customers are more likely to stay loyal, make repeat purchases, and recommend the company to others.

The results also highlight the importance of customer satisfaction as a key element in building long-term loyalty. Successful CRM that creates customer satisfaction does not merely improve transactional relationships but also develops deeper, more sustainable relationships. This suggests that efforts to increase customer loyalty should start with ensuring that customers feel satisfied through responsive services, appropriate personalization, and quick complaint resolution.

This finding aligns with research by Iskandar and Wijaksana (2015), which found that customer satisfaction mediates the impact of service quality on customer loyalty. It also supports the study by (Kalalo, 2013; Legi, Tulung, & Pandowo, 2021), which shows that CRM and service quality significantly influence customer loyalty with satisfaction as a mediating variable at PT. Matahari Dept. Store, Manado.

The implications of this finding suggest that companies must integrate CRM strategies with a focus on customer satisfaction. This includes investing in CRM technologies that support the collection and analysis of customer data, training staff to deliver excellent customer experiences, and developing initiatives aimed at enhancing satisfaction at every customer touchpoint. With this approach, companies can not only enhance customer loyalty directly but also create long-term relationships that are difficult for competitors to replicate.

Additionally, this research opens up opportunities for further studies on the influence of other factors such as product quality or marketing strategies on customer loyalty in the telecommunications industry. Going forward, CRM will become even more critical with the growth of digital technologies and the changing needs of customers, requiring companies to adapt to emerging innovations.

5. Conclusion

Based on the results of the analysis and discussion as presented earlier, the following conclusions can be drawn from the research:

1. Customer relationship management (CRM), customer satisfaction, and customer loyalty at Telkomsel Outlet Partners in Banjar City are all categorized as high. However, there are several areas that require more attention to improve commitment, consistency in service quality, and encourage customers to recommend Telkomsel to others.
2. Customer relationship management has a positive and significant impact on customer loyalty.
3. Customer relationship management has a positive and significant impact on customer satisfaction.
4. Customer satisfaction has a positive and significant impact on customer loyalty.
5. Customer relationship management has a positive and significant impact on customer loyalty with

customer satisfaction as a mediating variable.

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