

The Mediating Effect of Customer Relationship Management on Trust and Satisfaction Relationships (Survey of Credit Card Holder Customers in Indonesia)

Gairah Sinulingga

STIE MBI Depok, Indonesia, gslingga12@gmail.com

Abstract

Indonesia's banking industry is growing increasingly, as evidenced by increased credit cardholders and transactions. However, there was an increase in consumer complaints about using credit cards. Analyzing the phenomenon, the research aims to study the effect of satisfaction, trust, and customer relationship management on commitment. Descriptive and verification research was conducted with 482 credit card holders in Indonesia with a valid questionnaire. The approach of the Structural Equation Model was conducted to analyze quantitative data from the questionnaire. The results found that the problem of customer relationship management can mediate the Relationship of trust and satisfaction to commitment. In addition, customer satisfaction is more important in implementing customer relationship management than trust. Customer relationship management can be a full mediation variable between trust and satisfaction. The findings mean customer relationship management can be a mediation between trust and satisfaction. Innovation of the findings on the research model of customer relationship management mediation can be recommended in the banking industry to determine the marketing strategy through customer behavior.

Keywords: Satisfaction, Trust, Customer Relationship Management.

The development of the business world is currently experiencing very rapid growth, both businesses engaged in manufacturing and services (Ruzevicius & Serafinas, 2007: 36). Similarly, the development of business in Indonesia is growing, followed by the application of technology (Purnama, 2010: 6). The development of the economy as a whole accompanied by the development of technology and science creates an increasingly fierce and sharp competition (Hsieh, 2005: 77), both in the domestic market and in the international market. Therefore, in such competition, companies are

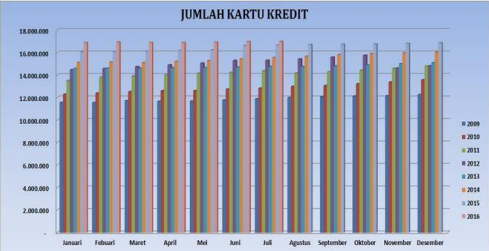
required to be able to satisfy their consumers by creating quality products in accordance with consumer desires (Kusdyah, 2012: 25). Another thing that becomes important after satisfying consumer desires is customer relationship management, which is the source of consumer satisfaction and consumer commitment in the end (Daramola & Adekunle, 2013: 136).

Competition currently occurs in banking, where the banking world is experiencing very rapid development, so this situation gives rise to a competitive and tight banking business (Rawashdeh, 2014: 148). This reality cannot be

denied anymore, so every Bank must use various ways to attract potential customers, which, in this case, is called customers. Banks, as financial institutions whose main business is to provide storage services and redistribute them in various alternative loans to the public, also need to focus on service performance to satisfy their customers (Punyani, Dash, & Sharma, 2015: 106). In service to its customers, of course, it cannot be separated from the application of supporting technology. One of the current banking service strategies is to issue products that are in line with technology, such as Credit Cards, Debit, Pre-Paid, and so on.

One of the banking products, Credit Cards, is now growing in Indonesia. The growth of credit card usage in Indonesia every year has increased quite well from 2009 to 2016, as shown in Table 1.1 issued by the Indonesian Credit Card Association in 2016.

Table 1.1 Credit Card User Growth 2009-2016



Source: Indonesian Credit Card Association (2016)

Table 1.1 shows the growth of credit card usage, where in 2009, there were around 12,259,295 users, which increased until 2011 to around 14,785,382 users. This increase occurs every month from January to December. Something similar happened in 2012, but in November and December, it decreased. This happened again throughout 2013, where from January to December, it decreased from 2012. And there was an increase again in 2014 to around 15,902,962 users until July 2016 to around 16,998,701 users. This presentation can indirectly glimpse the increase in credit card users in Indonesia.

Based on data from Bank Indonesia (2016), currently, the number of Credit Card issuers in Indonesia reaches 23 (twenty-three) institutions, both banks and non-banks, that issue Credit Cards, 21 Conventional Commercial Bank, 1 Sharia Commercial Bank and 1 Sharia Services Bank (LSB). Further data can be seen about the growth of the credit card business in Indonesia, which confirms that the use of credit cards is increasing every year in Indonesia, as shown in Table 1.2. Based on these data, there is an increase in the number of Credit Card holders followed by the number of transactions and transaction value from year to year. By increasing the number of users of Credit Cards in Indonesia, it is alleged that Bank customers in Indonesia have good trust in their Credit Cards. Customer trust is important in the banking industry, considering its impact on customer commitment in using the products the Bank offers (Zahra & Mariatin, 2012: 56).

Table 1.2. Credit Card Usage Increase Data

Year	Number of Cards	Number of Transactions	Transaction Value (Million)
2009	12.259.295	177.817.542	132.651.567
2010	13.574.673	194.675.233	158.687.057
2011	14.785.382	205.303.560	178.160.763
2012	14.817.168	217.956.183	197.558.986
2013	15.091.684	235.695.969	219.026.985
2014	16.043.347	250.543.218	250.177.517
2015	16.863.842	274.719.267	273.141.964
July 2016	16.998.701	169.505.074	156.693.656

Customer satisfaction can be measured, one of which is through the level of complaints. Currently, the increasing number of Credit Cards and the number of transactions with Credit Cards are in line with the increasing complaints about Credit Cards at Banks in Indonesia (Sujatno, 2015). Data submitted by the Indonesian Consumer Foundation (YLKI) implies that there are still many customer complaints about credit cards in Indonesia (Table 1.3). There are 10 (ten) major Indonesian consumer complaints to the Indonesian Consumer Institution Foundation, and banks are the first.

Table 1.3. Top 10 Indonesian Consumer Complaints

No	Commodities	Number of Cases (%)
1	Banking	17,09%
2	Housing	15,53%
3	Telecommunications	8,06%
4	Online Shopping	7,48%
5	Leasing	6,5%
6	Electricity	5,63%
7	Transportation	5,05%
8	Electronics	4,56%
9	Insurance	4,17%
10	Automotive	3,5%

Source: Sujatno (2015)

In the last two years, banking problems have topped the list of complaints about commodities. If elaborated, 17.09% of banking cases filed are dominated by Credit Cards. However, credit card burglary cases dominated more in 2015. Followed by the interest and penalties for Credit Cards, transaction systems, and default. In addition to credit cards, savings and loans are also cases that cause many complaints from consumers to YLKI. Installment interest is a case that is often complained by consumers following unilateral defaults and debits by banks (Sujatno, 2015).

Another phenomenon can be seen from the latest data on complaints related to Credit Card

products in Indonesia. However, in 2016, the number of complaints was still high at 1600 (Table 1.4). Compared to Table 1.2 regarding the number of Credit Card holders, as many as 16,998,701 in 2016, it is not comparable. However, regarding customer satisfaction and trust, the number of 1600 complaints is enough to make customers waver in their commitment. Therefore, the number of complaints submitted in Table 1.4 becomes one part of the problem phenomenon in this study. Furthermore, if examined more deeply than the percentage of Payment System complaints at the end of 2016, the problem is with Credit Cards, which is 80.91%.

Table 1.4. Top 10 Indonesian Consumer Complaints

Period	SP Information Request	SP Product Complaints
2014	5.720	1.729
2015	5.976	1.869
Sep '15	402	121
Oct '15	490	127
Nov '15	510	130
From '15	102	126
Jan '16	480	204
Feb '16	437	212
Mar '16	453	191
Apr '16	403	193
From 16	317	166
Jun '16	472	131
Jul '16	228	95
Ags '16	300	298
Sep '16	340	110
2016	3.430	1.600

As mentioned earlier, the number of transactions using credit cards has increased (Table 1.2), and there has been an increase in the number of complaints on credit card cases (Table 1.4). The essence of the findings in the field is the existence of an aggrieved position, namely Credit Card user customers. Considering the number of transactions and the number of Credit Cards in circulation are not accompanied by more Credit Card management than the Credit

Card provider Bank. The rupiah value contained in Table 1.2 is very beneficial for the Bank because the higher the number of transactions, of course, the better for the organizer (transaction profit) (Walczak & Borkan, 2016: 67). However, the number of Credit Card complaints is also considered necessary, because customer satisfaction in using Credit Cards certainly has an impact on customer commitment in choosing Credit Card products from banks (Hanaysha & Hilman, 2015: 94). This means that transaction complaints are an important part that needs attention from banks apart from the number of transactions received by Credit Card organizing banks (Saeed & Siddiqui, 2016: 23).

Customer relationship management, in this case to Bank customers, has a relationship with customer satisfaction (Agariya & Singh, 2012; Kim, Zhao, & Yang, 2008). The scope includes the demands of integrated quality management globally to deal with customers' business needs more aggressively. Customer relationship management is a long-term relationship and bond between producers, consumers, suppliers, and other actors (Love & Edwards, 2009: 459). The essence of customer relationship management concerns at least lasting relationships and the continuous exchange between trust and dependence. The other impact of customer trust is on the creation of good customer relationship management (Kim et al., 2008: 1). the concept of customer relationship management to bank customers, it emphasizes the importance of long-term good relationships with customers and other infrastructure, which can create awareness in the form of relationships and overall commitment. This study does not discuss customer interest for Credit Card holders such as card functions, limits, interest rates, fees, number of merchants, and discount facilities. Given the problem of customer relationships, the focus on customer relationship management comes from the many complaints about banking transactions. The function of cards or types of cards is also not discussed, considering that the function and type of card are part of the service

of credit cards and that services are separate from this study. But more to the characteristics or behavior of customers, namely trust, satisfaction and customer commitment.

Based on the phenomenon that occurs in customer relationship management, which is related to Credit Card holders in Indonesia, and its Relationship with customer trust, satisfaction, and commitment, the focus of this research examines the impact of customer trust and satisfaction through customer relationship management.

LIBRARY STUDY

Relationship of Satisfaction with Customer Trust

This study did not study the impact of satisfaction on trust or vice versa, it only examined the Relationship between the two variables. Given the study related to the impact of customer satisfaction and trust on customer relationship management and customer commitment. So the study of the Relationship between customer satisfaction and trust only looks at the correlation. Furthermore, research from Chinomona & Sandada (2013) delivered research with the results that satisfaction, trust and loyalty impact consumer interest to make purchases. In addition, satisfaction also has an impact on consumer confidence. Based on a study of Chinomona & Sandada (2013) research, there is a relationship between customer satisfaction and customer trust, which the study will show in the current research.

The Effect of Customer Satisfaction and Relationship Management

There is a relationship between satisfaction and customer relationship management. Previous research from Wahab, Al-Momani, and Noor (2010) explained that in addition to service quality and Ease of use, which impact CRM, the Relationship between satisfaction in CRM and business performance is also discussed. Hassan et al. (2015) also emphasized the Relationship between CRM and Satisfaction. The study has

the same research focus on customers in the Bank.

In addition, Victor, Jurie, and Sumarauw (2015) conveyed the Relationship of trust and satisfaction with CRM, which was discussed from the banking side. However, the difference is loyalty to the study. When linked to current research for the banking industry and based on several studies from previous research, it confirms the Relationship between satisfaction and customer relationship management.

The Effect of Trust and Customer Relationship Management

One of the studies in this study is the Relationship of trust with customer relationship management. If we examine previous research, it was conveyed by Noor (2012) that CRM or customer relationship management can be improved through customer trust. Although previous studies examined consumers who made transactions online, there were similarities because consumers conducted the assessment. Moreover, the current research is also carried out by consumers, namely bank customers. Another thing was confirmed by Victor, Jurie, and Sumarauw (2015), who, in their research section, found the results of the impact of Islamic bank customer trust in CRM carried out by banks. So, the application of CRM or customer relationship management, in fact, depends on one customer trust in the Bank. Based on the analysis results from previous researchers, it is clear that customer trust correlates directly with customer relationship management. And that Relationship will be examined in current research focusing on banking.

Research Hypothesis

Hipotesis 1

Customer trust and satisfaction with Credit Cards affect customer relationship management.

Hipotesis 2

Trust influences customer satisfaction with Credit Cards through customer relationship management at Banks in Indonesia.

Hipotesis 3

Customer relationship management affects customer satisfaction at banks in Indonesia.

RESEARCH METHODS

Research Methods Used

In accordance with the purpose of this study, it will use a conclusive type consisting of descriptive and causal research. The data collection process adjusts to the nature of the research used, namely descriptive and causal research so that it is carried out through the process of collecting data in the field with the survey method applied is an exploratory survey. The population in this study is classic, gold and platinum Credit Card holders in Indonesia, all of which are in 17 banks. Currently, until September 2016, data on Credit Card holders in Indonesia from 17 banks, as many as 19,451,353 cards with a sample size of 500 respondents.

Data analysis uses the SEM (structural equation model) approach, in this case all latent variables (unobservable variables) are first described in the form of indicators that can be observed or measured directly and each indicator is measured using a rating for answers with a predetermined scale, namely ordinal scales. All indicators in this study are listed in the questionnaire and before the entire questionnaire before statistical analysis is carried out using the SEM (structural equation model) approach and Lisrel processing software.

Research Results

Customer relationship management in the previous research section has been partially influenced by customer trust and satisfaction. These two variables also jointly influence customer relationship management. Previously it was stated that customer satisfaction and trust have a relationship, with a correlation of 0.36. This correlation means that both can be used as variables that jointly look at customer relationship management. The next was conveyed simultaneously, and the study's results conveyed that simultaneously, customer trust and satisfaction influenced customer relationship

management, a large influence of 28% (Figure 4.9).

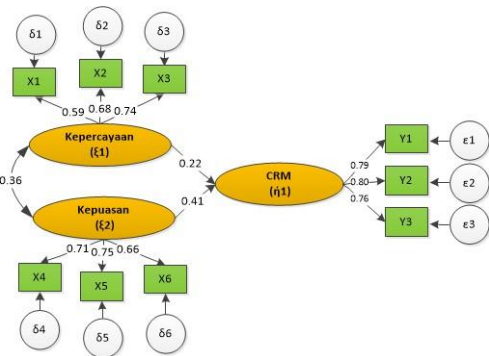


Figure 4.13. The Effect of Trust and Satisfaction on Customer Relationship Management

Based on the results submitted, customer relationship management can be improved by partially and simultaneously increasing customer trust and satisfaction. The results of this study are in line with previous studies conducted by Noor et al. (2012), Victor et al., (2015) and Wahab et al. (2010). Confirming the results of this study delivered a research hypothesis test. Based on the calculation results of processed Lisrel data has been submitted in Table 4.6. Here is a Hypothesis Test for Hypothesis 1.c.

Table 4.6. Hypothesis Test Results 1.c

Hipotesis	variables x1, x2 to y	Result F Statistics	F-Table	Result
1.c	Customer trust and satisfaction with Credit Cards can affect Man. Customer Relations	93.13	2.13	Significant

H0 : Customer Trust and Satisfaction together do not significantly affect Customer Relationship Management at Credit Card provider banks in Indonesia

Has: Customer Trust and Satisfaction together have a significant effect on Customer Relationship Management at Credit Card provider banks in Indonesia

The following statistical test uses a statistical test simultaneously with the test criterion of reject H0 If $F_{\text{calculate}} > F_{\text{table}}$ at a significant level of α . Based on the results in Table 4.6 regarding the results of the Hypothesis Test, it can be seen that the value of $F_{\text{calculate}}$ for customer satisfaction and trust in customer relationship management is 93.13. While the F_{table} value for this study is 2.13, so it can be said that Hypothesis 1.c for H0 is rejected and H a is accepted considering $F_{\text{calculate}} > F_{\text{table}}$ ($93.13 > 2.13$), which means customer trust and satisfaction have a simultaneous influence on

customer relationship management for Credit Card products in Indonesia. These results reinforce the previous results submitted for the Relationship between research variables.

Conclusion

Customer relationship management can be improved by increasing customer trust and satisfaction with Credit Card services. Every increase in customer trust in banking results in an improvement in customer relationship management services, such as basic service, customer service, and value-added service, which is felt by customers. Customer satisfaction plays an important role in controlling customer relationship management, and these two factors, customer trust and satisfaction, can be controlled together to improve customer relationship management. The results of this study provide important insights for the banking industry in

Indonesia that manages Credit Card services, showing that customer commitment to customer relationship management, supported by customer trust and satisfaction, must be the focus in developing business strategies. In addition, the Government, through Bank Indonesia, needs to evaluate policies related to Credit Cards in

Indonesia because the poor image of bank services can have a negative impact on the responsibility of Credit Card users, bank health, and economic growth. This finding also provides valuable information for credit card issuers to improve customer service.

WORKS CITED

- Agariya, A. K., & Singh, D. (2012). Crm Scale Development & Validation In Indian Banking Sector. *Journal of Internet Banking and Commerce*, 17(1), 1-22. http://doi.org/10.1007/978-3-531-92534-9_12
- Akingbade, W. A. (2014). Competitive Strategies and Improved Performance of Selected Nigeria Telecommunication Companies. *Journal of Entrepreneurship Management and Innovation*, 10(4), 143-168.
- Alamsyah, D. P. (2016). Green Marketing Strategy: Hubungan Green Perceived Value dan Green Trust. *Jurnal Manajemen Pendidikan*, 6(1), 1-16. Retrieved from <http://ejournal.radenintan.ac.id/index.php/idaroh/article/view/787>
- Boorsma, M., & Chiaravalloti, F. (2010). Arts Marketing Performance : An Artistic-Mission-Led Approach to Evaluation. *The Journal Of Artsmanagement, Law, And Society*, 40(1), 297-317. <http://doi.org/10.1080/10632921.2010.525067>
- Castillo, R. E. R., & Smida, A. (2015). The Formation of Organizational Social Capital Into Technology-Based Micro Enterprises. *Contaduria Y Administracion*, 60, 57-81. <http://doi.org/10.1016/j.cya.2015.08.009>
- Chang, C., & Tu, C.-Y. (2005). Exploring Store Image, Customer Satisfaction and Customer Loyalty Relationship: Evidence from Taiwanese Hypermarket Industry. *Journal of American Academy of Business*, 7(2), 197.
- Chen, Y. (2010). The Drivers of Green Brand Equity: Green Brand Image, Green Satisfaction, and Green Trust. *Journal of Business Ethics*, 93(1), 307-319.
- Chi, H. K., Yeh, H. R., & Jang, B. F. (2008). The Effects of Service Quality, Customer Perceived Value, Customer Satisfaction on Behavioral Intentions: A Study of Mobile Value-Added Services in Taiwan. *The Business Review Cambridge*, 10(1), 129-136.
- Chinomona, R., Okoumba, L., & Poore, D. (2013). The Impact of Product Quality on Perceived Value, Trust and Students' Intention to Purchase Electronic Gadgets. *Mediterranean Journal of Social Sciences*, 4(14), 463-472.
- Cronin, J. J., Brady, M. K., & Hult, G. T. M. (2000). Assessing the Effects of Quality , Value , and Customer Satisfaction on Consumer Behavioral Intentions in Service Environments. *Journal of Retailing*, 76(2), 193-218.
- Daramola, G. C., & Adekunle, J. A. (2013a). Customer Relationship Management: An Effective Tool For Business Performance on Mobile Telecommunication Network in Negeria. *International Journal of Information, Business and Management*, 5(3), 136-154.
- Daramola, G. C., & Adekunle, J. A. (2013b). Customer relationship management (CRM): An effective tool for business performance on mobile telecommunication network (MTN) in Nigeria. *International Journal of Information, Business and Management*, 5(3), 136-154. <http://doi.org/10.3968/j.css.1923669720130902.1236>
- Fang, Y.-H., Chiu, C.-M., & Wang, E. T. G. (2011). Understanding Customers' Satisfaction and Repurchase Intentions. *Internet Research*, 21(4), 479-503. <http://doi.org/10.1108/10662241111158335>
- Hanaysha, J., & Hilman, H. (2015). The Impact of Product Innovation on Relationship Quality in Automotive Industry : Strategic Focus on Brand Satisfaction , Brand Trust , and Brand Commitment. *Asian Social Science*, 11(10), 94-105. <http://doi.org/10.5539/ass.v11n10p94>

- Hansemark, O. C., & Albinson, M. (2004). Customer satisfaction and retention: The experiences of individual employees. *Managing Service Quality*, 14(1), 40-57.
- Hazra, S. G. (2013). An Investigating Into Customer Satisfaction, Customer Commitment And Customer Trust: A Study In Indian Banking Sector. *Journal of Arts, Science & Commerce*, 4(1), 96-103.
- Hoq, M., Sulatana, N., & Amin, M. (2010). The Effect of Trust, Customer Satisfaction and Image on Customers' Loyalty in Islamic Banking Sector. *South Asian Journal of Management*, 17(1), 70-94.
- Hsieh, C. (2005). Implementing Self-Service Technology To Gain Competitive Advantages. *Communications of The IIMA*, 5(1), 77-83.
- Kim, C., Zhao, W., & Yang, K. H. (2008). An empirical Study on The Integrated Frameworks of e-CRM in Online Shopping: Evaluating The Relationship Among Perceived Value, Satisfaction, and Trust Based on Customers' Perspectives. *Journal of Electronic Commerce in Organizations*, 6(3), 1-19.
- Knight, J., Holdsworth, D., & Mather, D. (2007). Determinants of Trust in Imported Food Products : Perceptions of European Gatekeepers. *British Food Journal*, 109(10), 792-804.
- Kusdyah, I. (2012). Price Perception, Brand Perception, Value Perception and Repurchase Desire of Health Clinic Services (Erha Clinic Surabaya T-shirt Study). *Journal of Marketing Management*, 7(1), 25-32. <http://doi.org/10.9744/pemasaran.7.4.25-32>
- Lee, Y.-I., & Trim, P. R. J. (2006). Retail Marketing Strategy. *Marketing Intelligence & Planning*, 24(7), 730. <http://doi.org/10.1108/02634500610711888>
- Lee, Y. K., Kim, Y. S., Lee, K. H., & Li, D. xin. (2012). The impact of CSR on relationship quality and relationship outcomes: A perspective of service employees. *International Journal of Hospitality Management*, 31(3), 745-756. <http://doi.org/10.1016/j.ijhm.2011.09.011>
- Lo, A. S., Stalcup, L. D., & Lee, A. (2010). Customer Relationship Management for hotels in Hong Kong. *International Journal of Contemporary Hospitality Management*, 22(2), 139-159. <http://doi.org/10.1108/09596111011018151>
- Love, P., & Edwards, D. J. (2009). Beyond the Red Queen syndrome : CRM technology and building material suppliers. *Engineering, Construction and Architectural Management*, 16(5), 459-474. <http://doi.org/10.1108/09699980910988366>
- Mallin, C., Farag, H., & Ow-Yong, K. (2014). Corporate Social Responsibility and Financial Performance in Islamic Banks. *Journal of Economic Behavior and Organization*, 103, S21-S38. Retrieved from <http://dx.doi.org/10.1016/j.jebo.2014.03.001>
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An Integrative Model Of Organizational Trust. *Academy of Management Review*, 20(3), 709-734.
- Morgan, R. M., & Hunt, S. D. (1994). The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing*, 58(1), 20-38.
- Mosavi, S. A., & Ghaedi, M. (2012). A survey on the Relationship Between trust, Customer loyalty, Commitment and Repurchase Intention. *African Journal of Business Management*, 6(36), 10089-10098. <http://doi.org/10.5897/AJBM11.2741>
- Noor, N. A. M. (2012). Trust and Commitment: Do They Influence E-Customer Relationship Performance? *International Journal of Electronic Commerce Studies*, 3(2), 281-296.
- Oghojafor, B. E. A., Aduloju, S. A., & Olowokudejo, F. F. (2011). Information technology and customer relationship management (CRM) in some selected insurance firms in Nigeria. *Journal of Economics*, 3(7), 452-461.
- Parnell, J. A. (2011). Strategic Capabilities, Competitive Ctrategy, and Performance Among Retailers in Argentina, Peru and The United States. *Management Decision*, 49(1), 138-155.
- Pi, S., Liao, H., & Chen, H. (2012). Factors That Affect Consumers ' Trust and Continuous Adoption of Online Financial Services. *International Journal of Business and Management*, 7(9), 108-119. <http://doi.org/10.5539/ijbm.v7n9p108>
- Punyani, G., Dash, G., & Sharma, S. (2015). An Assessment of Customer's E-Service Quality Perception Through Webqual Sciae: A Study On Online Banking Services. *Journal of Arts, Science & Commerce*, 3(1), 106-118.
- Purnama, B. E. (2010). Kartuhalo Information System from Telkomsel Computer-Based Multimedia Practical Strategic Study of Telkomsel Surakarta Division. *Speed Journal - Center for Engineering Research and Education*, 2(1), 6-14.

- Rahmawaty, A. (2011). The Effect of Service Performance, Satisfaction, Trust and Commitment to Customer Loyalty at Bank Syariah Mandiri Kudus. *Journal of Social Religious Research*, 5(1), 53-80.
- Rawashdeh, A. M. (2014). Tqm As a Source of Bank Performance and Competitive Advantage Empirical Study in Jordanian Banking Sector. *European Scientific Journal*, 10(22), 148-157.
- Royo-Vela, M., & Casamassima, P. (2011). The Influence of Belonging to Virtual Brand Communities on Consumers' Affective Commitment, Satisfaction and Word-of-mouth Advertising. *Online Information Review*, 35(4), 517-542. <http://doi.org/10.1108/14684521111161918>
- Rusu, R. A. (2013). Organizational Commitment And Job Satisfaction. *Buletin Scientific*, 1(1), 52-56.
- Ruzevicius, J., & Serafinas, D. (2007). The Development of Socially Responsible Business in Lithuania. *Inzinene Ekonomika Engineering Economics*, 51(1), 36-43. Retrieved from <http://www.cceol.com/aspx/getdocument.aspx?logid=5&id=B6EFDBCD-7A92-4D07-9C8E-F4CEFFD07213>
- Saeed, K., & Siddiqui, K. A. (2016). Influence of Customer's Loyalty-Satisfaction Link on Services Usage. *Journal of Marketing Management and Consumer Behavior*, 1(2), 23-32. <http://doi.org/10.2139/ssrn.2787391>
- Singh, S. (2015). The Impact of Service Satisfaction , Relational Satisfaction and Commitment on Customer Loyalty in Logistics Outsourcing Relationship. *Journal of Supply Chain Management Systems*, 4(1), 58-71.
- Sujatno, A. (2015). Consumer Complaints Surgery 2015. Retrieved from <http://ylki.or.id/2016/01/bedah-pengaduan-consumer-2015/>
- Terblanche, N. S., & Boshoff, C. (2006). A generic instrument to measure customer satisfaction with the controllable elements of the in-store shopping experience. *South African Journal of Business Management*, 37(3), 1-15.
- Tuu, H. H., & Olsen, S. O. (2012). Certainty, Risk and Knowledge in The Satisfaction-Purchase Intention Relationship in a New Product Experiment. *Asia Pacific Journal of Marketing and Logistics*, 24(1), 78-101.
- Walczak, S., & Borkan, G. L. (2016). Personality Type Effects on Perceptions of Online Credit Card Payment Services. *Journal of Theoretical and Applied Electronic Commerce Research*, 11(1), 67-83. <http://doi.org/10.4067/S0718-18762016000100005>
- Wali, A. F., Wright, L. T., & Uduma, I. A. (2015). Customer Relationship Management For Brand Commitment And Brand Loyalty. *British Journal of Marketing Studies*, 3(4), 45-58.
- Wehmeyer, K. (2005). Aligning IT and marketing – The impact of database marketing and CRM. *Journal of Database Marketing*, 12(3), 243-256. <http://doi.org/10.1057/palgrave.dbm.3240260>
- White, D. W. (2010). The impact of marketing strategy creation style on the formation of a climate of trust in a retail franchise setting. *European Journal of Marketing*, 44(1/2), 162-179. <http://doi.org/10.1108/03090561011008655>
- Zahra, Y., & Mariatin, E. (2012). The Relationship of employee trust in the organization to the commitment to the organization in PT Bank "X." *Journal of Psychology-Online*, 7(2), 56-61.