

# **The Influence of Customer Relationship Learning on Customer Value through Service Quality, Company Image and Product Quality and its impact on Customer Engagement at PT East Java Regional Development Bank Tbk Surabaya Region**

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**Abstract:** *This study aims to determine the effect of customer relationship learning on customer value through service quality, corporate image and product quality as well as the effect on customer engagement at PT East Java Regional Development Bank Tbk, Surabaya Region. The study population was 1,329 savings customers, and the sample size was 307 respondents. The results showed that: Customer relationship learning has an effect on service quality and corporate image, but not significantly on product quality. Service quality, company image, and product quality affect customer value. Customer value affects customer engagement of bank customers. Service quality, company image, and product quality are intervening variables towards customer customer value. The research implication is that management is committed to improving product quality, by maximizing the use of multifunctional savings so that they can be used as needed, as well as being profitable because bank savings products can be used as an investment in the future.*

**Keywords:** *customer relationship learning, service quality, corporate image, product quality, customer value, customer engagement.*

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Date of Submission: 28-01-2021

Date of Acceptance: 12-02-2021

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## **I. Introduction**

Today the competition in the banking business is getting tighter, which encourages business people to create or provide innovative products, so that they can make it easier for their customers. Technology support is inevitable to be used so that the creation of quality products, good service, and convenience for customers can be realized, even the application of technology is one of the determining factors for excellence in increasingly sharp business competition. Particularly in the banking sector, the use of e-banking and other forms of electronic transactions has become a necessity to implement (Iqbal et al., 2018).

The use of electronic transactions and the use of e-banking will crush companies that are reluctant to clean up with the times. To be able to survive in the middle of the digital era, companies must be able to force the flow of change through special strategies. The first strategy is to change products and build online systems to connect companies with markets, as well as improve cost structures and business processes. Second, collaborate with new businesses that have developed or are starting to grow in the market. Third, train all executives to understand the meaning of disruption and change mindset patterns. The four segments refocus by looking at segments that are still open and created quickly (Khasali, Liputan6.com, 2017). Therefore, what should banks do in this digital era? What must be done is to re-design the use of technology in providing their services to consumers. Of course, with up-to-date technology with developments and conditions in today's society. It is liked by everyone, especially young people and netizens who are familiar with technology. This is what banks must do in an effort to build customer engagement with their customers who come not only for adults, but starting from young people. Rivai et al. (2016), stated that building customer engagement must create customer satisfaction. Meanwhile, satisfaction can be created through providing better customer value, with a sophisticated and easy support system, and providing knowledge products to customers continuously and thoroughly. Meanwhile, Hasnin (2018) states that customer engagement positively affects customer value and customer pride. Therefore, this research was conducted to get a better understanding of the relationship between customer relationship learning and service quality, corporate image, product quality, customer value, and its impact on customer engagement in PT. East Java Regional Development Bank Tbk (Bank Jatim) Surabaya area.

## **II. Literature review and hypotheses**

Consumer learning is the learning process that consumers carry out when they observe the actions or behavior of others, and the consequences of these behaviors. Consumers will imitate the behavior of others (Cialdini, 2010). Consumer learning is a branch of consumer behavior that focuses on the consumer learning process. Consumer learning has appealed to marketers because this knowledge is an important opportunity to teach individuals in their role as consumers. By teaching them, marketers can ensure that their products and services will be selected over their competitors (Schiffman, 2017). According to Cialdini (2010); Kahneman (2011) states that learning is a change in behavior that is relatively constant, which occurs as a result of experience. This definition distinguishes between learning and reflex which is an involuntary behavior that occurs in response to a stimulus. In this paper, customer relationship learning is the process by which a customer of PT Bank Jatim, Tbk acquires knowledge of purchasing and consumption, which will be applied to related behaviors in the future.

### **2.1 Customer relationship learning and service quality**

Bell et al. (2005), stated that as the customer-organization relationship deepens, consumers increase their expertise in the company's product line and industry and develop increased switching costs. The three-way interaction between the main effects of service quality, customer expertise, and perceived switching costs yields additional insight into the changing relative importance of technical and functional service quality in customer decisions to be loyal. Chen et al. (2009), show that the relationship between learning and absorption capacity has a positive effect on firm innovation performance, and subsequently has a positive effect on firm competitive advantage. It is important for companies with low proficiency to improve their learning relationships and absorbing capacity to increase their performance innovation. Selnes and Sallis (2009) state that an organization can strengthen its learning ability in targeted customer relationships. When implementing a relationship learning strategy, managers must first determine the main objectives and mechanisms for how the learning process will be approached. Next, they must develop mechanisms that facilitate the learning process through information sharing, shared interpretation, and integration into memory relationships. Haseeb et al. (2016), in their study results show the impact of customer relationship marketing on customer value creation and customer loyalty. Based on this description, the following hypothesis is proposed:

H1: Customer relationship learning has a significant effect on service quality.

H2: Customer relationship learning has a significant effect on *customer value through service quality*.

### **2.2 Customer relationship learning and corporate image**

Lin and Chang (2009), explore the positive effects of learning green relationships on green innovation performance in manufacturing industries. Also discusses the mediating effect of corporate environmental ethics between green relationships, learning and green innovation performance. The results show that learning green relationships have a positive effect on corporate environmental ethics which affects green innovation performance positively. In addition, the results verify that the company's environmental ethics is a mediator between green *related* learning and green innovation performance. Bell et al. (2005), stated that the three-way interaction between the main effects of service quality, adjusted customs rates, and perceived switching costs yields additional insight into the relative change in the importance of technical and functional quality of service in customer decisions to trust. Eng, T.Y. (2005), showed that in learning through relationships as a result of the interaction and interdependence of resources in the network of relationships has a positive effect on the value of corporate relationships. In addition, an understanding of the network context through the interactions between companies facilitates learning and the development of corporate learning abilities that increase the value of relationships. Karyose et al. (2017), show that service quality, company image, and customer relationship marketing have an effect on customer satisfaction and customer loyalty. In addition, customer satisfaction mediates the effect of service quality, company image, and customer relationship marketing on customer loyalty. Based on this description, the following hypothesis is proposed:

H3: Customer relationship learning has a significant effect on corporate image.

H4: Customer relationship learning has a significant effect on *customer value through corporate image*.

### **2.3 Customer relationship learning and product quality**

Wijaya (2013), shows that market orientation has a positive effect on marking company performance through relationship learning. Selnes and Sallis (2009) state that in the long run, high learning relationships tend to foster products and services that provide more value and are superior in solving problems for users. Lin and Chang (2009), show that green relationship learning has a positive effect on corporate environmental ethics which affects green innovation performance positively. In addition, the results verify that the company's

environmental ethics is a mediator between green related learning and green innovation performance. Based on this description, the following hypothesis is proposed:

H5: Customer relationship learning has a significant effect on product quality.

H6: Customer relationship learning has a significant effect on customer value through product quality.

#### **2.4 Service quality and customer value**

Service quality is the totality of the characteristics of goods and services that show its ability to satisfy customer needs, both obvious and hidden (Kotler, 2015). In this paper, service quality is a good quality service in terms of technology, employees and facilities provided by Bank Jatim to customers. Ghalandari (2013), shows that perceived service quality has a positive influence on perceived service quality and customer satisfaction; Perceptions of service quality have a positive influence on perceived customer value and customer satisfaction. Suhendra and Yulianto (2017), show that there is a significant positive influence between service quality variables on customer value. Saraswati et al. (2016), show that service quality significantly affects customer value. Based on this description, the following hypothesis is proposed:

H7: Service quality has a significant effect on customer value.

#### **2.5 Corporate image and customer value**

Image is an impression, impression, feeling or conception that exists in the public about a company, regarding an object, person or institution (Alma, 2017). In this paper, corporate image is an impression, the knowledge experienced by customers of Bank Jatim in East Java.

Ishaq et al. (2014), proving that there is a relationship between corporate image and customer value. Ghofur et al. (2017), show that customer value acts as a positive mediation in the relationship between customer engagement and corporate image, and customer pride acts as a positive mediation in the relationship between customer engagement and corporate image. Tu et al. (2013), show that the company's brand image significantly affects the value of customer perception, customer satisfaction and loyalty; customer perceived value has a strong impact on customer satisfaction and loyalty for the sample; and customer satisfaction significantly affects customer loyalty. Therefore, companies must have a positive brand image to customers, and specifically focus on these factors to build long-term and mutually beneficial relationships with customers and create loyalty as a competitive advantage in the market. Based on this description, the following hypothesis is proposed:

H8: Corporate image has a significant effect on customer value.

#### **2.6 Product quality and customer value**

Product quality is a dynamic condition related to goods, services, people, products and the environment that meet or exceed expectations (Goetsch and Davis, 2013). In this study, product quality is a fulfilling dynamic condition. Iqbal et al. (2018), proves that there is a relationship between Product quality and Customer Value. Also mentioned that banking is a very important instrument in the economy of a country. A healthy banking system condition will naturally drive the economy in a positive direction. The results show that brand image and customer value affect customer satisfaction and customer loyalty, customer satisfaction also affects customer loyalty. Anwar et al. (2011), proving that there is a relationship between product quality and customer value. It also shows that both variables significantly affect customer loyalty. Improving the quality of products and services, especially in the accuracy and effectiveness of services, will be beneficial for companies to maintain customer value and loyalty to their customers. Based on this description, the following hypothesis is proposed:

H9: Product quality has a significant effect on customer value.

#### **2.7 Customer value and customer engagement**

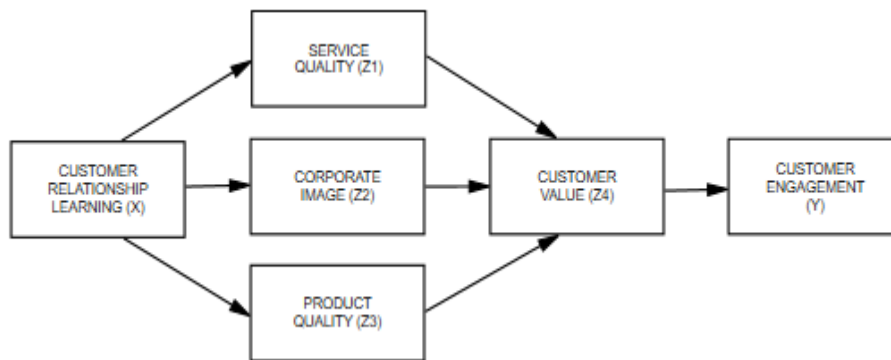
Customer value is a customer's choice of a product or service that can truly satisfy the needs and desires of the customer (Kotler, 2015). In this paper, customer value is an emotional bond that exists between customers and banks in East Java after customers use products and services from the company and find that these products or services provide added value. Rivai et al. (2016), proving that there is a relationship between customer value and customer engagement. Also concluded that building customer engagement must create customer satisfaction. While such satisfaction can be created by providing better customer value, the support system is up-to-date and easy, and providing customer knowledge products continuously and thoroughly. According to Hasnin (2018), an artistic approach to understanding develops a model of the relationship between customer value and customer loyalty in the mediating role of customer engagement in several commercial banks in Egypt.

The Hasnin's research found that customer engagement and customer loyalty, increase the ability to build more effective customer service. Based on this description, the following hypothesis is proposed:

H10: Customer value has a significant effect on customer engagement.

### 2.8 Research Framework

Based on the literature review and discussion previously described, a research framework that explains the relationship between research variables can be developed. Fig. 1 illustrates this relationship.



**Figure 1:** Research Framework

### III. Research methodes

This research is a causal research. The study population was customers of PT Bank Pembangunan Daerah Jawa Timur Tbk Surabaya Region (Bank Jatim), totaling 1,329 savings customers in 10 locations of Bank Jatim, Surabaya, representing the eastern, western, northern and southern regions of Surabaya. Where the population criteria are based on customers who have a minimum savings of 250 million rupiah, aged between 30-50 years. And that has savings of more than one type of product. The analysis technique uses SEM, with the Amos analysis tool. The sample sufficiency uses the Slovin formula, and the number of samples studied is 307 respondents. Furthermore, the sample size for each branch of Bank Jatim is determined by the Taro Yamane formula (Bungin, 2011), thus the sample distribution is shown in Table 1.

**Table 1:** Distribution of research samples

No.	Bank Jatim Network Name	Population	Sample
1	Cabang Utama Surabaya	203	47
2	Cabang Dr. Soetomo Surabaya	135	31
3	Cabang Perak Surabaya	132	30
4	Cabang HR Muhammad	127	29
5	K. Cabang Pembantu Benowo	119	28
6	K. Cabang Pembantu Klampis Jaya	108	25
7	K. Cabang Pembantu PGS	116	27
8	K. Cabang Pembantu Darmo	121	28
9	K. Cabang Pembantu Rungkut	137	32
10	K. Cabang Pembantu Rajawali	131	30
<b>Total</b>		<b>1.329</b>	<b>307</b>

### IV. Result and discussion

This research uses a questionnaire instrument where customer relationship learning uses 3 indicators adopted from Schiff and Kanuk (2017). Service quality uses 6 indicators adopted from Hawkins et al. (2013). Corporate image uses 4 indicators adopted from Alma (2015). Product quality uses 4 indicators adopted from Kotler (2015). Customer value uses 4 indicators adopted from Tjiptono (2015), and Customer engagement uses 3 indicators adopted from Naomi (2015).

**Table 2:** Characteristics of respondents (N = 307)

Characteristics		Frequency	Percent
Gender	Men	164	53,4
	Women	143	46,6
Age (years)	30-35	121	39,5

	36-40	85	27,7
	41-45	64	20,8
	46-50	37	12,0
Education	High school	78	25,4
	Diploma	8	2,6
	Bachelor	161	52,4
	Postgraduate	60	19,5

Source: Researcher processed

Descriptive data analysis of 307 respondents showed that: Characteristics of respondents according to gender were dominated by men as much as 53.4% compared to women 46.6%. Characteristics of respondents based on age, namely at the age of 30-35 years = 39.5%, in the age range 36-40 years = 27.7%, in the age range 41-45 years = 20.8%, and in the age range 46-50 year = 12.0%. The education level of the majority of respondents is an undergraduate, reaching 52.4%, while the rest have diploma education by 2.6%, High school education 25.4%, and Postgraduate education 19.5% (Table 2).

#### 4.1 Instrument validity and reliability test

From the results of the Pearson product moment correlation it is known that all questionable items in the questionnaire have a significant correlation at an error rate of 5%, so it can be said that all question items are valid. The cronbach alpha ( $\alpha$ ) test shows that all research variables are reliable, because all alpha coefficient values of each research variable are greater than the standard (0.6), so that each question item on the measurement instrument can be used. The total corrected item correlation value of all question items is greater than 0.3 (Table 3).

**Table 3: Validity and reliability test**

Research variables	Indicator	Question Number	Pearson correlation	Coefficient Alpha ( $\alpha$ )
Customer relationship learning	CRL1	01-02	0.800**	0,799
	CRL2	03-04	0.650**	
	CRL3	05-06	0.808**	
Service quality	QUA1	07-08	0.667**	0,683
	QUA2	09-10	0.793**	
	QUA3	11-12	0.744**	
	QUA4	13-14	0.609**	
	QUA5	15-16	0.711**	
	QUA6	17-18	0.667**	
Corporate image	CRM1	19-20	0.879**	0,889
	CRM2	21-22	0.657**	
	CRM3	23-24	0.707**	
	CRM4	25-26	0.832**	
Product quality	PRQ1	27-28	0.717**	0,886
	PRQ2	29-30	0.710**	
	PRQ3	31-32	0.812**	
	PRQ4	33-34	0.721**	
Customer value	CVL1	35-36	0.677**	0,714
	CVL2	37-38	0.877**	
	CVL3	39-40	0.757**	
	CVL4	41-42	0.727**	
Customer engagement	CNG1	43-44	0.822**	0,629
	CNG2	45-46	0.718**	
	CNG3	47-48	0.816**	

\*\* Correlation is significant at the 0.01 level (2-tailed).

#### 4.2 Confirmatory factor analysis.

Table 4 shows the overall results of the confirmatory factor analysis of the research measurement model. The validity and reliability of constructs are two tests to evaluate the ability of the measured variable (manifest) to form latent variables, in the table below all manifest has a loading factor with a probability of less than 0.05, meaning that it is significant in forming latent variables. It can also be seen that each latent variable has a construct critical ratio of more than 0.2, which means it comes from one dimension (unidimensional).

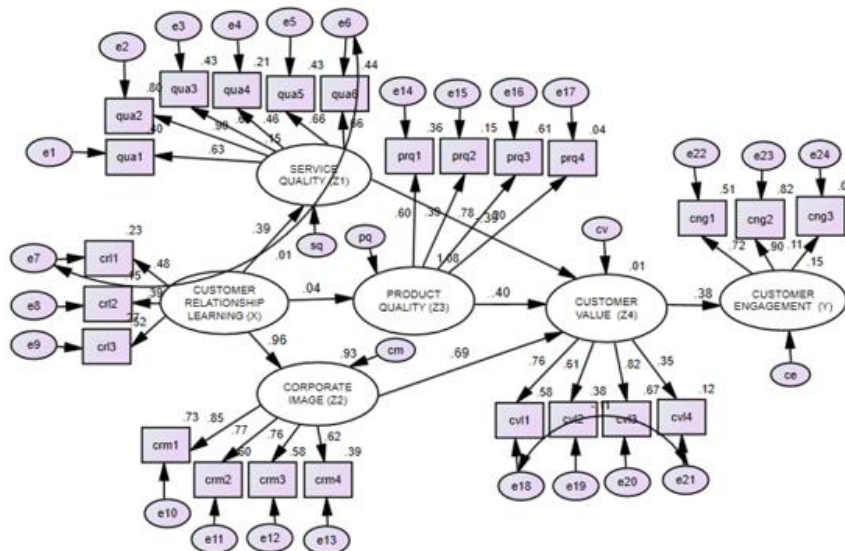
**Table 4:** Confirmatory Factor Analysis

Research variables	Relationship	C. R.	Loading Factor ( $\lambda$ )	Probability
Customer relationship learning	CRL1 $\rightarrow$ CRL	2.000	0.734	0.000
	CRL2 $\rightarrow$ CRL	7.080	0.711	0.000
	CRL3 $\rightarrow$ CRL	6.999	0.596	0.000
Service quality	QUA1 $\rightarrow$ QUA	2.000	0.635	0.000
	QUA2 $\rightarrow$ QUA	11.313	0.908	0.000
	QUA3 $\rightarrow$ QUA	8.568	0.651	0.000
	QUA4 $\rightarrow$ QUA	6.416	0.443	0.000
	QUA5 $\rightarrow$ QUA	8.850	0.659	0.000
	QUA6 $\rightarrow$ QUA	8.623	0.659	0.000
Corporate image	CRM1 $\rightarrow$ CRM	2.000	0.776	0.000
	CRM2 $\rightarrow$ CRM	13.355	0.847	0.000
	CRM3 $\rightarrow$ CRM	13.253	0.839	0.000
	CRM4 $\rightarrow$ CRM	8.723	0.552	0.000
Product quality	PRQ1 $\rightarrow$ PRQ	2.000	0.588	0.000
	PRQ2 $\rightarrow$ PRQ	5.781	0.486	0.000
	PRQ3 $\rightarrow$ PRQ	5.447	0.810	0.000
	PRQ4 $\rightarrow$ PRQ	2,713	0.403	0.000
Customer value	CVL1 $\rightarrow$ CVL	2.000	0.653	0.000
	CVL2 $\rightarrow$ CVL	10.157	0.684	0.000
	CVL3 $\rightarrow$ CVL	10.180	0.996	0.000
	CVL4 $\rightarrow$ CVL	5.831	0.377	0.000
Customer engagement	CNG1 $\rightarrow$ CNG	2.000	0.760	0.000
	CNG1 $\rightarrow$ CNG	12.939	0.855	0.000
	CNG1 $\rightarrow$ CNG	12.897	0.843	0.000

Source: Researcher processed

**4.3 Goodness of fit test**

The results of data processing using a sample of 307 shows the Chi-square is 252.227 with a probability of 0.062. Meanwhile, GFI, AGFI, TLI, CFI, RMSEA and CMIN / DF respectively 0.918, 0.904, 0.952, 0.956, 0.079 and 1.029 are all in the acceptable value ranges.



**Figure. 2:** Structural Research Model

**4.4 Hypothesis testing**

Hypothesis testing is carried out based on the estimated value of the Standardized Direct Effects, and Standardized Indirect Effects of the research model shown in Table 5.

**Table 5: Hypothesis Testing**

H	Path	Standardized Direct Effects	Standardized Indirect Effects	P	Decision
1	CRL → QUA	0,391	0,000	0,000	accepted
2	CRL → QUA → CVL	0,000	0,152	0,000	accepted
3	CRL → CRM	0,964	0,000	0,000	accepted
4	CRL → CRM → CVL	0,000	0,669	0,000	accepted
5	CRL → PRQ	0,039	0,000	0,129	rejected
6	CRL → PRQ → CVL	0,000	0,015	0,142	rejected
7	QUA → CVL	0,390	0,000	0,000	accepted
8	CRM → CVL	0,694	0,000	0,000	accepted
9	PRQ → CVL	0,396	0,000	0,000	accepted
10	CVL → CNG	0,381	0,000	0,000	accepted

CRL: Customer relationship learning, QUA: Service quality, CRM: Corporate image, PRQ: Product quality, CVL: Customer value, CNG: Customer engagement, CR: Critical Ratio, P: Probability.

From the test results of the model in this study, it is able to explain the relationship between customer relationship learning, service quality, corporate image, product quality, customer value and customer involvement in Bank Jatim, Surabaya. The results of this study are very important because there are stages of influence of each variable that run in a tiered manner, namely the customer relationship learning variable positively influences service quality variables, company image, product quality, and customer involvement. The results of this study are a significant contribution, especially in the service marketing strategy, and customer involvement of Bank Jatim in the Surabaya area.

Based on the results of the analysis and testing of research hypotheses that have been carried out previously, this research can explain the following:

Customer relationship learning affects the service quality of Bank Jatim in the Surabaya area, this shows that with a customer relationship learning strategy, it will encourage the improvement of the service quality of Bank Jatim. So it can be concluded that customer relationship learning which consists of repetition, stimulus generalization, and stimulus discrimination, if implemented properly and always improved, the service quality of Bank Jatim will increase. The results of this study are in line with the findings of Chen et al., (2009), Selnes and Sallis (2009).

Customer relationship learning has a significant effect on customer value, through the service quality of Bank Jatim in the Surabaya area, this shows that customer relationship learning and good service quality can increase customer engagement of Bank Jatim customers in the Surabaya area. The results of the study are in line with the findings of Chen et al., (2009), Bell et al. (2005), Anwar et al. (2011).

Customer relationship learning has an effect on the corporate image of Bank Jatim in the Surabaya area, this shows that with a customer relationship learning strategy, it will be able to encourage the image of Bank Jatim. So it can be concluded that customer relationship learning which consists of repetition, stimulus generalization, and stimulus discrimination, if implemented properly and always improved, the corporate image of Bank Jatim will increase. The results of this study are in line with the findings of Lin et al. (2014), Bell et al. (2005).

Customer relationship learning has a significant effect on customer value, through the corporate image of Bank Jatim in the Surabaya area, this shows that with customer relationship learning and the existence of a good image of Bank Jatim, will be able to encourage increased customer engagement of Bank Jatim customers in the Surabaya area. The results of the study reinforce the findings of Lin et al. (2014), Eng (2005), Anwar et al. (2011).

Customer relationship learning has no significant effect on the product quality of Bank Jatim in the Surabaya area, this shows that the current customer relationship learning strategy has not been able to improve the quality of Bank Jatim products in the Surabaya area. The results of this study differ from the findings of Wijaya (2013), in contrast to the findings of Selnes and Sallis (2009).

Customer relationship learning has no significant effect on customer value, through the product quality of Bank Jatim in the Surabaya area, this shows that customer relationship learning and the existence of good product quality have not been able to increase customer engagement of Bank Jatim customers in the Surabaya area. The results of the study are different from the findings of Wijaya (2013), Rivai et al. (2016), Hasnin (2018).

Service quality affects the customer value of Bank Jatim in the Surabaya area, this shows that with a service quality strategy, it will be able to encourage the increase in customer value of Bank Jatim. So it can be concluded that service quality consisting of ability, appearance, attention, accuracy, friendliness, and comfort, if implemented properly and always improved, the customer value of Bank Jatim will increase. The results of the study are in accordance with the findings of Ghalandari (2013), Saraswati et al. (2016).

Corporate image affects the customer value of Bank Jatim customers in the Surabaya area, this shows that the corporate image will be able to encourage the image of Bank Jatim. So it can be concluded that the

corporate image which consists of personality, reputation, value, and corporate identity, if implemented properly and always improved, the customer value of Bank Jatim will increase. The results of this study are in accordance with the findings of Ishaq et al. (2014), Ghofur et al. (2017).

Product quality affects the customer value of Bank Jatim customers in the Surabaya area, this shows that good product quality will be able to encourage the increase in customer value of Bank Jatim. So it can be concluded that product quality which consists of performance, features, reliability, and conformance, if implemented properly and always improved, the customer value of Bank Jatim will increase. The results of this study are in accordance with the findings of Anwar et al. (2011), Iqbal et al. (2018).

Customer value affects the customer engagement of Bank Jatim customers in the Surabaya area, this shows that good customer value will be able to encourage increased customer engagement of Bank Jatim customers. So it can be concluded that customer value which consists of emotional value, social value, quality / performance value, and price / value of money, if implemented properly and always improved, the customer value of Bank Jatim will increase. The results of the study reinforce the findings of Rivai et al. (2016), Hasnin (2018).

Of the three variables hypothesized to have an effect on customer value of Bank Jatim customers in the Surabaya area in this study, the greatest value is the direct relationship between corporate image and customer customer value. This confirms that Bank Jatim is very dominant in influencing customer value of Bank Jatim customers in the Surabaya area.

## V. Conclusions and suggestions

The research results prove that the variable customer relationship learning has an effect on service quality, corporate image, and has no effect on product quality. Customer relationship learning variables have an indirect effect on customer value through service quality and corporate image. The customer value variable affects the customer engagement of Bank Jatim, Surabaya. The results of the study have proven that the customer relationship learning variable affects customer value and has an impact on the customer involvement of Bank Jatim, Surabaya.

The research implication is the need to optimize the customer relationship learning strategy that has been carried out, given the minimal impact of customer relationship learning on product quality of East Java banks, which of course will have an impact on decreasing customer value and the involvement of customers of East Java banks in the Surabaya area. This can be done by committing to improving product quality, for example by increasing the multifunction of savings, so that they can be used as needed, and also profitable because the bank's savings products can be used as investment in the future. The contribution of this research lies in the use of customer relationship learning variables that have an indirect impact on customer value and customer engagement, where this has not been widely studied.

Further research is suggested to further investigate the factors that influence customer value, and customer involvement, especially the customer relations variable, bio learning in banking, as well as adding variables or adding new indicators, for example market orientation variables and others.

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