

## The Role Customer Relationship Marketing, Service Quality, Brand Image, and Customer Satisfaction in Customer Loyalty in FMCG Industry

Nani Fitriani\*, Muhammad Fauzan Yafie, Patria Laksamana

Management, Perbanas Institute  
Jl. Perbanas, RT.6/RW.7, Karet Kuningan, Setiabudi, South Jakarta, DKI Jakarta 12940, Indonesia  
[nani.fitrie@perbanas.id](mailto:nani.fitrie@perbanas.id)

(\*) Corresponding Author

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### ABSTRACT

Amid the intense competition in the Fast-Moving Consumer Goods (FMCG) industry, companies must continuously seek ways to build long-term relationships with customers to maintain their loyalty. Customer Relationship Marketing (CRM), service quality, brand image, and customer satisfaction are key factors in sustaining customer loyalty. This study aims to analyze the influence of CRM, service quality, brand image, and customer satisfaction on customer loyalty in Indonesia's FMCG industry. This study employed a quantitative method with a sample of 100 respondents in Jakarta representing FMCG consumers. Data were collected through questionnaires distributed to FMCG users in Jakarta. The collected data were processed using SPSS before further analysis. Statistical test results show that the CRM variable has a significant positive correlation with customer loyalty. The service quality variable also has a significant positive correlation with customer loyalty. In contrast, the findings reveal that the brand image variable does not have a positive correlation and does not influence customer loyalty. Similarly, the customer satisfaction variable shows no positive correlation and no significant or strong relationship with customer loyalty. However, CRM, brand image, service quality, and customer satisfaction, simultaneously, have a significant and positive effect on customer loyalty.

### Keywords:

*Brand image, customer satisfaction, customer loyalty, customer relationship marketing (CRM), service quality*

### ABSTRAK

Di Tengah ketatnya persaingan dalam industri Fast Moving Consumer Goods (FMCG), perusahaan harus terus mencari cara untuk membangun hubungan jangka panjang dengan pelanggan guna mempertahankan loyalitasnya. Customer Relationship Marketing (CRM), kualitas pelayanan, citra merek, dan kepuasan pelanggan merupakan faktor penting untuk mempertahankan loyalitas pelanggan. Penelitian ini bertujuan untuk menganalisis pengaruh Customer Relationship Marketing (CRM), kualitas pelayanan, citra merek, dan kepuasan pelanggan terhadap loyalitas pelanggan pada industri FMCG Indonesia. Penelitian menggunakan metode kuantitatif dengan sampel sebanyak 100 responden di Jakarta yang mewakili pelanggan FMCG. Data diperoleh dengan menyebarkan kuesioner kepada pengguna FMCG di Jakarta. Data yang telah dikumpulkan diolah menggunakan alat SPSS sebelum dianalisis. Hasil pengujian statistik menunjukkan bahwa variabel CRM berkorelasi positif signifikan dengan loyalitas pelanggan. Variabel Kualitas Pelayanan berkorelasi positif signifikan dengan variabel loyalitas pelanggan. Sebaliknya, hasil penelitian menunjukkan bahwa variabel citra merek tidak berkorelasi positif dan tidak berpengaruh terhadap loyalitas pelanggan. Begitu pula dengan variabel kepuasan pelanggan tidak berkorelasi positif dan tidak mempunyai hubungan yang signifikan dan kuat terhadap loyalitas pelanggan. Selanjutnya CRM, citra merek, kualitas layanan, dan kepuasan pelanggan secara simultan

*mempunyai pengaruh positif & signifikan terhadap loyalitas pelanggan. Penelitian selanjutnya dapat mengembangkan sampel pelanggan FMCG yang lebih luas sehingga lebih representatif dan menunjukkan kondisi pelanggan FMCG Indonesia yang lebih nyata. Keaslian penelitian ini berangkat dari masih langkanya penelitian mengenai loyalitas pelanggan Industri FMCG khususnya pelanggan rumah tangga di Jakarta*

**Kata Kunci:**

*Citra merek, customer relationship marketing (CRM), kepuasan pelanggan, kualitas pelayanan, loyalitas pelanggan*

## **INTRODUCTION**

Indonesia is considered a country where Fast Moving Consumer Goods (FMCG) grows in an amazing way. This industry has attracted a lot of companies to grab their market, not only in big cities, but also in small cities. With a population of 255 million, Indonesia has become an interesting area for some investors to expand their business, especially in FMCG. In this globalization era, the competitive environment between companies is getting increasingly relentless (Fernandes & Solimun, 2018). The fierceness of this situation has forced marketers and business owners to constantly improve their quality and services if they wish to retain and attract existing customers as well as gain new customers (Lan, 2015). To ensure marketplace sustainability, marketers are needed to ensure that customer loyalty is placed as one of the primary drivers to achieve such an objective (Gaurav, 2016). It is impossible to deny the fact that existing alone in a consumer market is not an easy feat to achieve for organizations and businesses. To achieve such feat, More and more businesses have been prioritizing service quality improvements to attract, maintain, and retain their customers. With that being said, it is safe to assume that maintaining a good customer relationship is a crucial task for every business entity (Affran et al, 2019). If done right, Customer Relationship Marketing could provide high customer loyalty for businesses. Customer Relationship marketing involves building relationships at many levels – social, legal, technical, and economic – which will result in high customer loyalty (Philip, 2017).

That object's image greatly influences customers' actions and behaviours towards an object. A brand image that is familiar to consumers can help the business when introducing new products and services, and boost sales of the current brand (Sasmita & Suki, 2015; Diallo *et al.*, 2013). Brand image concerns the reputation of a product or service as a guide for consumers to try and consume particular products or services (Fristiana *et al.*, 2012; Ambolau, 2015; Tingkir, 2014). Furthermore, a strong brand image has been suggested as a possible positive influence for customer loyalty (Nyadzayo & Khajehzadeh, 2016).

Service quality is considered an important thing in maintaining customer loyalty. Customers keep using a certain product if they think the service that is provided by the company satisfies them. Therefore, giving outstanding service quality is an obligation for a company to survive in a tight competition. Delivering quality service to customers is paramount to reach success and survival in

today's business (Zakaria et al, 2018). Furthermore, Chang *et al.* (2010) stated that service quality has been known to be a factor that has an influence on customer behaviour, which can lead to loyalty. Maintaining Customer Satisfaction is crucial for a business' success. Highly satisfied customers are less ready to switch to another brand. Furthermore, satisfied customers are very likely to be loyal customers, and loyal customers are more likely to give the company a larger share of their business (Kotler, 2017).

Some research on the variables that are examined in this study has been conducted previously. Research conducted by Yuwita & Nugroho (2020) concluded that service quality and customer relationship marketing have a significant effect on customer loyalty. However, research conducted by Karyose *et al.* (2017), Fernandes & Solimun (2018), and Zakaria *et al.* (2018) concludes that service quality doesn't have a significant impact on customer loyalty. The next research gap is about the effect of customer satisfaction on customer loyalty. Research conducted by Karyose *et al.* (2017), Abadi *et al.* (2020), Othman *et al.* (2020), Sudari *et al.* (2019), Fernandes & Solimun (2018), Pratminingsih *et al.* (2018), Wahyuningtyas (2017), Zakaria *et al.* (2018), concluded that customer satisfaction indeed has a significant effect on customer loyalty.

From the explanation above, the focus of this study is analyzing the influence of customer relationship management (CRM), service quality, customer satisfaction, and brand image on customer loyalty in FMCG Industry, especially the household customer in Jakarta. To create a strong and intimate bond with their customers is the dream of all marketers. This is due to the fact that quite often it is the key to long-term marketing success (Kotler & Keller, 2016). Customer loyalty has become one of the most important variables in marketing, especially in the field of customer relationship management. Customer loyalty is very likely to lead to positive behaviors and attitudes such as patronage, repeat purchases, and positive recommendations which will generate positive influence to other actual and potential customers (Ngoma & Ntale, 2019). However, the importance of customer loyalty doesn't end there. According to Prentice & Loureiro (2017), one of the main aspects to facilitate the attainment of competitive advantage is customer loyalty. Although having their differences in definitions, researchers' definitions of customer loyalty appear to be somewhat supportive of each other. Thakur (2016) stated that attitudinal loyalty can be defined as a customer's intention to remain committed to specific providers in the marketplace by making repeat purchases from said providers. Daikh (2015) defines customer loyalty as a natural commitment that shall lead to reuse or repurchase of a service or product. Yuwita & Nugroho (2020) define Loyalty as a customer's deep commitment to make repeat purchases of a chosen product/service consistently in the future, although situation and marketing efforts have the potential to cause changes in customer behaviour.

Moreover, Ngo & Nguyen (2016) stated that loyalty can be referred to as the highest acceptance level of a brand by customers, which is usually evident in customers' buying behaviour. Loyal customers have the tendency to buy more frequently and recommend the brand to others. Furthermore, the customer loyalty construct can be defined as frequent purchasing, but theories and literature have

since evolved to consider multiple dimensions, such as behavioural, attitudinal, and composite (Yoo & Bai, 2013). Indicators can measure customer loyalty. According to Kotler and Keller (2016), the indicator of customer loyalty is repeat purchase which can be defined as loyalty to the purchase of the product, retention which is one's resilience to the negative influences of the company, and referrals which can be defined as an act of referring someone or something for consultation, review, or further action.

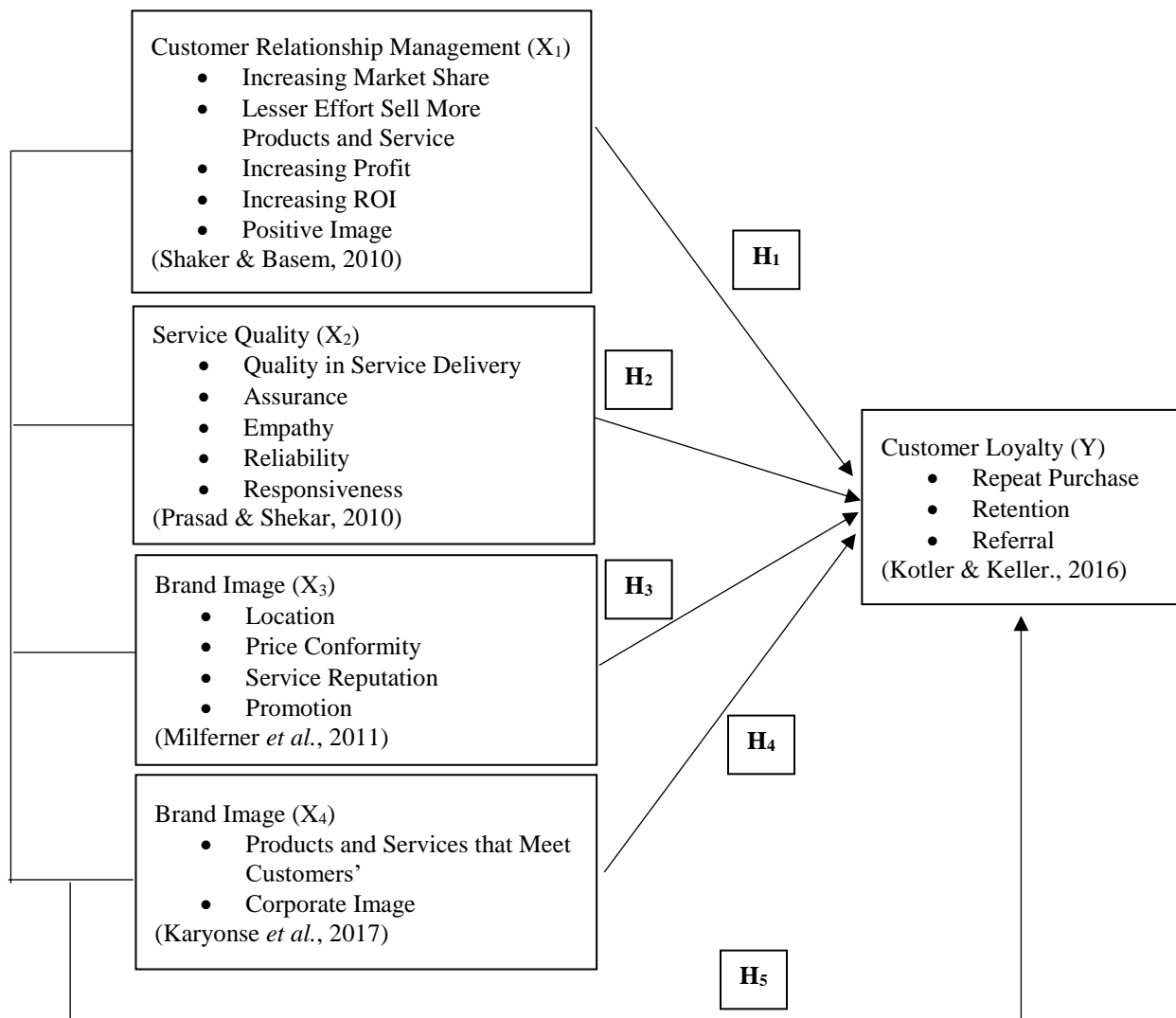
The marketing trend is changing drastically in modern day business. It is making a transition from transactional marketing to relational marketing, this means that instead of having mass marketing strategies as their focuses, the businesses will pay more attention to the businesses' segment customer group or individual (Christopher *et al.*, 2013), which means that building good relationships with customers is a crucial factor for every business entity to do. In definition, customer relationship marketing can be defined as a marketing strategy concept whose goal is to form long-term relationships with customers, which means it is safe to conclude that maintaining solid and mutually beneficial relationships between service providers and their customers will lead to repeat transactions and customer loyalty (Saputra & Ariningsih, 2014). Customer Relationship Marketing is said to be the new version of transitional marketing. Therefore, Customer Relationship Marketing can be referred to as external customer relationship (Mollah, 2014). There are many concepts of relationship marketing. The most general and easy to understand relationship marketing is a form of building, developing, and maintaining high-value, and cost-effective relationships with customers, employees, and partners for the benefit enduring of the two sides (Kotler *et al.*, 2019). Customer relationship marketing has transformed into a new paradigm for marketing strategy. CRM seeks to lengthen customers' lifetime (Karyose *et al.*, 2017).

According to Peck *et al.* (2013), customer relationship marketing can be categorized as a variable that focuses simply on the development and raising of long-term mutually beneficial relationships between an organization or business and a defined customer group. relationship marketing comes also consists of other parties and subjects, including suppliers, distributors, and public institutions. Shaker & Basem (2010) describe that organizational performance indicators from customer relationship marketing perspective include: increasing market share which can be concluded with greater sales, lesser effort to sell more products and services, and a strong entry barrier for competitors; retaining and maintaining current customers; attracting new customers which means that the company or business is appealing and has positive brand image; creating loyal customers which can be fulfilled by having a satisfied customer base; increasing profit which means increased products and services sold, good relationship marketing; increasing return on investment, and a positive image, which can be gained effectively once customers' satisfaction has been fulfilled with the products or services offered by the company.

Service quality can be defined as a dynamic condition that relates with products, services, human, process and environment which shall meet or exceed expectation (Yuwita & Nugroho, 2020). According to Kotler *et al.* (2019), service quality is the unity of characteristic of goods or services that by counting on its ability tries to satisfy stated needs. Service quality can be defined as the ability of a service provider to satisfy their customers in an efficient and orderly manner through which they can better the business' performance (Ramya et al, 2019). In addition, (Saputra & Ariningsih, 2014) considers relationship marketing as a form of marketing strategy concept which aims to form positive long-term relationships with customers, i.e. maintaining well-founded and mutually beneficial relationships between service providers and customers which shall lead to repeat transactions and customer loyalty. As a whole, service quality and customer satisfaction were found to be related to customer loyalty through repurchase intentions. Therefore, delivering quality service to customers is paramount in order to reach success and survival in today's business (Zakaria et al, 2018). Furthermore, Chang *et al.* (2010) Stated that service quality has been known to be a factor that influences customer behavior. According to Prasad & Shekhar (2010), five dimensions can be used to measure Service Quality which are quality in service delivery, which can be defined as the state or fact of being accountable or to blame for something. Assurance, which can be defined as a positive declaration that intends to give trust or promises, Empathy, which can be defined as the ability to understand and share the feelings of another person(s). Reliability, which can be defined as the quality of being honest, reliably or of performance that goes consistently well, and Responsiveness which means the quality of reacting quickly, positively, and Tangible.

Maintaining Customer Satisfaction is crucial for a business' success. Highly satisfied customers are less ready to switch to another brand. Furthermore, satisfied customers are very likely to be loyal customers, and loyal customers are more likely to give the company a larger share of their business (Kotler, 2017). In addition, according to (Kotler et al, 2019), Customer satisfaction can be defined as the level of a person's feelings after comparing perceived performance to their expectations. Generally, a customer's expectation can be defined as a customer's estimate or beliefs about what he or she will receive when buying and or consuming a product. While perceived performance can be defined as "customer perception of what is received after consuming the purchased product or service". A high-quality relationship where there are trust, commitment and mutual communication will be satisfying to both businesses and their customers, and a customer who is satisfied with a relationship is a lot more likely to talk good about the business, recommend the services to others and be more loyal (Ngoma & Ntale, 2019). As in for indicators, (Karyose et al, 2017) concluded that indicators for customer loyalty consist of products and services that meet customers' expectations and corporate image in the form of easy access of services, these findings are supported by (Kotler, 2017) which stated that customer satisfaction depends on performance on the products and services on customer perception which refers to customers' awareness, their impressions, and their opinions about a person's business, products,

brand. And expectations, which can be defined as a belief that someone will or should be able to achieve something.



**Figure 1. Research Framework**  
*Source: Authors' work (2025)*

## RESEARCH METHODS

This research used quantitative methods. The population of this research is FMCG customers in Jakarta. In this research, the researcher used purposive sampling, which is a non-probability sampling technique in which the researcher chose the samples by taking into account previously determined characteristics. The data was gathered using questionnaires via Google Form, given to 100 respondents who use PT Unilever's household products in mid-2022. In the questionnaire, the variables were categorized into Customer relationship marketing (X1). Service quality (X2), Brand image (X3), Customer satisfaction (X4), and Customer loyalty (Y). The data were then processed using SPSS, before being analyzed.

## RESULT AND DISCUSSION

Hypothesis testing of this research is done through t - test to analyze partial variable effects. The hypothesis test results can be observed in the table 1.

**Table 1. T - Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistic	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.924	1.065		.867	.388		
Custiner Relationship Marketing	0.211	.059	.359	3.550	.001	.348	2.874
Service Quality	0.144	.058	.266	2.497	.014	.314	3.186
Brand Image	0.135	.080	.172	1.690	.094	.344	2.907
Customer Satisfaction	0.069	.060	.105	1.007	.316	.325	3.077

*Source: Authors' work (2025)*

Based on table 1 shows us some important finding of this research. The findings can be described as follow.

1. Customer relationship marketing variable (X1) has a calculated t value of 3,550 > with t-table value of 1,985 and significance of 0,001 < 0,05. Therefore, it can be concluded that H1 is accepted. In addition, it can also be concluded that customer relationship marketing has a positive and significant effect over customer loyalty. The result of the research supports the previous research findings conducted on the importance of CRM on customer loyalty. This finding supported the result of research conducted by Affran *et al.* (2019) and Kotler (2017), which stated that CRM has an influence on customer loyalty.
2. Service quality variable (X2) has a calculated t value of 2,497 > with t-table value of 1,985 and significance of 0,014 < 0,05. Therefore, it can be concluded that H2 is accepted. In addition, it can also be concluded that service quality has a positive and significant effect over customer loyalty. The result of this research supported the previous research conducted by Zakaria *et al.* (2018), Chang *et al.* (2010), and Kotler (2017), which concluded that service quality has significant impact on customer loyalty.
3. Brand image variable (X3) has a calculated t value of 1,690 < with t-table value of 1,985 and significance of 0,094 > 0,05. Therefore, it can be concluded that H3 is not accepted. In addition, it can also be concluded that brand image doesn't have a significant effect over customer loyalty. The result of this research is contradictory with those conducted by Fristiana *et al* (2012), Ambolau (2015); Tingkir (2014), and Nyadzayo & Khajehzadeh (2016), which concluded that strong brand image has been suggested as a possible positive influence for customer loyalty.
4. Customer satisfaction variable (X4) has a calculated t value of 1,007 < with t-table value of 1,985 and significance of 0,316 > 0,05. Therefore, it can be concluded that H4 is not accepted.

In addition, it can also be concluded that customer satisfaction doesn't have a significant effect over customer loyalty. The result of this research is contradictory with previous research conducted by Karyose *et al.* (2017), Abadi *et al.* (2020), Othman *et al.* (2020), Sudari *et al.* (2019), Fernandes & Solimun, (2018), Pratminingsih *et al.* (2018), Wahyuningtyas (2017), Zakaria *et al.* (2018), which concluded that customer satisfaction indeed has a significant effect on customer loyalty.

The F test is used to determine the effects of independent variables simultaneously towards dependent variables (Fauzi & Fitriani, 2021). The decision-making criteria of this test can be classified as follows: If calculated  $F \leq$  table F, then H5 is denied. If calculated  $F >$  table F, then H5 is accepted. The results of F test can be seen from the table 2.

**Table 2. F-Test Results**

Model	Sum of squares	df	Mean Square	F	Sig
Regression	215,629	4	53,907	46,776	.000 <sup>b</sup>
Residual	108,330	94	1,152		
Total	323,960	98			

*Source: Authors' work (2025)*

According to Table 2, we can observe the value of significance for X1, X2, X3, and X4 on Y simultaneously. Here we can see that the significant value is  $0,000 < 0,05$  and Calculated F 46.776 > table F 2.47. From this, we can conclude that X1, X2, X3, and X4 simultaneously have a positive & significant effect over Y. Therefore, H5 is accepted.

Although the findings of this study provide valuable insights about the elements influencing customer loyalty in the FMCG industry, there are still some limitations. First, the purposive sampling method and the limited sample size of 100 respondents in Jakarta may have led to sampling bias, which could limit the generalizability of the results to the larger Indonesian FMCG market. Second, self-reported data collected via online questionnaires, such as Google Forms, may have led to response bias, which could affect the accuracy of the responses. Third, statistical analysis primarily relied on SPSS using regression-based techniques. Although robust, these methods may not fully capture the complex interrelationships among the variables, which indicates a methodological limitation.

From a practical standpoint, the findings of this study highlight the importance of investing in Customer Relationship Marketing (CRM) and Service Quality, which were proved to significantly influence customer loyalty. Marketers as well as business leaders in the FMCG sector should prioritize these factors to strengthen long term relationship with customer. However, the lack of significant impact from customer satisfaction and brand image in this study points to the necessity for more sophisticated approaches to improve these elements or look into other variables.

## CONCLUSION AND RECCOMENDATION

From the findings and discussions, customer relationship marketing has a positive and significant influence on customer loyalty of fast-moving consumer goods, especially at PT Unilever



Indonesia. Therefore, the increase in customer relationship marketing causes the increase in customer loyalty, and improvements in customer relationship marketing quality cause improvements in customer loyalty. Service quality has a positive and significant influence on customer loyalty of Unilever Indonesia. Therefore, the increase in service quality causes the increase in customer loyalty, and improvements in service quality cause improvements in customer loyalty. Brand image doesn't have a positive and significant effect on customer loyalty of Unilever Indonesia. Therefore, it can also be concluded that the increase in Brand Image doesn't cause the increase in customer loyalty, and improvements in brand image don't cause improvements in customer loyalty. Customer satisfaction doesn't have a positive and significant effect on customer loyalty of Unilever Indonesia. Therefore, it can also be concluded that the increase in customer satisfaction doesn't cause the increase in customer loyalty, and improvements in customer satisfaction don't cause improvements in customer loyalty. Customer relationship marketing, service quality, brand image, and customer satisfaction have positive and significant effects on customer loyalty when implemented simultaneously. Therefore, it can also be concluded that a simultaneous increase in customer relationship marketing, service quality, brand image, and customer satisfaction causes an increase in customer loyalty, and improvements made simultaneously in these areas cause improvements in customer loyalty.

Based on the research's results and conclusions, there are several practical recommendations that the authors would like to recommend. Since the two variables, which are Customer Relationship Marketing and Service Quality have positive and significant impact on Customer Loyalty, it is suggested that FMCG companies improve their CRM strategy, which include after-sales support, loyalty programs, and individualized communication. Long-term client retention can also be facilitated by enhancing service quality, particularly in areas like responsiveness, dependability, and empathy. Maintaining a consistent and reliable brand image and aiming for customer happiness are still crucial since they may indirectly contribute or become more relevant in other market areas, even though they were not significant on their own.

The limitations of the study laid on the sample size, geographic reach, and brand focus. Only 100 Jakarta respondents who utilised home items from PT Unilever were the subject of the study. This might not accurately reflect Indonesia's larger FMCG customer base. Furthermore, inferences on causality over time are not possible due to the study's cross-sectional design. To improve generalizability, future studies should consider utilizing a bigger and more varied sample from various geographic locations and socioeconomic backgrounds. Additionally, it is advised to incorporate moderating or mediating factors like trust, brand engagement, or switching obstacles and to employ longitudinal methodologies to track behavioural changes over time. Furthermore, to compare and validate results, comparable studies could be conducted for other FMCG brands or product categories.

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