

## ABSTRACT

*This study aims to analyze the effect of Customer Relationship Management on customer loyalty with customer satisfaction as mediating variable among customers of Bank Syariah Indonesia in Semarang City. This research employs a quantitative approach with purposive sampling, involving 100 Bank Syariah Indonesia's customers. Data were analyzed using the Structural Equation Modelling – Partial Least Square (PLS-SEM) method through the SmartPLS 4 application.*

*The result show that Customer Relationship Management has a positive and significant effect in customer satisfaction. However, Customer Relationship Management does not have a significant effect on customer loyalty. This study also find that customer satisfaction has a positive and significant effect on customer loyalty. In addition, Customer Relationship Management has a positive and significant indirect effect on customer loyalty through customer satisfaction. These finding indicate that customer loyalty is not only determined by Customer Relationship Management implementation, but also requires improvements in service quality that can build customer satisfaction consistently.*

*These findings imply that Bank Syariah Indonesia should not rely solely on the direct implementation of Customer Relationship Management to build customer loyalty, but must prioritize strategies that consistently enhance customer satisfaction through service quality improvement, personalized communication, and effective relationship management. Strengthening customer satisfaction serves as a critical mechanism to translate CRM initiatives into sustainable customer loyalty in the competitive banking industry.*

*Keywords: Customer Relationship Management, Customer Satisfaction, Customer Loyalty, Bank Syariah Indonesia*