



Nivedana

Jurnal Komunikasi dan Bahasa

E-ISSN: 2723-7664



@ the Author(s) 2025

Volume 6 Number 2, April-June 2025

Submitted 5 April 2025

Revised 14 May 2025

Accepted 14 June 2025

DOI: 10.53565/nivedana.v6i2.1758

THE INFLUENCE OF INTERPERSONAL AND MARKETING COMMUNICATION ON CUSTOMER LOYALTY MEDIATED BY CUSTOMER SATISFACTION

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Abstract

This study examines the influence of interpersonal communication and marketing communication on customer loyalty, mediated by customer satisfaction. The research focuses on customers of BCA KCU Pontianak Bank, utilizing primary data collected through online questionnaires. PLS-SEM was employed for data analysis. Key findings reveal that: (1) interpersonal communication has a significant positive impact on customer satisfaction; (2) marketing communication does not exert a significant influence on customer satisfaction; (3) interpersonal communication, marketing communication, and customer satisfaction collectively demonstrate a significant positive effect on customer loyalty; (4) customer satisfaction effectively mediates the relationship between interpersonal communication and customer loyalty; and (5) customer satisfaction fails to mediate the influence of interpersonal communication on customer loyalty.

Keywords: *Interpersonal Communication, Marketing Communication, Customer Loyalty, Customer Satisfaction.*

Abstrak

Studi ini menganalisis hubungan komunikasi interpersonal dan komunikasi pemasaran terhadap loyalitas pelanggan melalui peran mediasi kepuasan nasabah. Penelitian difokuskan pada nasabah Bank KCU BCA Pontianak dengan menggunakan pendekatan kuantitatif berbasis data primer yang dikumpulkan melalui survei daring. Metode analisis PLS-SEM diterapkan untuk menguji model hipotesis. Temuan penelitian mengungkapkan: (1) komunikasi interpersonal berpengaruh positif dan signifikan terhadap kepuasan nasabah; (2) komunikasi pemasaran tidak berpengaruh terhadap kepuasan nasabah; (3) komunikasi interpersonal, komunikasi pemasaran, dan kepuasan nasabah berpengaruh positif dan signifikan terhadap loyalitas nasabah; (4) kepuasan nasabah mampu memediasi pengaruh komunikasi interpersonal terhadap loyalitas nasabah; (5) kepuasan nasabah tidak mampu memediasi pengaruh komunikasi interpersonal terhadap loyalitas nasabah.

Kata Kunci: *Komunikasi Interpersonal, Komunikasi Pemasaran, Loyalitas Nasabah, Kepuasan Nasabah.*

Nivedana: Journal of Communication and Language

Sekolah Tinggi Agama Buddha Negeri Raden Wijaya Wonogiri

Volume 6, Number 2, April-June 2025 / nivedana@radenwijaya.ac.id

INTRODUCTION

In the modern economic landscape, banks have evolved beyond mere financial repositories to become pivotal catalysts driving both individual and business financial activities. Through their intermediary role, these institutions fuel real-sector growth and maintain national economic stability. Diverse offerings, from savings accounts, credit facilities, and investment products to digital banking platforms, reflect continuous innovation aimed at addressing customers' ever-changing needs.

Amid intensifying industry competition, customer loyalty has emerged as a strategic asset critical to business sustainability. Loyal customers not only drive revenue through frequent transactions and higher account balances but also act as brand ambassadors, influencing potential customers' decisions (Sari, 2022). Consequently, banks must meticulously manage factors shaping loyalty, spanning service quality to user experience across all touchpoints.

Effective communication stands as a cornerstone in fostering long-term relationships (Hermanto & Purwanti, 2020). At its most fundamental level, interpersonal interactions between customers and bank staff, whether at branch offices or call centers, cultivate personalized rapport and streamline the resolution of inquiries or complaints. The dialogic nature of such communication has proven instrumental in reshaping attitudes (Hermanto & Purwanti, 2020). Meanwhile, structured marketing outreach via newsletters or social media serves as a strategic stimulus to retain customer engagement and deter defection to competitors (Yuniarti, 2015 as cited in Syamsudin & Fadly, 2021).

Customer satisfaction further underpins loyalty. When expectations are met, whether through transactional ease, data security, or transparent information, customers are more likely to provide positive feedback, recommend services, and repeat transactions (Sari, 2022). Conversely, subpar experiences may prompt customers to seek alternatives perceived as more responsive or innovative. This study thus investigates the interplay between interpersonal communication and marketing communication on customer loyalty with satisfaction posited as a mediating variable.

Customer Loyalty

Griffin (2005), as cited in Adawiyah & Taharuddin (2024), defines customer loyalty as the habitual repetition of transactions over time, stemming from deliberate customer decisions. This concept hinges on two fundamental aspects: regularity and continuity. A customer is deemed loyal

Nivedana: Journal of Communication and Language

Sekolah Tinggi Agama Buddha Negeri Raden Wijaya Wonogiri
Volume 6, Number 2, April-June 2025 / nivedana@radenwijaya.ac.id

when they consistently engage with a specific product or service without shifting preferences to competitors (Adawiyah & Taharuddin, 2024).

Interpersonal Communication

Interpersonal communication involves sustained, clear interactions between two individuals (Putriana et al., 2021). Characterized by direct message exchange and immediate feedback, this dynamic process fosters mutual understanding by allowing real-time adjustments to align with the recipient's perspective (Humaidi & Lesmana, 2018).

High-quality interpersonal communication significantly enhances customer satisfaction (Sunardiyah et al., 2022). Satisfied customers yield strategic advantages, including (1) strengthened customer relationships, (2) a foundation for sustained satisfaction, and (3) organic word-of-mouth endorsements, a cost-effective promotional strategy (Herdiyanto et al., 2024). Empirical studies by Mahdar et al. (2025) and Sunardiyah et al. (2022) confirm that interpersonal communication positively and significantly influences customer satisfaction. However Adawiyah & Taharuddin (2024) revealed that interpersonal communication had no significant effect on customer satisfaction. This discrepancy in findings highlights inconsistent outcomes, warranting further empirical re-examination of the variable.

In banking, interpersonal communication transcends mere information exchange, cultivating trust, satisfaction, and emotional bonds. Prioritizing empathetic, prompt, and warm interactions creates positive customer experiences (Humaidi & Lesmana, 2018), naturally fostering loyalty and enhancing market resilience. Empirical studies by Hermanto & Purwanti (2020) and Mahdar et al. (2025) confirm that interpersonal communication positively and significantly influences customer loyalty.

Marketing Communication

Kotler & Keller (2012), as cited in Firmansyah (2020), describe marketing communication as a tool for (1) disseminating product/brand information, (2) persuading potential customers, and (3) reinforcing brand recall. It strengthens marketing strategies to capture broader market segments (Nurohmah & Guritno, 2023), utilizing channels such as advertising, sales teams, in-store displays, packaging design, direct mail, free samples, coupons, and publicity (Firmansyah, 2020; Nurohmah & Guritno, 2023). Effective marketing communication bridges the gap between institutions and customers, shaping perceptions and decisions. Satisfaction arises not only from product quality but

Nivedana: Journal of Communication and Language

Sekolah Tinggi Agama Buddha Negeri Raden Wijaya Wonogiri
Volume 6, Number 2, April-June 2025 / nivedana@radenwijaya.ac.id

also from how marketing messages are crafted, delivered, and received. Empirical studies by Sintia et al. (2024) confirms that marketing communication positively and significantly influences customer satisfaction. However Nurohmah & Guritno (2023) revealed that marketing communication had no significant effect on customer satisfaction. This discrepancy in findings highlights inconsistent outcomes, warranting further empirical re-examination of the variable.

In banking, marketing efforts span print/digital ads, newsletters, social media, email campaigns, loyalty programs, and customer-exclusive events. Beyond product promotion, these initiatives build trust, shape positive perceptions, and sustain emotional engagement. Empirical studies by Sintia et al. (2024) and Syamsudin & Fadly (2021) confirm that marketing communication positively and significantly influences customer loyalty. However Damayanti (2021) and Nurohmah & Guritno (2023) revealed that marketing communication had no significant effect on customer loyalty. This discrepancy in findings highlights inconsistent outcomes, warranting further empirical re-examination of the variable.

Customer Satisfaction

Satisfaction emerges when perceived service performance meets or exceeds expectations (Kotler & Keller, 2007 as cited in Nurohmah & Guritno, 2023). Outcomes at or above expectation thresholds yield satisfaction, while underperformance triggers dissatisfaction (Sintia et al., 2024). It reflects the gap between pre-purchase expectations and post-use experiences. Empirical studies by Mahdar et al. (2025) and Sintia et al. (2024) confirm that customer satisfaction positively and significantly influences customer loyalty.

There's a pressing need to uncover exactly how interpersonal communication and marketing communication drive customer loyalty via customer satisfaction in today's banking sector. This urgency comes from fierce competition and constant market shifts. Banks face critical pressure where customer loss directly undermines long-term viability (Hermanto & Purwanti, 2020; Putri & Salman, 2021). The challenge grows more acute with fast-moving digital banking changes and customers' effortless ability to compare services and switch providers.

Therefore, gaining current, practical insights into how these communications boost loyalty by improving satisfaction is far more than academic. It's a vital strategic need. Financial institutions require this understanding to craft robust customer retention plans that adapt to ongoing market shifts. Without clear insights into how communications build loyalty through satisfaction, efforts

Nivedana: Journal of Communication and Language

Sekolah Tinggi Agama Buddha Negeri Raden Wijaya Wonogiri
Volume 6, Number 2, April-June 2025 / nivedana@radenwijaya.ac.id

to secure lasting customer bonds and sustainable growth become significantly more vulnerable to failure in today's demanding competitive climate. Beyond the established urgency, this research makes three clear novel contributions. First, it uniquely tests customer satisfaction as the key connecting factor showing exactly how interpersonal communication quality and marketing communication effectiveness build customer loyalty. This specific focus on satisfaction's mediating role tackles an important gap in understanding. It reveals the step-by-step process through which communication efforts, by shaping customer satisfaction, ultimately lead to stronger loyalty. This moves past simply looking at direct links between communication and loyalty alone.

Second, the study strategically uses PLS-SEM for analysis. This method is an excellent fit for testing the study's proposed model. PLS-SEM performs effectively with perceptual survey data, manages potential deviations from data normality, and offers strong predictive capability. These strengths are vital for rigorously examining the proposed pathways from communication efforts to satisfaction and then to loyalty.

Third, the investigation concentrates solely on customers of BCA KCU Pontianak. This specific empirical setting yields highly relevant practical insights. It reveals how routine staff interactions and targeted marketing communications within this particular Indonesian regional bank branch directly impact customer satisfaction levels and subsequently influence loyalty development.

METHOD

A dual-focus strategy was applied, merging quantitative measurement systems with associative evaluation processes. The research focuses on customers of BCA KCU Pontianak. Dual-source data collection strategies were utilized: digitally administered surveys (Google Forms) for primary data and archival records for secondary data.

The sample selection employed purposive sampling, with criteria requiring respondents to (1) have been BCA KCU Pontianak customers for at least one year and (2) fall within the birth year range of 1981 to 1996. The minimum sample size was determined using the indicator multiplier method ($10 \times$ the number of indicators) proposed by Hair et al. (2021), resulting in 160 participants. Analytical procedures leveraged the covariance-based capabilities of PLS-SEM to model latent constructs.

Nivedana: Journal of Communication and Language

Sekolah Tinggi Agama Buddha Negeri Raden Wijaya Wonogiri
Volume 6, Number 2, April-June 2025 / nivedana@radenwijaya.ac.id

RESULTS AND DISCUSSION

Research Finding

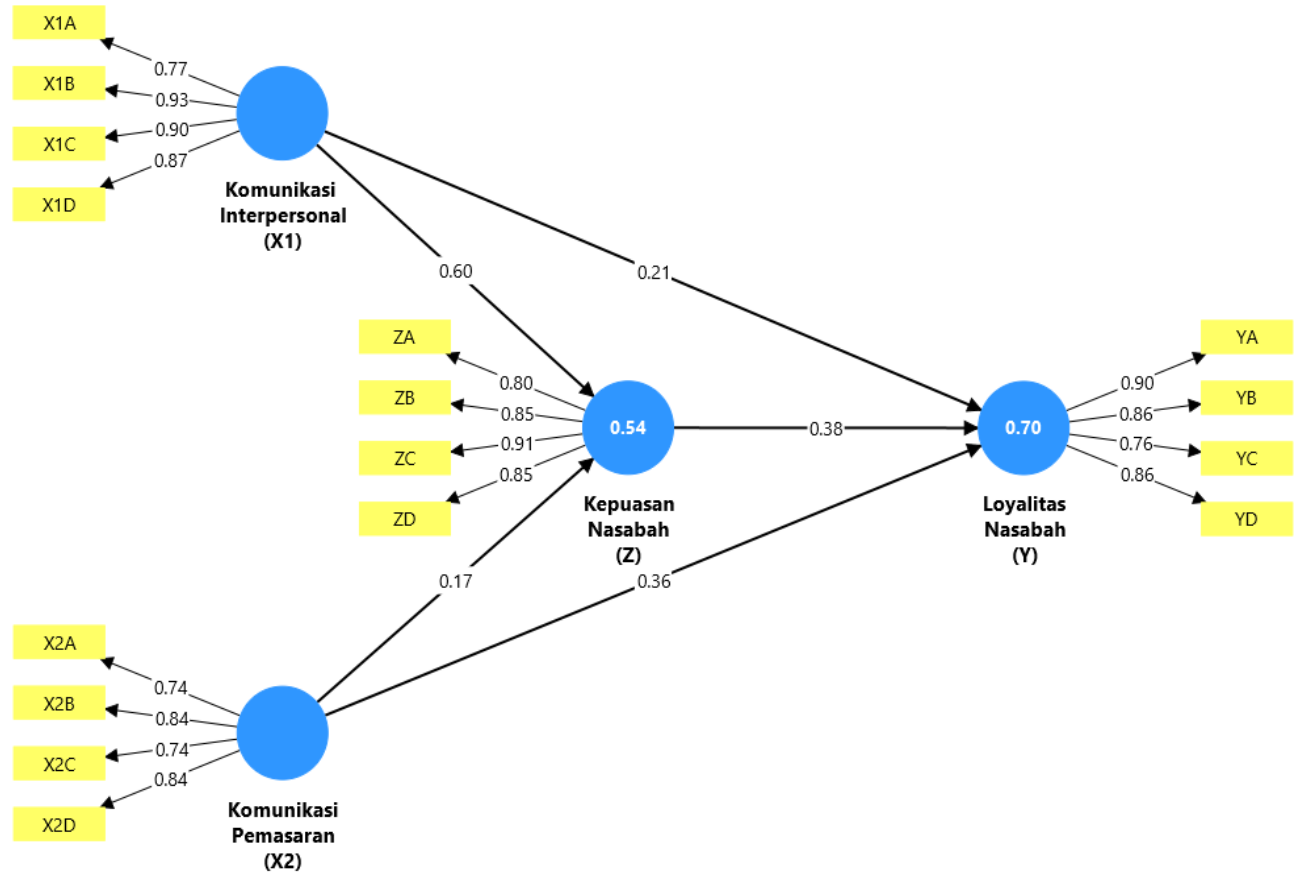


Figure 1. Structural Equation Model

Source: Processed Data (2025)

The figure illustrates the research design, outlining the hypothesized relationships between variables and their respective indicators.

Convergent Validity

Convergent validity evaluates the degree to which indicators within a construct correlate positively. An indicator is considered valid if its outer loading exceeds 0.70 (Hair et al., 2021; Sarstedt et al., 2017).

Nivedana: Journal of Communication and Language

Sekolah Tinggi Agama Buddha Negeri Raden Wijaya Wonogiri
Volume 6, Number 2, April-June 2025 / nivedana@radenwijaya.ac.id

Table 1. Convergent Validity Test Results

| | KI | KP | KN | LN |
|-----------------------|-----------|-----------|-----------|-----------|
| X_{1A} | 0.77 | | | |
| X_{1B} | 0.93 | | | |
| X_{1C} | 0.90 | | | |
| X_{1D} | 0.87 | | | |
| X_{2A} | | 0.74 | | |
| X_{2B} | | 0.84 | | |
| X_{2C} | | 0.74 | | |
| X_{2D} | | 0.84 | | |
| Z_A | | | 0.80 | |
| Z_B | | | 0.85 | |
| Z_C | | | 0.91 | |
| Z_D | | | 0.85 | |
| Y_A | | | | 0.90 |
| Y_B | | | | 0.86 |
| Y_C | | | | 0.76 |
| Y_D | | | | 0.86 |

Note: KI (X₁) = Interpersonal communication; KP (X₂) = marketing communication; KN (Z) = customer satisfaction; LN (Y) = customer loyalty.

Source: Processed Data (2025)

The data reveal that all item loadings surpass the 0.70 threshold, confirming the convergent validity of all constructs.

Discriminant Validity

Discriminant validity assesses whether indicators of one construct differ significantly from those of others. This was tested using the Heterotrait–Monotrait Ratio (HTMT), with values below 0.85 indicating distinct constructs (Hair et al., 2021; Sarstedt et al., 2017).

Table 2. Discriminant Validity Test Results

| | KI | KP | KN | LN |
|-----------|-----------|-----------|-----------|-----------|
| KI | | | | |
| KP | 0.80 | | | |
| KP | 0.79 | 0.65 | | |
| LN | 0.83 | 0.85 | 0.83 | |

Note: KI (X₁) = Interpersonal communication; KP (X₂) = marketing communication; KN (Z) = customer satisfaction; LN (Y) = customer loyalty.

Source: Processed Data (2025)

All HTMT values fall below 0.85, confirming adequate discriminant validity across constructs.

Reliability Test

The reliability thresholds were set at > 0.6 for composite reliability and > 0.7 for cronbach's alpha (Hermanto & Purwanti, 2020; Sintia et al., 2024).

Nivedana: Journal of Communication and Language

Sekolah Tinggi Agama Buddha Negeri Raden Wijaya Wonogiri

Volume 6, Number 2, April-June 2025 / nivedana@radenwijaya.ac.id

Table 3. Reliability Test Results

| | Cronbach's alpha | Composite reliability (rho_a) | Composite reliability (rho_c) | Average variance extracted (AVE) |
|-----------|-------------------------|--------------------------------------|--------------------------------------|---|
| KI | 0.89 | 0.89 | 0.92 | 0.75 |
| KP | 0.80 | 0.81 | 0.87 | 0.63 |
| KN | 0.88 | 0.90 | 0.92 | 0.73 |
| LN | 0.87 | 0.88 | 0.91 | 0.72 |

Note: KI (X_1) = Interpersonal communication; KP (X_2) = marketing communication; KN (Z) = customer satisfaction; LN (Y) = customer loyalty.

Source: Processed Data (2025)

All constructs meet the criteria for both composite reliability and cronbach's alpha, confirming robust internal consistency.

R-Square Analysis

Table 4. R-Square Test Results

| | R-square |
|-----------|-----------------|
| KN | 0.54 |
| LN | 0.70 |

Note: KN (Z) = customer satisfaction; LN (Y) = customer loyalty.

Source: Processed Data (2025)

Customer satisfaction achieves a R-square value of 0.54, indicating that 54% of its variance is explained by interpersonal and marketing communication. Customer loyalty, with a R-square of 0.70, demonstrates that 70% of its variance is accounted for by interpersonal communication, marketing communication, and customer satisfaction.

Discussion

Hypothesis Testing

Table 5. Direct Effect Hypothesis Results

| | Original sample | Sample mean | Standard deviation | T statistics | P values |
|----------------|------------------------|--------------------|---------------------------|---------------------|-----------------|
| KI → KN | 0.60 | 0.61 | 0.07 | 8.23 | 0.00 |
| KI → LN | 0.21 | 0.21 | 0.11 | 2.01 | 0.04 |
| KP → KN | 0.17 | 0.17 | 0.09 | 1.81 | 0.07 |
| KP → LN | 0.36 | 0.35 | 0.08 | 4.62 | 0.00 |
| KN → LN | 0.38 | 0.39 | 0.06 | 6.71 | 0.00 |

Note: KI (X_1) = Interpersonal communication; KP (X_2) = marketing communication; KN (Z) = customer satisfaction; LN (Y) = customer loyalty.

Source: Processed Data (2025)

Interpersonal Communication → Customer Satisfaction

The analysis identifies a substantial path coefficient (original sample = 0.60) between interpersonal communication and customer satisfaction, with statistical significance at the 0.001

Nivedana: Journal of Communication and Language

Sekolah Tinggi Agama Buddha Negeri Raden Wijaya Wonogiri

Volume 6, Number 2, April-June 2025 / nivedana@radenwijaya.ac.id

level. This compelling evidence validates Hypothesis 1 (H1), consistent with the empirical patterns reported in Mahdar et al. (2025) and Sunardiyah et al. (2022). Direct, empathetic interactions between bank staff and customers, such as with tellers or service personnel, naturally build trust and comfort. When customers feel genuinely heard and understood personally, this directly elevates their service satisfaction. This highlights the critical need for investing in soft skills and communication training for frontline staff in financial services.

Interpersonal Communication → Customer Loyalty

The analysis identifies a substantial path coefficient (original sample = 0.21) between interpersonal communication and customer loyalty, with statistical significance at the 0.05 level. This compelling evidence validates Hypothesis 2 (H2), consistent with the empirical patterns reported in Hermanto & Purwanti (2020) and Mahdar et al. (2025). While promotional content effectively builds brand visibility and product awareness, it demonstrates limited capacity to directly enhance customer satisfaction. Satisfaction appears more intrinsically linked to actual service encounters and human interactions than to expectations shaped solely by marketing messaging. Marketing communications establish promises, whereas satisfaction emerges from their daily fulfillment, a process predominantly shaped by interpersonal engagement.

Marketing Communication → Customer Satisfaction

The analysis identifies a substantial path coefficient (original sample = 0.17) between interpersonal communication and customer loyalty, with statistical significance at the 0.07 level. As a result, Hypothesis 3 (H3) is rejected, diverging from the conclusions drawn by Sintia et al. (2024). Quality interactions yield benefits beyond immediate satisfaction, they cultivate enduring relational commitment. Customers perceiving personal connections with staff or institution exhibit stronger resistance to competitor offers, even financially advantageous ones. This loyalty originates in robust interpersonal foundations rather than transactional incentives.

Marketing Communication → Customer Loyalty

The analysis identifies a substantial path coefficient (original sample = 0.36) between marketing communication and customer loyalty, with statistical significance at the 0.00 level. This compelling evidence validates Hypothesis 4 (H4), consistent with the empirical patterns reported in Sintia et al. (2024) and Syamsudin & Fadly (2021). Consistent marketing communication successfully reinforces brand identity, recalls institutional values, and fosters cognitive/emotional

Nivedana: Journal of Communication and Language

Sekolah Tinggi Agama Buddha Negeri Raden Wijaya Wonogiri
Volume 6, Number 2, April-June 2025 / nivedana@radenwijaya.ac.id

brand attachment. This loyalty variant relies more on cumulative brand perception than transactional satisfaction.

Customer Satisfaction → Customer Loyalty

The analysis identifies a substantial path coefficient (original sample = 0.38) between customer satisfaction and customer loyalty, with statistical significance at the 0.00 level. This compelling evidence validates Hypothesis 5 (H5), consistent with the empirical patterns reported in Mahdar et al. (2025) and Sintia et al. (2024). Satisfied customers naturally demonstrate greater loyalty through repeat engagement and advocacy.

Table 6. Indirect Effect Hypothesis Results

| | Original sample | Sample mean | Standard deviation | T statistics | P values |
|---------------------|------------------------|--------------------|---------------------------|---------------------|-----------------|
| KI → KN → LN | 0.23 | 0.24 | 0.05 | 4.53 | 0.00 |
| KI → KN → LN | 0.07 | 0.06 | 0.04 | 1.78 | 0.07 |

Note: KI (X₁) = Interpersonal communication; KP (X₂) = marketing communication; KN (Z) = customer satisfaction; LN (Y) = customer loyalty.

Source: Processed Data (2025)

Interpersonal Communication → Customer Satisfaction → Customer Loyalty

The analysis reveals a significant indirect path coefficient (original sample = 0.23) for interpersonal communication's effect on customer loyalty through customer satisfaction, achieving statistical significance at the 0.001 level. This outcome establishes mediation, thereby accepting Hypothesis 6 (H6), which challenges Mahdar et al.'s (2025) non-mediated conceptualization of communication-loyalty dynamics. Customer satisfaction plays a significant mediating role in the relationship between interpersonal communication and loyalty. In practical terms, strong personal interactions foster greater satisfaction, which subsequently cultivates long-term customer loyalty.

Marketing Communication → Customer Satisfaction → Customer Loyalty

The analysis reveals a negligible indirect path coefficient (original sample = 0.07) is observed for marketing communication's influence on loyalty via satisfaction, failing to meet the 0.05 significance threshold ($p = 0.07$). Consequently, Hypothesis 7 (H7) is rejected, consistent with the empirical patterns reported in Nurohmah & Guritno (2023). Satisfaction does not act as a mediator between marketing communication and loyalty. This indicates that effective marketing strategies can directly reinforce customer commitment without necessarily requiring deep emotional satisfaction as an intermediary step.

CONCLUSION AND SUGGESTION

Five significant conclusions are drawn from the empirically validated outcomes of this research: (1) Interpersonal communication significantly enhances customer satisfaction; (2) marketing communication shows no measurable influence on customer satisfaction; (3) Interpersonal communication, marketing communication, and customer satisfaction each significantly influence customer loyalty; (4) customer satisfaction bridges the relationship between interpersonal communication and customer loyalty; (5) customer satisfaction, however, lacks mediating influence between marketing communication and customer loyalty. Future studies should investigate other potential variables affecting customer loyalty, particularly in the banking sector. Additionally, employing a larger sample size would improve the external validity of findings, enabling broader applications across varied populations.

Building directly upon these conclusions, this study delivers empirical understanding regarding the distinct impacts of interpersonal and marketing communication on customer loyalty, with a specific focus on the mediating function of customer satisfaction. The findings provide crucial updates to the existing knowledge base. More importantly, they directly address identified gaps in the literature by offering current evidence and analysis relevant to modern business contexts. By clearly differentiating the roles of communication types and clarifying the mediating mechanisms, particularly the unexpected absence of mediation for marketing communication, the study offers a valuable foundation for future research. Subsequent investigations can utilize these insights to examine similar dynamics more deeply, not only within banking but also across other service sectors interested in these fundamental customer relationship processes.

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Nivedana: Journal of Communication and Language

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Volume 6, Number 2, April-June 2025 / nivedana@radenwijaya.ac.id

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Nivedana: Journal of Communication and Language

Sekolah Tinggi Agama Buddha Negeri Raden Wijaya Wonogiri
Volume 6, Number 2, April-June 2025 / nivedana@radenwijaya.ac.id

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Nivedana: Journal of Communication and Language

Sekolah Tinggi Agama Buddha Negeri Raden Wijaya Wonogiri
Volume 6, Number 2, April-June 2025 / nivedana@radenwijaya.ac.id