CUSTOMER RELATIONSHIP MARKETING APPLICATION IN THE COAL INDUSTRY ON SHIP AGENCY SERVICES

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Abstract :   The study aims to analyze customer relationship marketing and customer loyalty through customer trust and customer satisfaction. The samples were selected using purposive sampling technique, based on which 100 respondents were selected. The data were analyzed using Partial Least Square. The hypothesis testing results show that customer relationship marketing has a significant positive effect on customer trust. Customer relationship marketing has a significant positive effect on customer satisfaction. Customer relationship marketing has a significant positive effect on customer loyalty. Customer trust has a significant positive effect on customer satisfaction. Customer trust has a significant positive effect on customer loyalty. Customer satisfaction has a significant positive effect on customer loyalty. The mediation test results found that customer trust and customer satisfaction were able to mediate the effect of customer relationship marketing on customer loyalty, the higher customer trust and customer satisfaction, the higher effect of customer relationship marketing on customer loyalty.

Keywords: *Customer relationship marketing, customer trust, customer satisfaction, customer loyalty*

1.   Introduction

Business is an activity that involves many parties such as suppliers (workers, capital owners, and so on), buyers or consumers and others (Mas'ud, 2017). Business means trading business, commercial enterprise, commerce and commerce. A business can be owned by a person or several people so that business is a commercial business or it is called a company (Mas'ud, 2017). The purpose of business is to get provisions in the hereafter by paying attention to the rules of doing business (Mas'ud, 2017). Business that is based on tauhid with the intention of getting rizki to worship Allah and as a provision for life in the hereafter by using business as a means of inviting goodness (amar ma'ruf) and preventing evil (nahi munkar), helping others and so on. The business was founded with the aim of meeting customer needs, creating customer satisfaction and also getting a profit (Kotler and Keller, 2016).

One way to achieve business goals is to design a marketing strategy (Aaker, 2013). Marketing strategies that can drive a business according to Aaker (2013) include: customer relationship strategy, brand development strategy, communication strategy, information technology strategy, distribution strategy, global strategy, quality program, acquisition strategy, logistics strategy and manufacturing strategy. One of the marketing strategies is that well-designed relationship marketing will form a bond with customers who make them loyal (Lovelock, Wirtz, and Mussry, 2011). Relationship marketing is very important for a business to achieve its business goals because relationship marketing is the key to building long-term relationships with the aim of satisfying customers in order to maintain the established business (Kotler and Keller, 2016). The goal of building a business through relationship marketing is to

build relationships to bring loyal customers who continue to use the company's services in the future (Kotler and Keller, 2016). Loyalty describes the willingness of customers to always use the company's products in the long term, use them exclusively, and recommend the company's products to friends and relatives (Lovelock et al., 2010). Furthermore, Lovelock et al., (2011) stated that loyalty goes beyond behavior and includes preferences, likes, and intentions in the future.

Customer loyalty has an important role in a company to achieve profitability or profits (Lovelock et al., 2011). Additional profit or benefits for the company can be achieved through customer loyalty with several factors such as: increased purchases, reduced operating costs, recommendations to friends and customer relations, and also a price premium. It can be said that customer loyalty has an important role for companies to achieve profits (Tjiptono and Diana 2019). Customer loyalty can be created by creating or providing added value for customers (Lovelock et al., 2011).

One of the factors that affect customer loyalty is customer relations shop marketing (Bhatti, Mariam, Arif and Younas, 2017). Relationship marketing is the introduction of each customer more closely by creating two-way communication by managing a mutually beneficial relationship between the customer and the company (Chan, 2003). The main goal of relationship marketing is to find lifetime value (LTV). Alma (2013) states that the goal of customer relationship marketing is to seek and maintain consumers so that they become profitable customers. Customer relationship marketing requires activities that focus clearly on service attributes that can generate impressive value for consumers, so that consumers become loyal customers. Payne (2013) states that relationship marketing is a marketing strategy that focuses on customers by building a network of service and attention and creating a high commitment to customers and having good communication with customers.

An empirical study which explains that customer relationship marketing has an effect on customer loyalty was carried out by Abtin and Pouramiri (2016) who found that customer relationship marketing has a significant positive effect on customer loyalty. This research is supported by Yang and Chao (2017) who in their research also found that customer relationship marketing has a significant positive effect on customer loyalty. Other supporting research is Karyose, Astuti and Ferdiansjah (2017) where in their research they found that customer relationship marketing has a significant positive effect on customer loyalty. Although various empirical studies explain that customer relationship marketing has a significant effect on customer loyalty, there are research studies that have found different findings. Rini and Absah (2018) in their research found that customer relationship marketing in the form of bonding and reciprocity has no effect on customer loyalty. Bonding is an attempt to create trust in a company or organization and an effort to build close relationships with other parties. Relationships include the way companies create trust and efforts to maintain relationships and cooperation with other parties. Bonding is a relationship that serves to maintain the existing relationship between marketers and customers so that it helps the company face competitors. Customer bonding is a system that takes the initiative to maintain relationships with customers or prospective customers. Basically, customer bonding is a process in which marketers try to build or maintain the trust of their customers so that they mutually benefit in the relationship. Whereas reciprocity or reciprocity is a dimension of relationship marketing that causes one of the parties to give feedback or return what has been obtained or commensurate with what is received. Reciprocity indicates the existence of a collaboration or relationship with another party. So the

characteristics of a relationship marketing, one of which is reciprocity. This reflects that the company and customers have the same obligations. The company is obliged to provide services in accordance with what is offered and the match between price and service. Instead the customer is obliged to pay what he has received. Reciprocal variables include price suitability with quality, effort to compensate for damage or poor service, and suitability of services to what is offered.

2. Literature review and hypothesis development

Customer Relationship Marketing

Kotler and Keller (2016) state that relationship marketing is a marketing activity that aims to build mutually satisfying long-term relationships with key constituents in order to get and maintain business. Relationship marketing is a marketing activity that aims to improve strong and lasting relationships with a core group of customers by making customers feel good about the company and by providing customers with a personal relationship with the company (Schiffman and Kanuk, 2018). Based on the description above, it can be concluded that relationship marketing is a marketing system that aims to create relationships with customers by improving business communication in the hope that customers are satisfied with the services provided so that customers who are loyal to the company are created.

Indicators of customer relationship marketing according to Payne (2013), Tjiptono (2008) are: one customer retention which is a customer data storage program, the second lifetime value which is the profit generated by the average customer within a certain time, three commitments which are commitments. owned by the company to customers and the fourth communication which is a contact or relationship created between the company and customers.

Customer Trust

Trust is the willingness of consumers to trust the company in providing services for products and services (Moorman, Desphande and Zaltman, 1993). Trust is one of the most important factors in a seller-consumer relationship, and is an important element of the strength of a business relationship and trust is essential for maintaining a long-term relationship. Morgan and Hunt (1994) define trust as one party's trust in another because of the other's honesty and reliability. Patrick (2002) views customer beliefs as thoughts, feelings, emotions, or behavior manifested when customers feel that the provider can be relied on to act in providing the best service.

Madjid (2013) when conducting research on loyalty found that trust has a strong and positive influence on customer loyalty. Kishada and Wahad (2013) in their research on the factors that influence customer loyalty found that trust has a strong and significant effect. Pratminingsih, Lipuringtyas, and Rimenta (2013) in their investigative book on customer loyalty in the online shopping industry have revealed that customer trust plays an important role in determining customer loyalty.

Customer Satisfaction

Satisfaction (satisfaction) is the feeling of being happy or disappointed by someone that arises because of comparing the perceived performance (product or result) against their expectations (Kotler and Keller, 2016). Customer satisfaction is an after-purchase evaluation where the chosen alternatives are at least the same or exceed customer expectations (Engel, 1996). Company profitability can be achieved through increased customer satisfaction. Success and

company expectations will be achieved by delivering performance in accordance with customer expectations.

Customer satisfaction is the key to retaining customers (Kotler and Keller, 2016). High satisfaction or satisfaction creates an emotional bond with the company. Customer satisfaction is the goal and means of marketing for customer-centered companies. One measure of satisfaction is by looking at customer complaints. Customers who submit customer complaints then the company provides problem solving or solving the problem, the customer will be satisfied.

The method of measuring customer satisfaction is essential for the company (Tjiptono, 2008) because this step can provide feedback and input for the development and implementation of strategies to increase customer satisfaction. Kotler and Keller (2016) state that measurement methods for customer satisfaction include: Complaints and suggestions system, ghost shoping, Lost Customer Analysis and Customer Satisfaction surveys. The technique of measuring customer satisfaction through the satisfaction survey method can use: direct measurement with questions, questions about attributes and feelings, writing down the problems faced, and ranking attributes based on the degree of importance. Indicators of consumer satisfaction (customer satisfaction) according to Tjiptono and Diana (2019) are: satisfaction towards quality which is the perceived satisfaction of the quality of the product or service, satisfaction towards value which is the perceived satisfaction of comparing prices relative to the quality offered, perceived best which is the perceived satisfaction of the overall perception of the brand used is the best compared to other brands, customer expectation which is the perceived satisfaction of consumer expectations of the brand's ability to meet customer expectations in the future

Customer Loyalty

Loyalty is a deeply held commitment to buy or support back a preferred product or service in the future even though the influence of the situation and marketing efforts has the potential to cause customers to switch (Kotler and Keller, 2016). Customers are value maximizers, they form value expectations and act on that value. Customer Loyalty is the purchase of several units of product / service all the time by several customers (Griffin, 2002).

The three pillars of customer loyalty according to Chan (2003) after the era of relationship marketing are: first, value, which is the perception of value owned by customers based on what is obtained and what is sacrificed in making transactions. The greater the value obtained by a customer compared to the sacrifices made, the greater the satisfaction he gets and the higher the value obtained from the transaction. Two brands which are the identity of a product. Without a brand, a product will fall into the commodity category. Brand is an asset that is not visible, but very valuable. Three relationship marketing which is the introduction of each customer more closely by creating two-way communication by managing things u mutually beneficial relationship between customer and company.

Effect of Customer Relationship Marketing on Customer Trust

Customer relationship marketing has an influence on customer trust. Customer relationship marketing that is formed will make communication with customers better, this easy communication will increase customer trust, because of the care and attention given to customers. Hikmawati (2016) conducted a study on the effect of relationship marketing on customer trust, which found that customer trust is influenced by relationship marketing. Padma, Nimran and Astuti (2016) also conducted research on the effect of relationship marketing on

customer trust where in their research they found that relationship marketing has an effect on customer trust. Based on the description above, the research hypothesis is made
H1: Customer Relationship Marketing has an effect on customer trust

The Influence of Customer Relationship Marketing on Customer Satisfaction
Customer relationship marketing (CRM) is an effort to establish, develop, maintain and optimize relationship terms that can be assessed between customers and organizations. Successful customer relationship marketing focuses on understanding the needs at the heart of business by integrating them with the organization's strategy, people, technology, and business (Stead, 2001). Customer relationship marketing is an effort to improve communication with customers more smoothly and bond with customers, so the company will easily fulfill customer desires. Customers who are fulfilled their desires will certainly feel satisfied. Thus a company that manages to manage CRM well will lead to increased customer satisfaction. This has been proven by research by Bramulya et al., (2016), Ibojo and Denmade (2016), Karyose et al., (2017), Bhatti et al., (2017), and Djayanto (2017) who found that customer relationships marketing can improve customer satisfaction. Based on the description above, the research hypothesis is made
H2: Customer Relationship Marketing has an effect on customer satisfaction

The Influence of Customer Relationship Marketing on Customer Loyalty
Customer relationship marketing is a cooperative relationship between the provider and the customer so that both parties benefit each other (Alma, 2013). With the existence of a mutually beneficial relationship between the customer and the company, it will create a cooperation bond and also high confidence which will ultimately increase customer loyalty. This is evidenced by Abtin and Pouramiri (2016), Yang and Chao (2017) Karyose et al., (2017), Bhatti et al., (2017) who found that customer relationship marketing has an effect on customer loyalty. Based on the description above, the research hypothesis is made
H3: Customer relationship marketing affects customer loyalty

The Influence of Customer Trust on Customer Satisfaction
Trust is the willingness of consumers to trust the company in providing services for products and services (Moorman, Desphande and Zaltman, 1993). Companies that get the trust of customers will maintain this trust in providing the best service, customer trust that is formed because they have used products and services and are given the best service, it will arise in customer customer satisfaction. This is evidenced by Ortentis, Summers, Ammeter, Douglas and Ferris (2013), Sharifi and Esfidani (2013), Fatima and Razzaque (2014), Kundu and Datta (2014). Based on the description above, the research hypothesis is made
H4: Customer trust affects customer satisfaction

The Influence of Customer Trust on Customer Loyalty
Trust is the willingness of consumers to trust the company in providing services for products and services (Moorman, Desphande and Zaltman, 1993). Companies that get the trust of customers will maintain this trust in providing the best service, customer trust that is formed because they have used products and services and are given the best service, it will arise in customer loyalty to continue to use their products and services. This has been proven by Setiawan and Sayuti (2017), Sutanto and Djati (2017). Ashraf, Ilyas, Imtisaz, and Tohir (2017), Leninkumar (2017),

Megawati, Rofiaty, Hadiwidjoyo (2018) who found that customer trust has a significant positive effect on customer loyalty. Based on the description above, the research hypothesis is made
H5: Customer trust affects customer loyalty

The Influence of Customer Satisfaction on Customer Loyalty
Satisfaction (satisfaction) is the feeling of happy or disappointed someone that arises because of comparing perceived performance (product a Satisfaction (satisfaction) is the feeling of being happy or disappointed by someone that arises because of comparing the perceived performance (product or result) against their expectations (Kotler and Keller, 2016). Customer satisfaction is the key to retaining customers. Schnaars (1991) states that the goal of a business is to create customer satisfaction so that it provides benefits to the company so that a relationship between the company and customers is created which will create customer loyalty. This has been proven by Maesala and Paul (2016), Bricci et al., (2016), Karyose et al., (2017), Bhatti et al., (2017), Rather and Sharma (2017) who found that customer satisfaction affect customer loyalty. Based on the description above, the research hypothesis is made
H6: Customer satisfaction affects customer loyalty

3. Research Framework
The frame of mind is to provide an overview of the influence of the relationship between variables. Customer relationship marketing is a marketing strategy that focuses on customers by building a network of service and attention and creating a high commitment to customers and having good communication with their customers (Payne, 2013). Customer relationship marketing has an effect on customer trust (Hikmawati (2016), Padma et al., (2016), Ang and Chiang (2017)). Customer relationship marketing has an effect on customer satisfaction (Bramulya et al., (2016), Ibojo and Denmade (2016), Karyose et al., (2017), Bhatti et al., (2017), Djayanto et al., (2019) Customer relationship marketing has a positive effect on customer loyalty (Abtin and Pouramiri (2016), Yang and Chao (2017), Karyose et al., (2017), Bhatti et al., (2017). Customer trust has a positive effect on customer satisfaction) Ortentis et al., (2013), Sharifi and Esfidani (2014), Fatima and Razzaque (2014), Kundu and Datta (2014). Customer trust has a positive effect on customer loyalty (Setiawan and Sayuti (2017), Sutanto and Djati (2017)), Ashraf et al., (2017), Leninkumar (2017), Megawati et al., (2017) Customer satisfaction has a positive effect on customer loyalty (Maesala and Paul (2016), Bricci et al., (2016), Karyose et el., (2017), Bhatti et al., (2017), Rather and Sharma (2017). Referring to the description of some of the theories and research above, the framework This research can be described as follows:
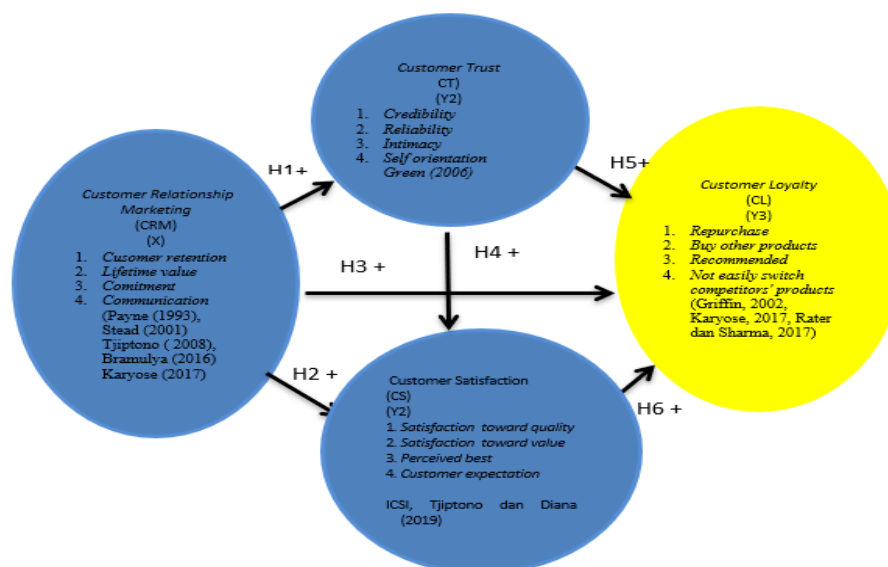
Figure 1. Research Conceptual Framework

4. Methods

Research design

The design of this research is explanatory research, namely research that aims to explain the relationship between variables that have been determined as the variables to be studied (Ghozali, 2013). The population in this study were the customers of PT. Tirta Samudera Caraka Banjarmasin branch, amounting to 211 customers. The sampling technique in this study using purposive sampling with a number of respondents 100 customers. The data collection method used a questionnaire.

Measurement

The variables used in this study were assessed using several items from different studies in the extant literature. All items were measured using a five-point Likert-type scale, in which respondents had to indicate their level of suitability with different statements (1: strongly disagree to 5: strongly agree). Measuring customer relationship marketing through 4 items ((Payne (2013) supported by Tjiptono (2008), Bramulya (2016) and Karyose (2017). Measurement of customer satisfaction uses 4 items (Tjiptono and Diana, 2019). Measurement of customer loyalty uses 4 items (Griffin (2002) supported by Karyose (2017), Rater and Sharma (2017).

Data analysis method

Data analysis used was using Confirmatory Analysis to determine the validity of each indicator used and also the reliability of the variables used in the study (Haier et al, 2017). Hypothesis testing is carried out as the next step to determine the results of the hypotheses used in the study. Path analysis is used to determine the magnitude of the influence of each influence between the variables used by using the Smart PLS tool

5.   Result
Reliability and validity the scales

Figure 2. Validity test
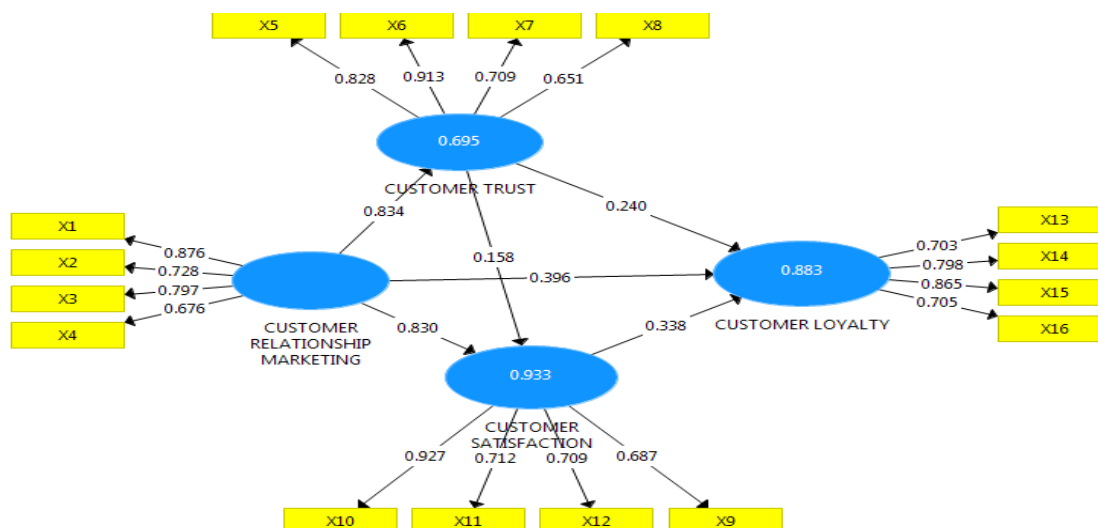
Source: PLS Output Data, 2020

The construct validity can be seen from the loading factor (LF) value with a rule of thumb greater than 0.5 which is said to be valid. Based on the test results, the loading factor (LF) results of all indicators in the model are said to be fit. Evaluation of the construct reliability value is measured by the Cronbach alpha and Composite Reliability values. The Cronbach alpha value of all constructs must be above 0.70. The test results show that the Cronbach alpha value is above 0.70, so it can be said that the indicators are consistent in measuring the construct.

Table 1. Reliabilty Test

Construct	Cronbach's Alpha	rho_A	Composite Reliability	Average Varians Extracted (AVE)
Customer Relationship Marketing	0,773	0,813	0,855	0,598
Customer Trust	0,784	0,850	0,861	0,611
Customer Satisfaction	0,758	0,794	0,847	0,585
Customer Loyalty	0,772	0,815	0,853	0,594

Source: PLS Output Data, 2020

The table above shows the Cronbach Alpha value for all constructs above 0.70, so it can be concluded that the indicators are consistent in measuring the constructs. The results of the

Cronbach Alpha value for customer relationship marketing (0.773), customer trust (0.784), customer satisfaction (0.758) and customer loyalty (0.772). The results of examining construct reliability based on composite reliability can be done by looking at the value of composite reliability to show the number of indicator variants contained by the construct. Where the limit value of Composite reliability ≥ 0.5. The results of the Composite Reliability value for customer relationship marketing (0.885), customer trust (0.861), customer satisfaction (0.847) and customer loyalty (0.853). The results of checking construct reliability based on covergent validity can be done by looking at the AVE value to show the indicator variance contained by the construct. Where the AVE limit value is ≥ 0.5. The results of checking construct reliability based on covergent validity can be done by looking at the AVE value to show the indicator variance contained by the construct. Where the AVE limit value is ≥ 0.5. The test results above show the value of customer relationship marketing (0.598), customer trust (0.611), customer satisfaction (0.585) and customer loyalty (0.594).

R Squares

Table 2. Testing of R Squares

Variabel	R *Square*
The influence of customer relationship marketing on customer trust	0,695
The influence of customer relationship marketing and customer trust on customer satisfaction	0,933
The influence of customer relationship marketing, customer trust and customer satisfaction on customer loyalty	0,883

Source: PLS Output Data, 2020

Based on the table above, the value of R Square for the model of the influence of customer relationship marketing on customer trust is 0.695, which means that customer relationship marketing is able to influence customer trust by 69.5%, while the remaining 30.5% is explained by other variables. which were not examined in this study. The value of R Square for the influence model of customer relationship marketing and customer trust on customer satisfaction obtained a value of 0.933, which means that customer relationship marketing and customer trust g are able to influence customer satisfaction by 93.3%, while the remaining 6.7% is explained by other variables not examined in this study. The value of R Square for the influence model of customer relationship marketing, customer trust and customer satisfaction with customer loyalty has a value of 0.883, which means that customer relationship marketing, customer trust and customer satisfaction are able to influence customer loyalty by 88.3%, while the remaining 11 , 7% is explained by other variables not examined in this study.

Hypothesis test
The proposed hypothesis is tested using structural equation modeling. The results of all hypotheses are accepted with t count more than 1.96 and a significance below 0.05.

Table 3. Hypothesis Testing

Independent Variable	Dependent Variable	*Original Sample Estimate*	*Standar Deviation*	*t Statistic*	*t Table*	P Value	Ket
Customer Relationship marketing	*Customer Trust*	0,834	0,023	36,201	1,96	0,000	H1 accepted
Customer Relationship marketing	*Customer Satisfaction*	0,830	0,023	24,789	1,96	0,000	H2 accepted
Customer Relationship marketing	*Customer Loyalty*	0,396	0,138	2,872	1,96	0,005	H3 accepted
Customer Trust	*Customer Satisfaction*	0,158	0,036	4,404	1,96	0,000	H4 accepted
Customer Trust	*Customer Loyalty*	0.240	0,069	3,488	1,96	0,001	H5 accepted
Customer Satisfaction	*Customer Loyalty*	0,338	0,146	2,317	1,96	0,023	H6 accepted

Source: PLS Output Data, 2020

Intervening Testing
Testing customer relationship marketing on customer loyalty through customer trust
Testing the effect of mediation on customer trust (Y1) in mediating customer relationship marketing (X) on customer loyalty (Y3) using the sobel calculator tool. Based on the data from PLS-SEM processing results in the table, it can be seen that the influence of the coefficient βX → Y1 (A) = 0.834, βY1 → Y3 (B) = 0.240, the standard deviation X → Y1 (SEA) = 0.023 and the standard deviation Y1 → Y3 (SEB) = 0.069. With the value of t count = 3.462> t table of 1.96, it can be concluded that customer trust (Y1) is able to mediate the effect of customer relationship marketing (X) on customer loyalty (Y3).

Testing customer relationship marketing on customer loyalty through customer satisfaction
Testing the effect of mediation on customer satisfaction (Y2) in mediating customer relationship marketing (X) on customer loyalty (Y3) using a single calculator tool. Based on the results of PLS-SEM processing data in the table, it can be seen that the influence of the coefficient βX → Y2 (A) = 0.830, βY2 → Y3 (B) = 0.338, the standard deviation X → Y1 (SEA) = 0.033 and the standard deviation Y1 → Y3 (SEB) = 0.069. With the value of t count = 2.310> t table of 1.96, it can be concluded that customer satisfaction (Y2) is able to mediate the effect of customer relationship marketing (X) on customer loyalty **(Y3).**

Discussion

Based on the customer relationship marketing test on customer trust, it has a positive effect and it can be interpreted that the better the customer relationship marketing, the higher the customer trust. The high level of customer relationship marketing will increase customer trust. This positive relationship between customer relationship marketing and customer trust shows that the more respondents feel PT. Tirta Samudera Caraka Banjarmasin Branch has a good data storage program, has a good commitment and good communication so that they increasingly believe in the credibility, reliability in serving and the ability of PT. Tirta Samudera Caraka Banjarmasin Branch in providing security to them. Of course all this will increase customer trust in PT. Tirta Samudera Caraka Banjarmasin Branch. The results of this study are supported by Hikmawati (2016); Astuti (2016); Ang and Chiang (2017). who found that customer relationship marketing has a significant positive effect on customer trust.

Customer relationship marketing on customer satisfaction has a positive effect and it can be interpreted that the better the customer relationship marketing, the higher the customer satisfaction. High customer value will increase customer relationship marketing and increase customer relationship marketing will increase customer satisfaction. This positive relationship between customer relationship marketing and customer satisfaction shows that the more respondents feel PT. Tirta Samudera Caraka Banjarmasin Branch has a good data storage program, has a good commitment and good communication so that the customer is more satisfied with the quality of the products and services provided, the price given, the overall perception given is the best and the satisfaction of the expectations of the ability of PT. Tirta Samudera Caraka Banjarmasin Branch in providing customer satisfaction. Of course all this will increase customer satisfaction with PT. Tirta Samudera Caraka Banjarmasin Branch. The results of this study are supported by Bramulya et al., (2016), Ibojo and Denmade (2016), Karyose et al., (2017), Bhatti et al., (2017), and Djayanto (2017) who found that customer relationship marketing able to improve customer satisfaction.

Customer relationship marketing on customer loyalty has a positive effect and it can be interpreted that the better the customer relationship marketing, the higher the customer loyalty. High customer value will increase customer relationship marketing and increase customer relationship marketing will increase customer loyalty. This positive relationship between customer relationship marketing and customer loyalty shows that the more respondents feel PT. Tirta Samudera Caraka Banjarmasin Branch has a good data storage program, has a good commitment and good communication, the more loyal customers will be in making repurchases, buying other products from PT. Tirta Caraka Banjarmasin Branch and recommending it to friends and relations and it is not easy to switch to competitor products from PT. Tirta Caraka Banjarmasin Branch. Of course all this will increase customer loyalty to PT. Tirta Samudera Caraka Banjarmasin Branch. The results of this study are supported by Abtin and Pouramiri (2016), Yang and Chao (2017) Karyose et al., (2017), Bhatti et al., (2017) who found that customer relationship marketin g affects customer loyalty.

Customer trust on customer satisfaction has a positive effect and it can be interpreted that the higher the customer trust, the higher the customer satisfaction. High credibility will increase customer trust and increase customer trust will increase customer satisfaction. This positive relationship between customer trust and customer satisfaction shows that the more respondents feel PT. Tirta Samudera Caraka Banjarmasin Branch has credibility, reliability in serving and the ability of PT. Tirta Samudera Caraka Banjarmasin Branch in providing security to them, the customer will get satisfaction in terms of the quality of services and products provided by the

customer, they will get satisfaction from the price given, the customer is satisfied with the best service provided and the customer gets satisfaction with the expected expectations. Of course all this will increase customer satisfaction with PT. Tirta Samudera Caraka Banjarmasin Branch. The results of this study are supported by Ortentis, Summers, Ammeter, Douglas and Ferris (2013), Sharifi and Esfidani (2013), Fatima and Razzaque (2014), Kundu and Datta (2014) who found that customer trust has an effect on customer satisfaction.

Testing customer trust on customer loyalty has a positive effect and it can be interpreted that the higher the customer trust, the higher the customer loyalty. High credibility will increase customer trust and increase customer trust will increase customer loyalty. This positive relationship between customer trust and customer loyalty shows that the more respondents feel PT. Tirta Samudera Caraka Banjarmasin Branch has credibility, reliability in serving and the ability of PT. Tirta Samudera Caraka Banjarmasin Branch in providing security to them, the customer will be loyal to PT. Tirta Samudera Caraka Banjarmasin Branch so that customers will make repeat purchases, buy other products offered, recommend to friends and relations and not easily reach competitor products of PT. Tirta Samudera Caraka Banjarmasin Branch. Of course all this will increase customer loyalty to PT. Tirta Samudera Caraka Banjarmasin Branch. The results of this study are supported by Setiawan and Sayuti (2017), Sutanto and Djati (2017). Ashraf, Ilyas, Imtisaz, and Tohir (2017), Leninkumar (2017), Megawati, Rofiaty, Hadiwidjoyo (2018) who found that customer trust has a significant positive effect on customer loyalty.

Testing customer satisfaction with customer loyalty has a positive effect and it can be interpreted that the higher the customer satisfaction. The high satisfaction toward value will increase customer satisfaction and increasing customer satisfaction will increase customer loyalty. This positive relationship between customer satisfaction and customer loyalty shows that the more respondents feel satisfied with the quality of services and products provided, satisfied with the price given, satisfied with the overall given is the best and satisfied because it is in accordance with customer expectations of PT. Tirta Samudera Caraka Banjarmasin Branch, the customer will make repeat purchases, buy other products offered, recommend to friends and relations and not easily reach competitor products of PT. Tirta Samudera Caraka Banjarmasin Branch. Of course all this will increase customer loyalty to PT. Tirta Samudera Caraka Banjarmasin Branch. The results of this study are supported by Maesala and Paul (2016), Bricci et al., (2016), Karyose et al., (2017), Bhatti et al., (2017), Rather and Sharma (2017) who found that customer satisfaction affect customer loyalty.

The sobel test results show that the t value of the indirect effect of customer relationship marketing on customer loyalty through customer trust is 3.462, which is greater than t = 1.96. This proves that customer relationship marketing has a positive effect on customer loyalty with customer trust as a mediating variable. This can be interpreted that the stronger the customer trust will be able to increase the influence of customer relationship marketing on customer loyalty. This fact shows that customers have confidence in PT. Tirta Samudera Caraka Banjarmnasin Branch so that it has an impact on increasing customer loyalty. The results of the study are in accordance with previous research studies by Chang and Hung (2018), which found that customer trust through mediation test results can mediate the effect of customer relationship marketing on customer loyalty.

The sobel test results show that the t value of the indirect effect of customer relationship marketing on customer loyalty through customer satisfaction is 2,310, greater than t = 1.96. This proves that customer relationship marketing has a positive effect on customer loyalty with

customer satisfaction as a mediating variable. It can be interpreted that the stronger the customer satisfaction, the stronger the effect of customer relationship marketing on customer loyalty. This fact shows that customers have satisfaction with the services of PT. Tirta Samudera Caraka Banjarmnasin Branch so that it has an impact on increasing customer loyalty. The results of the study are in accordance with previous research studies by Karyose, Astuti and Ferdiansjah (2017), Bhatti, Mariam, Arif and Younas (2017) who found that customer satisfaction through mediation test results can mediate the effect of customer relationship marketing on customer loyalty.

6. Conclussion
The conclusion in this study is that customer relationship marketing has a significant positive effect on customer trust, customer satisfaction and customer loyalty. Customer trust has a significant positive effect on customer satisfaction and customer loyalty. Customer satisfaction has a significant positive effect on customer loyalty. Customer trust and customer satisfaction are able to mediate the effect of customer relationship marketing on customer loyalty.

Limitations and suggestions for future study
The variables that affect customer loyalty in this study are limited only to the independent variables of customer relationship marketing, and the intervening variables of customer trust and customer satisfaction, so that future research needs to add several other relevant independent variables. Other independent variables that can be used include service quality. 2. The variable indicator of customer relationship marketing, namely customer retention, has a moderate value, this shows that the customer feels the data storage program owned by PT. Tirta Samudera Caraka Banjarmasin Branch has not maximized its use. PT. Tirta Samudera Caraka Banjarmasin Branch must maximize its customer data storage program to provide the best service and information to customers. Indicators of customer trust variables consisting of credibility, reliability, intimacy, and self orientation all have moderate values, this shows that customers feel trust in PT. Tirta Samudera Caraka, Banjarmasin Branch, is still not optimal enough to overcome this problem. PT. Tirta Samudera Caraka Banjarmasin Branch can increase credibility, reliability and intimacy as well as self-orientation towards customers. Indicators of customer satisfaction variables, namely satisfaction toward quality, and satisfaction toward value have a moderate value, this shows that customers feel satisfaction from the quality of services and products provided, satisfaction from price comparisons and the quality offered is not in accordance with what the customer wants, to overcome this problem. PT. Tirta Samudera Caraka Banjarmasin Branch must improve the quality of the service products provided and also the price given is adjusted to the quality provided. Indicators of customer loyalty, namely recommended and not easily switched competitors also have moderate value. This means that customers feel that customers are less loyal to provide recommendations for using the services of PT. Tirta Caraka Banjarmasin Branch and also customers feel less loyal not to switch to competing products to overcome customer loyalty that is not maximal, PT. Tirta Samudera Caraka Banjarmasin Branch must create customer loyalty by providing the maximum possible service so that customer loyalty will be high and ultimately they can recommend to their relations and also not easily switch to competing products.

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