

INTISARI

Transformasi digital dalam industri perbankan telah mendorong peningkatan layanan berbasis teknologi, termasuk strategi pengelolaan hubungan dengan nasabah secara elektronik (*e-CRM*). Penelitian ini bertujuan untuk menguji pengaruh *e-CRM* terhadap loyalitas nasabah dengan kepuasan nasabah sebagai variabel intervening dalam model *Stimulus-Organism-Response (S-O-R)*. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap 110 responden dari generasi Z yang merupakan pengguna aktif SeaBank. Teknik analisis data dilakukan dengan *Structural Equation Modeling berbasis Partial Least Square (SEM-PLS)* menggunakan *software SmartPLS*. Hasil penelitian menunjukkan bahwa *e-CRM* tidak berpengaruh terhadap *Customer Loyalty*, *e-CRM* berpengaruh positif dan signifikan terhadap *Customer Satisfaction*, *Customer Satisfaction* berpengaruh positif dan signifikan terhadap *Customer Loyalty*, serta hubungan antara *e-CRM* dan *Customer Loyalty* berpengaruh positif dan signifikan dengan melalui *Customer Satisfaction* sebagai variabel *intervening*. Temuan ini menegaskan bahwa kepuasan nasabah dalam implementasi strategi *e-CRM* memiliki peran penting dalam menciptakan loyalitas yang berkelanjutan.

Kata Kunci: *e-CRM*, Kepuasan Nasabah, Loyalitas Nasabah, *S-O-R*

ABSTRACT

Digital transformation in the banking industry has encouraged the improvement of technology-based services, including electronic customer relationship management (e-CRM) strategies. This study aims to examine the effect of e-CRM on customer loyalty with customer satisfaction as an intervening variable in the Stimulus-Organism-Response (S-O-R) model. This research uses a quantitative approach with a survey method of 110 respondents from generation Z who are active users of SeaBank. The data analysis technique was carried out by Structural Equation Modeling based on Partial Least Square (SEM-PLS) using SmartPLS software. The results showed that e-CRM has no effect on Customer Loyalty, e-CRM has a positive and significant effect on Customer Satisfaction, Customer Satisfaction has a positive and significant effect on Customer Loyalty, and the relationship between e-CRM and Customer Loyalty has a positive and significant effect through Customer Satisfaction as an intervening variable. These findings confirm that customer satisfaction in the implementation of e-CRM strategies has an important role in creating sustainable loyalty.

Keywords: e-CRM, Customer Satisfaction, Customer Loyalty, S-O-R