



INTERNAL AND EXTERNAL FACTORS AFFECTING CUSTOMER LOYALTY OF BANK SUMUT

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Abstract

The number of Bank SUMUT clients had fluctuations throughout the years. In 2018, there were 2,813 customers, which decreased to 2,247 in 2019. In 2020, the number further declined to 1,031, but showed a little increase to 1,291 in 2021. However, in 2022, the number of Bank SUMUT customers significantly dropped to 828. Observing the data, it is evident that there was a decline in the customer base of Bank SUMUT between 2018 and 2020, followed by an increase from 2020 to 2021. However, there was another decrease in the number of Bank Sumatra customers between 2021 and 2022. This fluctuation can be attributed to various factors, both internal and external. The objective of this study is to identify and examine the intrinsic and extrinsic elements that impact customer loyalty at North Sumatra Bank. The population for this study consists of consumers who have accounts with Bank SUMUT Medan Coordinating Branch Office throughout the period of 2021-2022. The total number of samples to be collected in this study, when rounded up, is 100. The used sampling approach is simple random sampling. The data analysis technique employs Structural Equation Modeling-Partial Least Squares (SEM-PLS). The study findings indicate that Internal Factors have a favourable and substantial impact on Customer Loyalty at Bank SUMUT. Exogenous influences have a favourable and substantial impact on the loyalty of Bank SUMUT customers.

Keywords: *Internal Factors, External Factors, Customer Loyalty*

1. INTRODUCTION

Business is the pursuit of economic activities by people or organisations, including the production, acquisition, and exchange of commodities or services, with the primary objective of creating financial gains. Communication is an inseparable aspect of living organisms. Communication is a distinguishing characteristic that sets us apart as living beings from inanimate items. Similarly, commerce is a significant factor that not only distinguishes us from objects, but also sets us apart as humans from other species. The fusion of these two fundamental abilities, 'business communication', will undoubtedly prove advantageous in the realm of business. Business is a ubiquitous activity that is familiar to individuals of all age groups, ranging from young to elderly. In 2018, the client base of Bank SUMUT amounted to 2,813. This figure decreased to 2,247 in 2019, further down to 1,031 in 2020. However, there was a little increase in 2021, with the number of customers reaching 1,291. Unfortunately, in 2022, the customer base of Bank SUMUT saw a significant drop, falling to 828. Observing the data, it is evident that there was a decline in the customer base of Bank SUMUT between 2018 and 2020. Subsequently, there was an upswing in customers from 2020 to 2021. However, in the period from 2021 to 2022, there was once again a decrease in the number of Bank Sumatra customers. This fluctuation can be attributed to various factors, encompassing both internal and external influences.

Amidst a period of escalating economic rivalry, banks are confronted with a multitude of obstacles in their efforts to maintain consumer loyalty. Furthermore, due to technological advancements and the increased availability of information, clients have become more discerning and astute when selecting banking goods and services. Hence, it is vital for banks to have a proficient communication strategy in order to uphold and enhance consumer loyalty. The product is a crucial internal aspect that significantly impacts consumer loyalty. Banking solutions that are characterised by innovation, exceptional quality, and alignment with client demands provide significant potential to enhance customer happiness and foster loyalty. Bank Sumut's capacity to provide competitive and locally-tailored goods will play a crucial role in the goal to enhance client loyalty.

The services offered by Bank Sumut are also a crucial internal component. Customers exhibit more loyalty towards banks that provide amiable, prompt, and effective service. The bank's client impressions may be influenced by the quality of service, which encompasses the account opening procedure and the resolution of customer complaints. Hence, the formulation of services that prioritise consumer requirements and streamline processes will serve as a crucial approach to enhance customer loyalty. The resultant product is experiencing functionality issues. Bank SUMUT now offers a range of exceptional services, however, a significant number of consumers remain unaware of these offerings. In addition, appearance and first approach are also crucial elements in negotiations. Funding Sales Officers (FSO) refrain from delving into customers' information and identities to ascertain their demands before to presenting items and services. Nevertheless, the bargaining process may encounter hurdles, including a dearth of financial resources from prospective clients. Consequently, sales marketers must be attentive to these issues and devise strategies to address them (Nopiana et al., 2019).

The internal variables to be addressed pertain to goods, services, communication, and negotiations. The efficacy of negotiation communication in business further demonstrates the significant impact negotiations have on corporate operations. Engaging in negotiation is the optimal approach for attaining corporate objectives. Hence, the impact of negotiations in business is quite significant and need effective management. Interested parties have the ability to negotiate all elements. Typically, every action that involves at least two parties will start a negotiation process prior to the parties reaching their objectives. (Parmitasari, 2020). Negotiation serves as a means to reconcile divergent interests, such as those between producers and customers. Hence, in order to establish a mutual agreement between the two sides, the process of negotiation is required. This article examines the efficacy of communication management and negotiation in sustaining customer loyalty at Bank SUMUT. This study aims to identify and analyse the communication tactics used by Bank Sumut during customer negotiations.

Technological advancements have a significant influence on consumer behaviour. Customers often want financial services that provide convenient digital accessibility. Hence, Bank Sumut must persist in keeping up with technology advancements and offering digital solutions that streamline consumer interactions. Modifications in societal conduct, including the use of social media, might influence the manner in which clients engage with banks and how banks communicate with them. Bank Sumut must comprehend these societal factors and develop tactics that align with client preferences and beliefs. The research methodology suitable for this study entails a synthesis of literature review to comprehend theories on customer loyalty enhancement strategies, alongside the utilisation of survey or interview techniques to gather data from Bank Sumut customers regarding their perceptions and experiences with the bank's implemented processes. The aim of this study is to provide suggestions to Bank Sumut and other financial institutions on how to enhance client loyalty and remain competitive in the market. In addition, this study might serve as a valuable resource for future studies pertaining to the subject of customer loyalty and communication elements within the banking sector.

Customer Loyalty

Loyalty may be defined as the quality of being faithful. Loyalty may be directed towards either individual consumers or the customers of a certain organisation. According to Wantara (2019), loyalty refers to a profound dedication by consumers to continually repurchase or reuse a product or service in the future. Service quality has a crucial role in attracting and retaining consumers in the banking industry. Andriyani & Ardianto (2020) assert that enhancing customer loyalty may be achieved by providing excellent service quality. Customer loyalty is the act of consumers continuing to use a company's facilities and services due to their happiness and the unique qualities that define them (Lismayaditami, 2019). The metrics for assessing client loyalty, as outlined by Sudirman (2022), include: client Retention, Adoption of Supplementary Products and Services, Complaints and the Efficacy of Complaint Resolution.

Internal Factor

Internal factors pertain to the many characteristics, parts, or components inside an organisation or institution that have the potential to impact its performance, policies, and outcomes. This component



pertains to factors that are within the organization's sphere of control or influence. Within the study on ways to enhance customer loyalty at Bank Sumut, internal variables include components inherent to the bank that might have an influence on client loyalty, including goods, services, negotiations, and communication.

Product

A product refers to a tangible or intangible item or service that is created or provided by a corporation or manufacturer, with the purpose of satisfying the requirements or wishes of customers (Sigit and Soliha, 2019). Products are an essential ingredient in the marketing mix and play a key influence in addressing client requirements and desires as well as creating the company's image and brand. The understanding and usefulness of product functions vary across business, marketing, and consumer settings (Hananto, 2021). Below are several perspectives on product functionalities, which include: Product functions include meeting consumer needs, creating value, building brand image, meeting market demands, determining prices, and increasing customer loyalty.

Service

Service refers to the execution or procedure undertaken by a person, organisation, or institution to satisfy the requirements, preferences, or appeals of others (Rahman et al., 2022). This entails the exchange between service providers and service receivers, in which the service provider tries to provide services that are beneficial or meet the anticipated objectives of the service recipient. The service function of client loyalty is highly interconnected in the banking and other service industries. The following are many methods in which service functions might impact and have a connection with customer loyalty (Fernandes & Marlius, 2018): Addressing customer needs and desires, fostering positive experiences, enhancing value, empowering customers, prioritising quality, and providing support in financial decision-making.

Communication

Communication originates from the Latin term "communis," which signifies "together." The communicator strives to establish a sense of unity with the message receiver. Marketing communication, as defined by Syamsuddi and Fadly (2021), refers to the communication methods used in company activity. Proficiency in communication is an essential attribute that business professionals must possess. Saputra (2021) asserts that communication serves four primary functions: control, motivation, emotional expression, and information dissemination.

Negotiation

Negotiation is a strategic endeavour that involves careful consideration of objectives, methods, and potential trade-offs. Typically, negotiations arise when one party has something desired by another party, and the latter is prepared to engage in negotiations to get it. In his book "Organisational Behaviour," (Colquitt et al., 2011) defines negotiation as a collaborative process involving interdependent persons who engage in discussions to achieve a mutually satisfactory agreement over their diverse preferences. According to Baguley (2000) in the book Teach Yourself Negotiating, negotiation is a process of reaching agreements where all parties involved may mutually consent to the future activities to be done.

External Factor

External factors include a range of influences and circumstances that arise from the external environment of an organisation, entity, or system, and have the potential to impact the performance, policies, or outcomes of such organisation. These issues go outside the organization's immediate influence and are often beyond its ability to alter or regulate. External variables may originate from several sources, including economic, political, social, technical, environmental, legal, and demographic considerations.

Technology

Information technology is the outcome of human effort, including the integration of computers with fast communication channels to enable seamless and easily accessible information exchange procedures or activities (Na separate, 2019). Technology as an external factor pertains to the impact and advancements in technology that take place outside of financial service providers or financial institutions, which might affect client behaviour and preferences. The external technical elements include advancements in the information and communications technology sector, patterns in technology adoption by rivals, and shifts in consumer behaviour and expectations related to technology.

Social

Social factors include the impacts and dynamics that arise from the external social environment of financial service providers or financial institutions. These factors have the potential to impact client behaviour, preferences, and perceptions of service providers (Farida, 2019). The external social variables include a range of components, including culture, values, social conventions, societal trends, public opinion, and interpersonal relationships within society. External social variables may have a substantial effect on consumer loyalty. For instance, changes in consumer trends or societal preferences about business ethics might impact consumers' impressions of service providers. Furthermore, societal conventions that arise in relation to money and investing may also impact client choices about financial goods or services.

Competition

In the realm of customer loyalty, the term "competition" as an external element refers to the impact of rival financial service providers or other financial institutions in the market, which may influence consumer behaviour and decisions (Nurafifah, 2020). The external competition variables include a range of elements, including the quantity of rivals, the calibre of services provided by competitors, pricing, product advancement, promotions, and the marketing methods used by competitors. Customer loyalty may be significantly affected by external competition considerations. For instance, heightened competition in the market might motivate clients to evaluate and contrast the services, pricing, or advantages provided by other service providers, perhaps leading them to switch if they discover a more advantageous proposition. Conversely, service providers who can sustain a competitive edge in terms of service quality or product innovation often attract more loyal clients (Indarti, 2019).

Economy

Economics as an external factor refers to economic circumstances present at the regional, national or worldwide level which might impact consumer behavior and choices towards financial service providers (Kusumaningsih & Rianawati, 2022). The external economic variables include elements such as economic expansion, price level changes, borrowing costs, job opportunities, currency steadiness, and financial market circumstances. The economic variables may have a substantial effect on client loyalty. Customers often take interest rates into account when determining whether to save or invest in a bank or financial institution. Customers' choices about investing and managing their money may also be influenced by economic events, such as a recession or excessive inflation

2. RESEARCH METHODS

Sugiyono (2018) defines the quantitative method as a positivist approach that seeks to characterise and test researchers' ideas. The study was carried out at Bank SUMUT. The study focuses on the client base of Bank SUMUT. The study sample consisted of 100 Bank SUMUT clients during the years 2021-2022. Loading Factor and Average Variance Extracted (AVE) are used to assess the accuracy and appropriateness of the model. The study used the Structural Equation Model (SEM) approach for data analysis to examine the hypothesis.



3. RESULTS AND DISCUSSION

Outer Model

Evaluation of the measurement model or outer model is carried out to assess the validity and reliability of the construct model. The outer model with reflexive indicators is evaluated using convergent, discriminant and composite reliability validity as well as Cronbach alpha for the indicator block (Ghozali 2021). Each research indicator measured the loading factor value on its respective construct. The loading factor value is expected to reach more than 0.7. According to Ghozali (2021), in exploratory research, a value of more than 0.5 is considered adequate. The loading factor value of each indicator on each construct is measured using the algorithm in the SmartPLS program, as follows:

Table 1 Loading Factor

	External Factor (x2)	Internal Factor (x1)	Customer Loyalty (y)
x1.1		0.832	
x1.2		0.833	
x1.3		0.936	
x1.4		0.937	
x2.1	0.978		
x2.2	0.988		
x2.3	0.977		
x2.4	0.988		
y1			0.767
y2			0.923
y3			0.728
y4			0.924

Based on Table 1, it is known that many of the variable indicators in this study have an outer loading value > 0.5 . According to Ghozali (2021), an outer loading value between 0.5 and 0.6 is considered sufficient to meet the requirements for convergent validity. This data shows that the indicators are deemed appropriate or valid for research use and can be used for further analysis. Internal consistency reliability assessment is carried out on each construct. The composite reliability value of each construct is expected to be at least 0.7. However, in exploratory research, a composite reliability value of > 0.6 is acceptable. The results of the SmartPLS algorithm on the composite reliability of each construct are shown in the table, as follows:

Table 2 Composite Reliability

	Composite Reliability
External Factor (x2)	0.991
Internal Factor (x1)	0.936
Customer Loyalty (y)	0.905

Table 2 demonstrates that each concept in the good enough group has successfully satisfied the requirements for outer model reliability evaluation, as shown by a composite reliability value greater than 0.7. Therefore, the examination of the outer model progresses to the step of assessing the validity of the outer model. The outer model's validity is assessed via the use of convergent validity and discriminant validity. The examination of convergent validity was conducted by examining the average variance extracted (AVE) value for each construct, indicating that the AVE value for each valid construct was more than 0.5. The table provides a summary of the findings obtained from using the SmartPLS algorithm to calculate the Average Variance Extracted (AVE) value.

Tabel 3. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
External Factor (x2)	0.966
Internal Factor (x1)	0.785
Customer Loyalty (y)	0.706

Table 4.9 indicates that the AVE value for each construct in the final model exceeds 0.5. Therefore, the suggested structural equation model fulfils the requirements for convergent validity.

Inner Model

After the estimated model meets the Outer Model criteria, measurements are then carried out by testing the structural model (Inner Model) by looking at the R-Square (R²) value of the variables. The results of the R-Square (R²) value for the variable based on the measurement results are shown in. Table, as follows:

Tabel 4. R Square

	R Square	R Square Adjusted
Loyalitas Nasabah	0.884	0.882

Based on Table 4.10, it is known that the Adjusted R Square value for the Customer Loyalty (Y) variable is 0.882, this means that the percentage influence of internal factors (x1) and external factors (x2) on Customer Loyalty (Y) is 88.2% while the remaining is 11.8 % influenced by other variables not examined in this study

Direct Effect

Hypothesis testing was carried out using the T-statistics test (t-test) with a significance level of 5%. It is said to be significant if the T-statistics value is > 1.66. If in this test a p-value < 0.05 is obtained, it means the test is significant, and conversely if the p-value is > 0.05, it means it is not significant. The results of the direct influence test for each variable can be seen in the table, as follows:

Tabel 5. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
External Factor (x2) -> Customer Loyalty (y)	0.202	0.202	0.054	3.736	0.000
Internal Factor (x1) -> Customer Loyalty(y)	0.805	0.805	0.052	15.469	0.000

Based on Table 5:

1. the results obtained show the influence of Internal Factors (X1) on customer loyalty (y) with P-Values 0.000 < 0.05, meaning that there is a positive and significant influence between Internal Factors (X1) on customer loyalty (y). H1 there is a positive and significant influence of Internal Factors (X1) on customer loyalty (y).
2. The results show the influence of External Factors (X2) on customer loyalty (y) with P-Values 0.000 < 0.05, meaning that there is a positive and significant influence of External Factors (X2) on customer loyalty (y). H2 there is a positive and significant influence of external factors (X2) on customer loyalty (y).



Discussion

The Influence of Internal Factors (X1) on Customer Loyalty (Y)

The research tests have confirmed that Internal Factors (X1) have a strong and positive impact on Customer Loyalty (Y). The path coefficient value of Internal Factors (X1) is 0.805, and the significant value is $0.000 < 0.05$. This indicates that Internal Factors (X1) significantly and positively influence Customer Loyalty (Y). Therefore, the First Hypothesis may be deemed valid. Within the study on ways to enhance customer loyalty at Bank Sumut, internal variables include components inherent to the bank that might have an influence on client loyalty, including goods, services, negotiations, and communication. Based on the respondents' comments, it is evident that numerous products offered by Bank Sumut are more lucrative compared to those offered by other rival banks. Bank SUMUT's product, Smart Savings, offers a lower initial deposit of IDR 50,000 compared to Bank ACEH. Additionally, Bank SUMUT charges a lower monthly admin fee of Rp. 7,500 compared to Bank BJB. Bank SUMUT consistently offers exceptional customer service, exemplified by the creation of the innovative Sumut Mobile Application.

This mobile application provides customers with a convenient platform to perform a variety of transactions, including credit top-ups, data package top-ups, bill payments, transfers, and other user-friendly features. One of the products offered by Bank SUMUT is called SMART Savings. This is shown by the accolade bestowed to Bank Sumut, namely the 2014 Best Of Medan Service Excellence Award presented to Bank SUMUT. Bank SUMUT was awarded first position for providing the highest quality service in Medan, as determined by the customer perception index. Bank Sumut offers services to its clients that align with the company's credo of consistently delivering exceptional service. This includes promptly addressing and resolving any customer complaints related to the bank's goods and services. Bank SUMUT clients have the advantage of obtaining complaint services via a variety of media alternatives, including both voice and written methods. The bank consistently welcomes complaints from all of its clients, irrespective of their standing. Bank Sumut shall first provide a response to the customer or their representative on any complaints received in order to address them. Furthermore, in the event that the complaint is presented in written form, the bank will provide a written response to address the concern. Furthermore, when a complaint is made orally, the Bank promptly provides a response either verbally or in written form. If a client is dissatisfied with the resolution solution supplied or rejects the complaint resolution answer made by the Bank, they have the option to pursue the complaint resolution procedure via the OJK mediation service.

The Influence of External Factors (X2) on Customer Loyalty (Y)

The research tests have confirmed that External Factors (X2) have a direct and statistically significant positive impact on Customer Loyalty (Y). The path coefficient value of External Factors (X2) is 0.202, and the significance value is 0.000, which is less than 0.05. Therefore, the research results indicate that External Factors (X2) have a positive and significant influence on Customer Loyalty (Y). Therefore, the second hypothesis may be affirmed. Within the realm of business and management, doing an analysis of external factors is of utmost importance in comprehending the potential effects of changes in the external environment on an organization's strategy, operations, and outcomes. External variables in business include a wide range of influences such as market volatility, changes in governmental rules, industry rivalry, customer preferences, variations in the global economy, and several other factors that might impact the prosperity or difficulties encountered by an organisation. Bank SUMUT always keeps up with emerging trends, particularly in the present digital age. Bank Sumut offers comprehensive guidelines for consumers to address any issues they may experience when using the Bank SUMUT function, ensuring their comfort and satisfaction. Bank SUMUT diligently elucidates the range of goods offered by Bank Sumut to the general public and prospective clients. Bank Sumut offers comprehensive guidelines for consumers to address any issues they may have when using the Bank Sumut function, ensuring their comfort and satisfaction. In addition to providing excellent service, Bank Sumut offers very appealing products as compared to other rival banks like BJB and Bank Aceh. One such product is the Smart Savings account, which boasts fewer administrative fees and competitive interest rates. This may foster consumer loyalty and deter their inclination towards other banking institutions.

4. CONCLUSION

The data above reveals that customer loyalty may be influenced by both internal and external influences. According to the route coefficient value, external variables have the most impact on customer loyalty. External variables in business include several elements such as market volatility, alterations in government rules, industry rivalry, consumer patterns, shifts in the global economy, and numerous other aspects that might impact the prosperity or difficulties encountered by an organisation. Bank SUMUT always keeps up with emerging trends, particularly in the present digital age. In order to sustain client satisfaction, Bank Sumut elucidates the advantages acquired by consumers. Determinant comprises internal elements that have the potential to impact client loyalty. Bank Sumut offers customised education and training programmes that are specifically designed to meet the current demands and circumstances. Bank SUMUT's human resources currently lack dependability in their contribution to marketing and promoting the goods and services offered by the bank.

Bank SUMUT internally manufactures highly sought-after products, like SMART Savings. Insufficient consumer awareness of Bank Sumut's product offerings may result in a decline in client base between 2021 and 2022. Bank SUMUT is expected to enhance its efforts in introducing its goods to prospective clients, enabling them to fully appreciate and understand the benefits of Bank SUMUT's offerings. Bank SUMUT client loyalty may be influenced by two internal elements. The purpose is to enhance Bank Sumut's ability to regulate the items they generate. Can effectively engage and interact with prospective consumers to enhance their interest in purchasing the things they provide. Both new and existing clients should be targeted to prevent them from switching to rival banks.

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