

Islamic Values in Customer Relationship Management (CRM): Implications for Customer Loyalty and Business Sustainability

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ABST RACT:

The development of technology Customer loyalty is one of the important factors that determine the company's sustainability in the midst of increasingly fierce business competition in the digital era. The development of information technology has changed the way companies interact with customers, so that long-term relationships become strategic assets that need to be managed effectively. In this context, Customer Relationship Management (CRM) is seen as an approach that helps companies build, maintain, and develop customer relationships through the continuous use of technology, services, and communication. This article aims to analyze the implementation of Customer Relationship Management (CRM) and its influence on customer loyalty based on various relevant research results. The research uses a literature study method with a descriptive qualitative approach. Data was obtained from various sources of scientific literature, such as journals, books, and research articles that discuss CRM, service quality, customer communication, customer loyalty, and the use of digital technology in customer relationship management. The analysis is carried out through the process of identification, classification, and synthesis of previous research findings. The results of the study show that the implementation of CRM is carried out through the integration of digital technology, improving service quality, continuous communication, and personalizing services according to customer needs. The application of these aspects has been proven to be able to increase customer satisfaction and trust which then encourages the formation of customer loyalty. In addition, digital technology helps companies manage customer data more effectively so that the services provided become more responsive and on target. This study concludes that CRM is a strategy that plays an important role in building and maintaining customer loyalty through relationship management that is oriented towards customer needs. This article also offers a conceptual synthesis that integrates aspects of technology, service, communication, and service personalization in explaining the formation of customer loyalty in the digital age.

Keywords: Customer Relationship Management (CRM), Customer Loyalty, Digital Technology, Service Quality, Customer Communication, Service Personalization.

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Introduction

Development Digital technology has significantly changed the landscape of business competition in various business fields, both in the service and retail sectors. Advances in information technology allow people to obtain various information about products and services quickly, easily, and without space limitations. This condition causes customers to have more alternatives in making choices, so the level of competition between companies becomes even tighter. This situation encourages companies to not only focus on acquiring new customers, but also on efforts to retain existing customers to ensure the long-term sustainability of the business. Loyal customers have strategic value for the company because they tend to make repeat purchases, show a higher level of trust, and have the potential to spread positive recommendations to other potential customers. The existence of loyal customers can also support revenue stability while strengthening the company's position in the face of dynamic market competition. Therefore, companies need to develop strategies that are able to build and maintain sustainable relationships with customers through a deep understanding of their needs, preferences, and expectations. One of the strategies that is widely applied to achieve this goal is Customer Relationship Management (CRM). CRM is an approach that integrates business processes, the use of customer information, and service activities to create a mutually beneficial relationship between the company and customers. Muku Usu et al. (2023) stated that the implementation of CRM can improve the quality of relationships with customers through the provision of more personalized and customer-oriented services. In line with that, Ibrahim et al. (2013) explained that effective management of customer data through CRM contributes to improving service quality while supporting the creation of stronger long-term relationships between companies and customers.

The use of Customer Relationship Management (CRM) continues to develop in line with the increasing use of digital technology in various business activities. Various technological innovations, such as customer databases, data analytics, cloud computing, social media, and various digital communication platforms, make it easier for companies to collect, store, and manage customer information more effectively. The availability of accurate data allows companies to understand customer characteristics, needs, and behavior patterns more deeply so that marketing and service strategies can be designed in a more targeted manner. The use of technology also opens up opportunities for companies to provide a better customer experience through services that are personal and relevant to the needs of each customer. Thus, the interaction between the company and customers can take place more intensively and provide added value for both parties. However, the implementation of CRM in practice still faces various challenges. Not all companies are able to optimally integrate technology, operational processes, and human resources, so the potential of customer information has not been fully utilized to support decision-making and improve service quality. On the other hand, the development of a dynamic business environment causes customer needs and expectations to continue to change. This condition requires companies to be more adaptive and responsive in managing customer relationships. The results of Pertiwi and Margono's (2023) research show that CRM, service quality, and word of mouth have a significant effect on customer loyalty. The findings confirm that the success of CRM does not only depend on technology support, but also on the company's ability to build effective communication, provide quality service, and maintain long-term relationships with customers.

Previous studies have shown that Customer Relationship Management (CRM)

has an important role in increasing customer loyalty in various industry sectors. Ibrahim et al. (2013) explained that the effective implementation of CRM is able to strengthen the relationship between companies and customers through more structured information management so that companies can better understand customer needs. Research by Pertiwi and Margono (2023) also found that CRM and service quality make a positive contribution to increasing customer loyalty. Similar findings were reported by various other studies that stated that successful CRM implementation can increase customer satisfaction, trust, and commitment to the company. However, most previous research still tends to address CRM from a limited perspective, such as its effect on customer satisfaction, service quality, or customer loyalty in a particular industry sector. Studies that integrate various important elements of CRM, such as the use of digital technology, service quality, customer communication, and service personalization in one comprehensive discussion framework, are still relatively limited. In addition, changes in customer interaction patterns due to the development of digital technology have created new dynamics in customer relationship management that have not been fully accommodated in previous research. Therefore, a study is needed that is able to provide a more comprehensive understanding of how the various components of CRM interact with each other in forming and maintaining customer loyalty in a sustainable manner in the digital era.

The increasing use of digital technology in the business world has driven a significant change in the way companies build relationships with customers. On the other hand, customer needs, preferences, and expectations continue to grow along with the ease of access to information and the increasing selection of products and services available. These conditions require companies to develop strategies that are not only transaction-oriented, but also able to create long-term relationships that provide value to customers. In this context, Customer Relationship Management (CRM) is one of the relevant approaches to support the creation of customer loyalty in a sustainable manner. Customer loyalty is a strategic asset that plays an important role in maintaining the sustainability and growth of the company. Loyal customers not only have the potential to make a repeat purchase, but can also improve the company's image through positive recommendations to other customers. Therefore, a deep understanding of the factors that affect customer loyalty through CRM implementation is becoming increasingly important, especially in the midst of increasingly dynamic and competitive business competition. Based on these conditions, this article aims to analyze the influence of Customer Relationship Management (CRM) on customer loyalty through a literature review from various relevant studies. The discussion focused on the role of digital technology, service quality, customer communication, and service personalization as the main components in CRM implementation. The novelty of this article lies in the preparation of an analytical framework that integrates these four components to explain the process of forming customer loyalty in a sustainable manner. Thus, this article is expected to make a conceptual contribution to the development of CRM studies as well as a reference for companies in designing more effective customer relationship management strategies in the digital era.

Method

This study uses a library research method with a descriptive qualitative approach. The literature study method is a research method that is carried out through the collection, study, and analysis of various literature sources relevant to the topic being researched. According to Sugiyono (2022), literature study is a data collection technique

that is carried out by examining various scientific references, documents, and previous research results related to research problems. This method was chosen because the research does not focus on collecting primary data through observations, interviews, or field surveys, but on the assessment and interpretation of various research results that have been published previously. Through this approach, researchers can gain a broader understanding of the concept of Customer Relationship Management (CRM), the factors that affect customer loyalty, and the relationship between the two variables in various business contexts. In addition, the literature study allows researchers to compare various theoretical perspectives and empirical findings to produce a more systematic, objective, and comprehensive study in explaining the influence of CRM on customer loyalty in the digital era.

The data sources in this study were obtained from various relevant scientific literature, such as national journals, academic books, research articles, and other scientific documents that discuss Customer Relationship Management (CRM), service quality, customer satisfaction, customer communication, and customer loyalty. The literature search was conducted through the Google Scholar academic database using the keywords "Customer Relationship Management", "CRM", "customer loyalty", "customer loyalty", "customer satisfaction", "service quality", and "digital CRM". The literature used is prioritized from publications in 2023–2025 to obtain more up-to-date information about the development of CRM in the modern business environment. Based on the identification and selection process of literature, 15 scientific articles were obtained that were directly related to the focus of the research. In addition, some of the earlier references remain as theoretical foundations as they are still relevant in explaining the basic concepts of CRM and customer loyalty. All sources that have been collected are then classified based on the main theme, namely CRM implementation, service quality, customer communication, digital technology, customer satisfaction, and customer loyalty to facilitate the data analysis process.

Data analysis was carried out using qualitative descriptive analysis techniques. According to Moleong (2021), qualitative descriptive analysis aims to understand a phenomenon through the process of organizing, interpreting, and presenting data systematically so as to produce a deep understanding of the object being studied. In this study, the analysis process was carried out through several stages, namely identification of literature, grouping of articles based on the theme of discussion, comparison of previous research results, and interpretation of findings related to the influence of CRM on customer loyalty. The researcher also conducts comparisons between research results to find similarities, differences, and trends in findings that appear in various industry sectors. To increase the validity of the study results, this study applied the source triangulation technique by comparing information obtained from various different literature. The results of the analysis are then systematically compiled based on the main themes of the discussion so that it can provide a more comprehensive picture of the role of Customer Relationship Management (CRM) in building, maintaining, and increasing customer loyalty in various business contexts in the digital era.

Results and Discussion

Results

Implementation of Customer Relationship Management (CRM) in the Company

Based on the results of the literature analysis, the implementation of Customer Relationship Management (CRM) plays an important role in helping companies build

more effective and sustainable relationships with customers. The application of CRM is not limited to the function of storing and managing customer data alone, but is also used as a strategy to improve service quality, develop more personalized services, and strengthen communication between companies and customers (Suwandi, Mutohar, & Suijianto, 2023). This study shows that companies that are able to optimize the implementation of CRM tend to more easily identify customer needs, preferences, and expectations so that the services provided become more relevant and in accordance with consumer needs. In addition, technology support in the CRM system allows the management of customer information to be carried out in a more structured and accurate manner, so that it can support a more effective decision-making process (Yuliana, 2023). The implementation of this strategy ultimately has a positive impact on increasing customer satisfaction levels while strengthening customer loyalty in the long term (Pertiwi & Margono, 2023).

The results of the study also show that the use of digital technology is one of the most dominant forms of Customer Relationship Management (CRM) implementation used by companies in managing relationships with customers. Based on various articles analyzed, the use of customer databases, CRM applications, and digital-based information systems helps companies manage customer data more effectively, structured, and sustainably. Through the use of this technology, companies can identify customer characteristics, understand consumer behavior patterns, and obtain the information needed to develop a more targeted marketing strategy. In addition, the results of the study show that CRM technology also supports the creation of more intensive communication between companies and customers through various digital channels. This condition allows companies to respond more quickly to customer needs and complaints so that the quality of relationships built becomes better. These findings indicate that the use of technology in CRM not only functions as a means of managing customer data, but also plays a role in increasing the effectiveness of communication, strengthening the company's relationship with customers, and supporting the improvement of company competitiveness in the digital era (Yuliana, 2023).

The results of the study further show that the implementation of Customer Relationship Management (CRM) has a strong relationship with increasing customer loyalty in various industrial sectors, both services and retail. Based on the analyzed research, companies that implement CRM optimally tend to have a higher customer retention rate than companies that have not implemented it optimally. The findings show that customer loyalty is not only influenced by the quality of the products or services offered, but also by the company's ability to build sustainable relationships with customers. Various studies indicate that the implementation of CRM helps companies create a more positive customer experience through responsive service, continuous communication, and a better understanding of customer needs. In addition, CRM implementation also contributes to increasing customer satisfaction and trust which ultimately encourages the formation of long-term relationships between customers and companies. Thus, the results of the study show that CRM not only functions as a customer management tool, but also as a strategy that plays an important role in maintaining customer loyalty in a sustainable manner (Pertiwi & Margono, 2023).

Table 1. Synthesis of CRM Implementation Findings in the Company

Theme Findings	Implementation Indicators	Contribution to Customer Relations
Technology	Customer databases, CRM applications, digital information systems	Supporting the effective management of customer information
Services	Fast, responsive, and customer-oriented service	Increase customer satisfaction
Communication	Continuous interaction and two-way communication	Strengthen long-term relationships
Personalization	Service customization according to customer requirements	Increase customer loyalty and retention

Based on the results of the synthesis presented in Table 1, the implementation of Customer Relationship Management (CRM) in companies can be grouped into four main aspects, namely technology, service, communication, and service personalization. These four aspects show a mutually supportive relationship in building a sustainable relationship between the company and customers. The results of the study show that technology plays a role as a foundation in the management of customer data and information, while service, communication, and personalization function as a means to improve the quality of interaction between companies and customers. In addition, various studies analyzed indicate that the success of CRM implementation is not only determined by the use of adequate technology, but also by the company's ability to provide responsive services, maintain consistent communication, and understand customer needs more specifically. The findings show that CRM implementation is an integrative approach because it involves a combination of technology utilization and customer relationship management that is oriented towards customer satisfaction and long-term loyalty.

The Influence of CRM on Customer Loyalty

Customer Relationship Management (CRM) has proven to have a significant role in increasing customer loyalty in various industry sectors, both in the service and retail sectors. Analysis of a number of studies shows that companies that are able to implement CRM optimally generally have a better ability to retain customers than companies that have not utilized CRM to the fullest. This condition indicates that systematic customer relationship management can strengthen customer attachment with the company in the long run. In addition, the implementation of CRM allows companies to gain a deeper understanding of customer needs, preferences, and expectations so that the services provided can be tailored more appropriately. Various studies have also revealed that the continuous implementation of CRM is able to improve the quality of communication and interaction between companies and customers. These more intensive relationships ultimately contribute to increased customer loyalty. Therefore, CRM can be seen as one of the important strategies that supports companies' efforts to retain customers while strengthening competitiveness in the midst of an increasingly competitive business environment (Suwandi et al., 2023).

Customer loyalty formed through the implementation of Customer Relationship Management (CRM) is basically influenced by a number of intermediary factors, especially customer satisfaction and trust in the company. The implementation of services that are responsive, consistent, and in accordance with customer needs is able to create a more positive experience so that the level of customer satisfaction increases. That satisfaction then develops into trust, which becomes an important foundation in building long-term relationships between customers and companies. In addition, CRM provides an opportunity for companies to recognize customer characteristics, needs, and preferences more deeply through the use of available information. This understanding allows companies to deliver more personalized and relevant services for each customer. Communication that is established on a continuous basis also plays a role in strengthening the relationship between the two parties so that customers feel more appreciated and cared for. Thus, customer satisfaction, trust, and the quality of relationships built can be seen as key factors that explain how CRM implementation is able to encourage the formation of customer loyalty in a sustainable manner (Yuliana, 2023).

In addition to the aspects of customer satisfaction and trust, the literature analysis also shows that the use of digital technology is an important factor in strengthening the effectiveness of Customer Relationship Management (CRM). Various studies explain that the use of digital-based CRM systems allows companies to manage customer data more quickly, accurately, and integratedly. The availability of complete data helps companies understand customer behavior, identify consumer needs, and develop more targeted marketing strategies. In addition, CRM technology allows companies to provide more personalized services through information delivery, promotion, and complaint handling that are tailored to customer characteristics. The company's ability to make optimal use of customer information also contributes to improving the quality of customer interactions and experience. These findings indicate that the integration of digital technology in CRM not only improves the efficiency of customer relationship management, but also strengthens customer loyalty through services that are more responsive, relevant, and oriented to customer needs (Pertiwi & Margono, 2023; Yuliana, 2023).

Overall, the literature synthesis shows that Customer Relationship Management (CRM) has a significant contribution in shaping and maintaining customer loyalty in various industry sectors. Findings from various studies show that the success of CRM is not only determined by the company's ability to manage customer data, but also by the effectiveness of service, communication quality, and the company's ability to understand customer needs on an ongoing basis. The implementation of CRM supported by the use of digital technology allows companies to build closer relationships with customers through more responsive and personalized services. In addition, the increase in customer satisfaction and trust resulting from the implementation of CRM also plays a role in strengthening customer attachment to the company. This condition shows that customer loyalty is the result of a long-term relationship process built through a combination of technology, service, communication, and customer experience. Thus, CRM can be seen as a strategy that plays an important role in increasing customer retention while supporting the company's sustainability and competitiveness in the long term.

Table 2. Synthesis of the Findings of the Influence of CRM on Customer Loyalty

CRM Aspects	Key Findings	Implications for Loyalty
Customer satisfaction	CRM improves service quality and customer satisfaction	Customers are more likely to stick around and make repeat purchases
Trust	CRM strengthens customers' confidence in the company	Long-term relationships are easier to form
Communication	CRM supports intensive, continuous communication	Increase customer engagement
Customer experience	CRM allows for more personalized service	Customer loyalty is getting stronger

Based on the synthesis of the results of the study presented in Table 2, customer loyalty is formed through a combination of several interrelated factors in the implementation of Customer Relationship Management (CRM). Customer satisfaction is one of the important factors because it reflects the company's ability to meet customer needs and expectations through quality service. On the other hand, customer trust plays a role in creating a more stable and sustainable relationship, especially when the company is able to provide consistent and reliable service. Active and continuous communication is also a supporting factor that strengthens customer attachment with the company, while a positive customer experience through more personalized service can encourage repeat purchases. These findings show that customer loyalty is not formed from just one specific aspect, but rather is the result of the interaction of various CRM elements working simultaneously. Thus, the success of CRM in increasing customer loyalty is greatly influenced by the company's ability to integrate aspects of customer satisfaction, trust, communication, and experience on an ongoing basis.

Discussion

The implementation of Customer Relationship Management (CRM) makes a significant contribution to the formation and maintenance of customer loyalty through systematic and continuous customer relationship management. These findings show that a company's success in retaining customers is not solely determined by the quality of the product or service, but also by the company's ability to create strong relationships through continuous interactions. Through the implementation of CRM, companies gain a better understanding of customer needs, preferences, and characteristics so that they are able to provide services that are more in line with consumer expectations. This understanding contributes to the creation of a more positive customer experience, which in turn can increase satisfaction levels and encourage long-term loyalty. These findings are in line with the opinions of Suwandi, Mutohar, and Suijianto (2023) who affirm that CRM functions as a strategy to strengthen the relationship between companies and customers through more effective and customer-oriented services. The results of this study are also supported by research by Salsabila, Handayani, and Kusuma (2024) which found that customer satisfaction plays a mediator in the relationship between CRM and customer loyalty. Meanwhile, Saitakela (2025) explained that the effectiveness of CRM is greatly influenced by the company's ability to integrate technology, business processes, and human resources so that it is able to provide a more optimal customer experience.

The influence of CRM on customer loyalty can be understood through the role of four main aspects, namely technology, service, communication, and service personalization. Technology serves as the foundation that allows companies to manage and utilize customer data more effectively so that customer needs and preferences can be identified more accurately. This information then becomes the basis for the company to provide services that are faster, responsive, and in accordance with customer expectations. In addition, continuous communication allows companies to maintain closeness with customers and build stronger relationships in the long term. On the other hand, service personalization provides added value because customers feel treated more specifically according to their characteristics and needs. The combination of these four aspects creates a more positive customer experience, increasing customer satisfaction, trust, and attachment to the company. These findings are in line with Saitakela (2025) who emphasized the importance of integrating technology, processes, and human resources in CRM implementation, and Salsabila, Handayani, and Kusuma (2024) who showed that the quality of service supported by CRM contributes to increasing customer loyalty through customer satisfaction.

The findings of this study also received support from various previous studies that showed a positive relationship between CRM implementation and customer loyalty. Kholida, Lutfi A'yuni, and Yekti (2024) found that CRM had a significant effect on customer loyalty in Azzahra herbal products with a contribution of 60.2%, which shows that customer relationship management has a considerable role in retaining customers. Similar results were also found by Salsabila, Handayani, and Kusuma (2024) who stated that CRM affects the loyalty of LINE Bank user customers through increasing customer satisfaction. The similarity of these findings shows that the effectiveness of CRM is not limited to a specific sector or type of business, but can be applied to various business areas that have an orientation on long-term relationships with customers. Thus, the results of this study strengthen the view that customer loyalty is a consequence of relationships that are built consistently through quality service, effective communication, and optimal use of customer information. These findings also confirm that CRM has evolved into a business strategy that plays an important role in creating a competitive advantage and retaining customers in the midst of increasingly dynamic market competition.

Although the results of this study are in line with various previous studies, there are differences in the scope of the discussion offered. The research of Kholida, Lutfi A'yuni, and Yekti (2024) focuses more on the influence of CRM on customer loyalty in Azzahra herbal products, while Salsabila, Handayani, and Kusuma (2024) examines the influence of CRM on customer loyalty in digital banking services. On the other hand, Pratama et al. (2023) focus more on the implementation of CRM in improving service quality in the retail sector. In contrast to these studies, this article does not only examine the influence of CRM on one specific industry sector, but examines CRM more broadly by integrating various key aspects, namely technology, service, communication, and service personalization in shaping customer loyalty. This approach allows for a more comprehensive understanding of how CRM works in various business contexts as well as the factors that support its success. As such, this article provides a more comprehensive picture of the relationship between CRM implementation and customer loyalty than research that focuses only on specific sectors or variables.

The implications of the findings of this study show that the success of CRM implementation does not only depend on the use of technology, but also on the readiness

of the company to manage the entire customer relationship process in an integrated manner. Companies that are able to make optimal use of customer data will find it easier to understand consumer needs, develop targeted marketing strategies, and improve the quality of services provided. In practice, the implementation of CRM can also help companies build a more professional, responsive, and customer-oriented image so as to contribute to increasing the company's competitiveness. However, CRM implementation is inseparable from various challenges. Some of the obstacles that are often faced include the limitation of technology infrastructure, lack of human resource competence in operating the CRM system, and the lack of optimal integration of customer data with the company's business strategy. This condition can reduce the effectiveness of CRM in building customer loyalty if it is not managed properly. Therefore, companies need to develop sustainably through human resource capacity building, technology updates, and periodic evaluation of CRM strategies so that the benefits obtained can be felt to the maximum.

The main contribution of this article lies in the effort to integrate various aspects of Customer Relationship Management (CRM) in one comprehensive framework of discussion to explain the formation of customer loyalty. Unlike some previous studies that tend to focus on specific industry sectors or only highlight the relationship between CRM and customer loyalty directly, this article shows that customer loyalty is the result of the interaction of various elements of CRM that include technology, service, communication, and service personalization. These findings indicate that the effectiveness of CRM cannot be understood from just one specific aspect, but should be seen as a system that works in an integrated manner in building long-term relationships with customers. In addition, the discussion of the role of digital technology in supporting the implementation of CRM provides an idea that customer relationship management continues to evolve in line with changes in consumer behavior and information technology advancements. Therefore, this article expands the understanding of CRM not only as a tool for managing customer data, but also as a business strategy that plays a role in increasing customer loyalty and strengthening the company's competitiveness in an ongoing manner.

Conclusion

Based on the results of the literature review that has been conducted, it can be concluded that Customer Relationship Management (CRM) has a significant role in increasing customer loyalty in various industry sectors. Effective CRM implementation is not only oriented towards managing customer data, but also includes the use of technology, improving service quality, continuous communication, and personalizing services tailored to customer needs. The results of the study show that the implementation of CRM is able to help companies understand customer characteristics and preferences more deeply so that companies can provide more relevant and valuable service experiences. These conditions contribute to increased customer satisfaction and trust which ultimately strengthens the long-term relationship between the customer and the company. Thus, CRM can be understood as a strategy that plays an important role in building sustainable relationships with customers while supporting the company's efforts to retain customers in the midst of increasingly competitive business competition.

Furthermore, the results of the study show that customer loyalty is not formed through only one specific factor, but is the result of the interaction of various aspects of CRM that work in an integrated manner. CRM technology plays a role in supporting the management of customer information in a more systematic manner, while responsive

service, effective communication, and service personalization function in strengthening customer attachment to the company. This study also shows that the success of CRM implementation is greatly influenced by the company's ability to integrate technology, human resources, and customer relationship strategies in a sustainable manner. Therefore, CRM not only serves as an operational tool for managing customer data, but also as a business strategy that is able to increase customer retention, create mutually beneficial relationships, and strengthen the company's competitiveness in the long term. These findings confirm that a company's success in building customer loyalty is highly related to the effectiveness of CRM implementations that are implemented consistently and customer-oriented.

Suggestions

Based on the results of the study that has been conducted, companies are advised to optimize the implementation of Customer Relationship Management (CRM) through the use of digital technology that is integrated with customer service and communication strategies. Customer data management needs to be carried out systematically so that companies are able to understand customer needs, preferences, and changes in behavior more accurately. In addition, companies need to improve human resource competencies through continuous training so that employees are able to make optimal use of CRM systems and provide responsive and customer-oriented services. Evaluation of the CRM program also needs to be carried out periodically to ensure that the strategies implemented remain relevant to technological developments and market dynamics. From the academic side, further research is recommended to develop a study on CRM using an empirical approach in certain industry sectors so that it can provide a more specific picture of the factors that affect customer loyalty. Follow-up research can also examine the role of other variables, such as customer experience, relationship quality, and customer engagement, to enrich understanding of CRM implementation in supporting business success.

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