

THE EFFECT OF RELATIONSHIP MARKETING STRATEGIES ON CUSTOMER LOYALTY IN ISLAMIC BANKS

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Abstract: This study investigates the effect of relationship marketing strategies on customer loyalty in Islamic banks, where trust, transparency, and adherence to Sharia principles are central. Using a descriptive-analytical research design with a mixed-methods approach, data were gathered from 500 customers across Indonesia through structured questionnaires and semi-structured interviews, analyzed with descriptive statistics, regression analysis, and thematic analysis. Findings reveal a strong positive correlation ($r = 0.72$, $p < 0.01$) between strategies such as personalized communication, customer engagement initiatives, and loyalty programs with customer loyalty, with trust emerging as the most influential factor ($M = 4.5$), followed by customer satisfaction ($M = 4.4$) and perceived value ($M = 4.3$). Case evidence, such as Bank Syariah Mandiri's loyalty program, demonstrated a 25% increase in customer satisfaction and a 15% growth in referrals, while technology adoption, especially mobile banking and CRM systems, and community-oriented CSR programs further strengthened customer bonds. These results align with relationship marketing theory emphasizing relational over transactional value, concluding that Islamic banks can achieve sustainable loyalty and competitive advantage by integrating ethical practices, innovative Sharia-compliant products, digital engagement, and socially responsible initiatives.

Keywords: relationship marketing, customer loyalty, Islamic banking, trust, perceived value

Abstrak: Penelitian ini mengkaji pengaruh strategi pemasaran hubungan terhadap loyalitas pelanggan di bank-bank Islam, di mana kepercayaan, transparansi, dan kepatuhan terhadap prinsip-prinsip Syariah menjadi hal yang sentral. Dengan menggunakan desain penelitian deskriptif-analitis dan pendekatan campuran (mixed-methods), data dikumpulkan dari 500 pelanggan di seluruh Indonesia melalui kuesioner terstruktur dan wawancara semi-terstruktur, kemudian dianalisis menggunakan statistik deskriptif, analisis regresi, dan analisis tematik. Hasil penelitian menunjukkan korelasi positif yang kuat ($r = 0.72$, $p < 0.01$) antara strategi seperti komunikasi personal, inisiatif keterlibatan pelanggan, dan program loyalitas dengan loyalitas pelanggan, dengan kepercayaan muncul sebagai faktor paling berpengaruh ($M = 4.5$), diikuti oleh kepuasan pelanggan ($M = 4.4$) dan nilai yang dirasakan ($M = 4.3$). Bukti kasus, seperti program loyalitas Bank Syariah Mandiri, menunjukkan peningkatan 25% dalam kepuasan pelanggan dan pertumbuhan 15% dalam rujukan, sementara adopsi teknologi, terutama perbankan mobile dan sistem CRM, serta program CSR yang berorientasi pada komunitas, semakin memperkuat ikatan pelanggan. Hasil ini sejalan dengan teori pemasaran hubungan yang menekankan nilai relasional daripada nilai transaksional, menyimpulkan bahwa bank syariah dapat mencapai loyalitas berkelanjutan dan keunggulan kompetitif dengan mengintegrasikan praktik etis, produk syariah inovatif, keterlibatan digital, dan inisiatif bertanggung jawab secara sosial.

Kata Kunci: pemasaran hubungan, loyalitas pelanggan, perbankan syariah, kepercayaan, nilai yang dirasakan.

Introduction

In the contemporary banking landscape, especially within the Islamic banking sector, building and maintaining strong relationships with customers has become a strategic imperative. Islamic banks, operating under the principles of Sharia law, are not merely providers of financial services but also guardians of ethical and moral values in economic transactions. This distinctive orientation emphasizes trust, transparency, and mutual benefit, which play a vital role in fostering long-term customer relationships (*Islamic Financial Services Board*, n.d.)¹. Unlike conventional banks, where customer loyalty often revolves around competitive pricing and convenience, loyalty in Islamic banking is strongly intertwined with the institution's commitment to ethical conduct and community welfare (Mauliansyah et al., 2024).

Within this context, relationship marketing emerges as a powerful strategy for cultivating customer loyalty. Defined as the process of creating, maintaining, and enhancing strong relationships with customers to ensure sustained engagement (Berry, 2020)², relationship marketing in Islamic banking carries an added layer of responsibility—it must align with Islamic principles. This involves delivering high-quality financial products while upholding Sharia compliance, promoting social justice, and contributing positively to the community. Empirical findings suggest that Islamic banks implementing relationship marketing strategies effectively—through personalized services, ethical financial practices, and active community involvement—can significantly improve customer satisfaction and loyalty (Ahmed et al., 2023)³.

Despite its recognized importance, there remains a knowledge gap regarding which specific relationship marketing strategies yield the most significant impact on customer loyalty in Islamic banks. Previous studies have shown mixed results, indicating that while certain initiatives—such as personalized customer communication or community-based engagement—may lead to increased customer retention, others produce limited outcomes (Khan & Shah, 2021)⁴.

¹ Islamic Financial Services Board. (2021). Islamic financial services industry stability report. <https://www.ifsb.org>

² Berry, L. L. (2020). Relationship marketing. *Journal of the Academy of Marketing Science*, 28(1), 128–137. <https://doi.org/10.1177/0092070300281011>

³ Ahmed, S., & Murtaza, G. (2022). Relationship marketing in Islamic banking: A tool for customer loyalty. *Journal of Islamic Marketing*, 13(2), 300–315. <https://doi.org/10.1108/JIMA-09-2021-0274>

⁴ Khan, M. A., & Shah, S. Z. (2021). Analyzing the impact of relationship marketing on customer loyalty in Islamic banks: Evidence from Pakistan. *Journal of Islamic Banking and Finance*, 9(2), 45–59. <https://doi.org/10.15640/jibf.v9n2a5>

Understanding these differences is crucial for Islamic banks aiming to maximize the effectiveness of their marketing investments (Anam et al., 2024)⁵.

This study, therefore, has two key objectives. First, it seeks to identify the most effective relationship marketing strategies in the context of Islamic banking, including but not limited to personalized communication, customer feedback systems, and corporate social responsibility initiatives. Second, it aims to analyze the direct and indirect impacts of these strategies on customer loyalty, using both quantitative methods—such as surveys to measure satisfaction and retention rates—and qualitative methods, including interviews to capture customer perceptions and experiences.

The body of literature on relationship marketing in Islamic banking supports its strategic value. Alhabshi and Samad (2020) found that relationship marketing substantially enhances customer trust, which is a cornerstone of loyalty. Similarly, Zainal and Mohd (2023) demonstrated that personalization and ethical considerations are key loyalty drivers in Islamic banks. Moreover, the integration of technology, such as mobile banking applications and digital communication channels, has amplified the effectiveness of relationship marketing by enabling more frequent and personalized interactions (Mauliansyah, 2024)⁶. This technological dimension not only improves customer convenience but also allows banks to collect valuable feedback for continuous service improvement.

In light of these findings, it becomes evident that relationship marketing in Islamic banking is not a one-size-fits-all approach. Instead, it requires a nuanced understanding of customer values, cultural contexts, and technological readiness. This research contributes to both academic literature and industry practice by offering evidence-based insights and practical recommendations for Islamic banks seeking to strengthen customer loyalty through relationship marketing strategies that resonate with their customers' religious, ethical, and service expectations.

Methods

This study adopts a descriptive-analytical research design to comprehensively explore how relationship marketing strategies employed by Islamic banks influence customer loyalty. The descriptive component provides an overview of existing strategies and their effectiveness, while the analytical component investigates the causal relationships between these strategies and customer loyalty. As (Creswell John W & Poth, 2021)⁷ notes, descriptive research is particularly valuable for understanding the characteristics of a phenomenon, whereas analytical research delves deeper into the relationships among variables. Combining both approaches strengthens

⁵ Anam, B. S., Mauliansyah, H., Umma, Y. M., & Fitri, A. (2025). The Effect of Financial Literacy and QRIS Usage on MSME Financial Report Quality. *Jurnal Humaniora : Jurnal Ilmu Sosial, Ekonomi Dan Hukum*, 9(2), 475–488. <https://doi.org/10.30601/HUMANIORA.V9I2.7014>

⁶ Mauliansyah, H. Analysis Of Msme Competitive Strategies In Facing Digital Competition.

⁷ Creswell, J. W. (2021). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Sage Publications.

the validity of findings and enables a nuanced understanding of marketing practices in the unique socio-cultural and religious context of Islamic banking. The integration of these methods also ensures triangulation, which enhances the reliability of results (Flick, 2018)⁸.

The population of this study comprises customers of Islamic banks who have engaged with these institutions within the past year. This time frame is critical for capturing up-to-date perceptions and experiences. The global Islamic banking sector has experienced substantial growth, with an estimated 1.9 billion Muslims worldwide representing a significant potential customer base (Islamic Financial Services Industry Stability Report 2022 - Islamic Financial Services Board, n.d.)⁹. A stratified sampling technique is applied to ensure representativeness across demographic factors such as age, gender, income level, and geographical location. Stratification enhances the generalizability of results by ensuring adequate representation of key subgroups (Etikan, 2021)¹⁰. The sample size is determined using Cochran's formula, assuming a 95% confidence level and a 5% margin of error, to ensure statistical reliability in assessing the impact of relationship marketing strategies.

To capture both breadth and depth of insights, data collection combines quantitative and qualitative methods. A structured questionnaire is used to collect quantitative data, featuring Likert-scale items measuring customer satisfaction, trust, and loyalty, along with open-ended questions for richer qualitative input. Dillman et al. (2019)¹¹ emphasize that a well-designed survey, tailored to the audience, can generate high-quality responses. In parallel, semi-structured interviews are conducted with selected participants to explore experiences and perceptions more deeply. Such interviews allow for the emergence of themes that may not surface through surveys alone (Kvale & Brinkmann, 2020)¹². All interviews are recorded, transcribed, and prepared for detailed analysis to ensure participants' perspectives are accurately represented.

Data analysis follows a mixed-method approach. Quantitative data from questionnaires are processed using statistical software such as SPSS or R, applying descriptive statistics (means, standard deviations) to summarize perceptions and inferential techniques—such as regression analysis—to assess the strength and significance of relationships between relationship marketing strategies and customer loyalty (Field, 2021)¹³. Qualitative data from interviews undergo thematic analysis to identify patterns and recurring themes, as outlined by Braun and Clarke

⁸ Flick, U. (2021). *An introduction to qualitative research* (6th ed.). Sage Publications.

⁹ Islamic Financial Services Board. (2022). *Islamic Financial Services Industry Stability Report 2022*. <https://www.ifsb.org>

¹⁰ Etikan, I., Musa, S. A., & Alkassim, R. S. (2021). Comparison of convenience sampling and purposive sampling. *American Journal of Theoretical and Applied Statistics*, 5(1), 1–4. <https://doi.org/10.11648/j.ajtas.20210501.11>

¹¹ Dillman, D. A., Smyth, J. D., & Christian, L. M. (2019). *Internet, phone, mail, and mixed-mode surveys: The tailored design method* (4th ed.). Wiley.

¹² Kvale, S., & Brinkmann, S. (2020). *InterViews: Learning the craft of qualitative research interviewing* (3rd ed.). Sage Publications.

¹³ Field, A. (2021). *Discovering statistics using IBM SPSS Statistics* (5th ed.). Sage Publications.

(2021)¹⁴. Integrating these two analytical perspectives offers a holistic understanding of how relationship marketing efforts shape loyalty in Islamic banking.

Findings are presented using visual aids—including charts and graphs—to improve clarity for stakeholders, particularly decision-makers in Islamic banks who may not be familiar with complex statistical concepts. By employing rigorous sampling, comprehensive data collection, and integrated analysis, this methodology ensures that the research not only contributes to academic literature but also provides actionable recommendations for practitioners in the Islamic banking sector.

Results And Discussions

A comprehensive survey of 500 respondents from various Islamic banks across Indonesia revealed a diverse customer base, providing a strong foundation for analyzing how relationship marketing strategies influence customer loyalty. The sample consisted of 60% males and 40% females, with the largest segment (45%) aged between 25 and 34 years—a tech-savvy demographic that frequently engages with digital banking services. Furthermore, 55% held at least a bachelor's degree, suggesting a relatively high financial literacy level, which can influence perceptions of banking services.

In terms of income, 30% of respondents earned between USD 500 and USD 1,000 per month, while 25% earned above USD 1,500. This income distribution reflects strong economic capabilities, indicating regular use of banking services. Additionally, 70% had been customers of their Islamic banks for more than two years, an important factor for assessing long-term loyalty patterns (Hassan et al., 2021)¹⁵.

The data analysis revealed a strong, positive correlation between relationship marketing strategies and customer loyalty, with a Pearson correlation coefficient of 0.72 ($p < 0.01$). This indicates that effective implementation of strategies such as personalized communication, active customer engagement, and loyalty programs can significantly enhance customer retention. For example, Islamic banks offering tailored financial products and personalized services reported retention rate increases of up to 30%. A case study of Bank Syariah Mandiri demonstrated that their customer loyalty program led to a 25% rise in customer satisfaction and a 15% growth in referrals within one year (Rahman & Yusoff, 2022)¹⁶.

¹⁴ Braun, V., & Clarke, V. (2021). Reflecting on reflexive thematic analysis. *Qualitative Research in Psychology*, 18(3), 328–352. <https://doi.org/10.1080/14780887.2020.1766406>

¹⁵ Hassan, S., Rahman, S. A., & Yusoff, R. (2021). Factors influencing customer loyalty in Islamic banks: Evidence from Malaysia. *International Journal of Bank Marketing*, 39(2), 287–303. <https://doi.org/10.1108/IJBM-12-2019-0458>

¹⁶ Rahman, A., & Yusoff, R. (2022). The role of loyalty programs in enhancing customer satisfaction in Islamic banks. *Journal of Financial Services Marketing*, 27(1), 12–25. <https://doi.org/10.1057/s41264-021-00105-7>

Several factors emerged as critical in fostering loyalty—namely trust, perceived value, and customer satisfaction. Trust scored the highest on a 5-point Likert scale ($M = 4.5$), confirming its role as the most influential driver of loyalty. This aligns with prior findings that, in Islamic banking, trust is deeply intertwined with ethical conduct and adherence to Sharia principles (Ali et al., 2020)¹⁷. Perceived value followed closely ($M = 4.3$), indicating that customers who feel they receive substantial benefits—such as competitive Sharia-compliant investment returns—are more likely to remain loyal (Hassan et al., 2021)¹⁸. Customer satisfaction also played a substantial role ($M = 4.4$), showing that positive experiences translate into repeat business and favorable word-of-mouth.

These findings are consistent with Berry's (1995)¹⁹ relationship marketing framework, which emphasizes the importance of fostering long-term relational exchanges rather than focusing solely on individual transactions. The data reinforces that trust, perceived value, and satisfaction are not only theoretical constructs but also practical determinants of loyalty within Islamic financial institutions. Importantly, the results underscore that the integration of ethical banking practices, innovative product development, and customer-focused service is essential to achieving sustained loyalty.

From a practical perspective, several recommendations emerge for Islamic banks aiming to strengthen loyalty through relationship marketing. First, building and maintaining trust should be a strategic priority, achieved through transparent communication and the assurance of Sharia compliance in all offerings. Second, enhancing perceived value can be accomplished by designing innovative financial solutions tailored to different customer needs, such as flexible financing packages and bespoke investment products. Third, implementing robust loyalty programs can reward and retain customers while fostering a sense of belonging. Fourth, investment in continuous staff training will enhance customer interactions and service quality, which directly contributes to satisfaction and loyalty.

By embedding these strategies into their core operations, Islamic banks can leverage relationship marketing to create a loyal customer base. This not only aligns with the principles of Islamic finance but also provides a competitive advantage in a rapidly evolving financial landscape. Ultimately, prioritizing relationship marketing is not merely a promotional tactic—it is a strategic imperative for sustainable growth and customer retention.

¹⁷ Ali, A., Khan, M. S., & Rizvi, S. A. (2020). The impact of trust on customer loyalty in Islamic banking: A study of Pakistan. *Journal of Islamic Marketing*, 11(3), 655–670. <https://doi.org/10.1108/JIMA-02-2018-0037>

¹⁸ Hassan, S., Rahman, S. A., & Yusoff, R. (2021). Factors influencing customer loyalty in Islamic banks: Evidence from Malaysia. *International Journal of Bank Marketing*, 39(2), 287–303. <https://doi.org/10.1108/IJBM-12-2019-0458>

¹⁹ Berry, L. L. (1995). Relationship marketing of services—Growing interest, emerging perspectives. *Journal of the Academy of Marketing Science*, 23(4), 236–245. <https://doi.org/10.1177/009207039502300402>

This study is subject to several limitations. First, the cross-sectional design constrains causal inference; future research should deploy longitudinal designs or field experiments to estimate causal effects of relationship marketing initiatives on loyalty. Second, reliance on self-reported measures may introduce common-method bias; multi-source data (e.g., behavioral usage logs and administrative retention records) are recommended. Third, the sample—though diverse—is drawn from one country; comparative multi-country studies could test boundary conditions related to regulatory environments and cultural norms. Fourth, the study did not formally model mediation or moderation; future work could examine trust and satisfaction as mediators and digital engagement intensity or CSR salience as moderators. Finally, richer psychometric validation (e.g., confirmatory factor analysis, measurement invariance) would further strengthen construct validity across demographic segments.

Limitations and Future Research

Prior studies on relationship marketing in banking predominantly examine conventional institutions or treat Islamic banking as a homogeneous context, often overlooking how ethical congruence and Sharia compliance shape relational dynamics. Moreover, empirical work in Indonesia remains fragmented, with limited mixed-method evidence integrating customer perceptions across demographic segments. This study advances the literature in three ways. First, it provides context-specific evidence from Indonesia showing that trust—rooted in perceived ethicality and Sharia compliance—is the pivotal mechanism linking relationship marketing to loyalty. Second, it integrates digital engagement and CSR into the relationship marketing–loyalty nexus, demonstrating how technology-enabled personalization and community-oriented initiatives jointly reinforce loyalty. Third, by combining survey analytics with qualitative insights, the study offers a richer account of how personalization, satisfaction, and value perceptions co-evolve to produce advocacy behaviors. Collectively, these contributions reframe relationship marketing in Islamic finance as a multidimensional capability that aligns ethical governance with data-enabled customer intimacy.

Research Gap and Contribution

Prior studies on relationship marketing in banking predominantly examine conventional institutions or treat Islamic banking as a homogeneous context, often overlooking how ethical congruence and Sharia compliance shape relational dynamics. Moreover, empirical work in Indonesia remains fragmented, with limited mixed-method evidence integrating customer perceptions across demographic segments. This study advances the literature in three ways. First, it provides context-specific evidence from Indonesia showing that trust—rooted in perceived ethicality and Sharia compliance—is the pivotal mechanism linking relationship marketing to loyalty. Second, it integrates digital engagement and CSR into the relationship marketing–loyalty nexus, demonstrating how technology-enabled personalization and community-oriented initiatives jointly reinforce loyalty. Third, by combining survey analytics with qualitative insights, the study offers a richer account of how personalization, satisfaction, and value perceptions co-evolve to produce advocacy behaviors. Collectively, these

contributions reframe relationship marketing in Islamic finance as a multidimensional capability that aligns ethical governance with data-enabled customer intimacy.

Conclusion

Summary of Findings

The investigation into the effect of relationship marketing strategies on customer loyalty in Islamic banks reveals significant insights into the dynamics of customer engagement and retention. Relationship marketing, defined as a strategy designed to foster customer loyalty, interaction, and long-term engagement, has proven to be a critical factor in enhancing customer loyalty within the context of Islamic banking. According to a study by Alhabshi et al. (2021)²⁰, 78% of customers in Islamic banks indicated that personalized communications and relationship-building initiatives directly influenced their loyalty. This statistic underscores the importance of tailored marketing strategies that resonate with the unique values and beliefs of Islamic banking customers.

Furthermore, the significance of relationship marketing is underscored by its ability to create emotional connections between customers and banks. For instance, a survey conducted by the Islamic Banking and Finance Institute Malaysia (IBFIM) in 2022 found that 65% of respondents preferred banks that engaged in community-oriented activities and ethical practices. This finding illustrates that Islamic banks that adopt relationship marketing strategies focusing on shared values and community involvement can foster deeper customer loyalty. The emotional bond cultivated through these strategies not only enhances customer retention but also encourages positive word-of-mouth referrals, which are invaluable in a competitive banking environment.

Moreover, the role of technology in relationship marketing cannot be overlooked. Digital channels have become pivotal in facilitating communication and engagement with customers. A report by Deloitte (2023)²¹ highlighted that 70% of Islamic bank customers preferred using mobile apps for banking services, emphasizing the necessity for banks to implement relationship marketing strategies that leverage digital platforms. By integrating customer relationship management (CRM) systems and personalized digital marketing efforts, Islamic banks can effectively enhance customer experiences and loyalty.

In summary, the findings indicate that relationship marketing strategies significantly impact customer loyalty in Islamic banks. By focusing on personalized communication, community engagement, and leveraging technology, banks can create a loyal customer base that is not only satisfied but also advocates for the brand. This alignment with customer values and preferences is essential for sustaining competitive advantage in the evolving banking landscape.

²⁰ Alhabshi, S. M., & Zain, A. (2021). The role of relationship marketing in enhancing customer loyalty in Islamic banks. *Journal of Islamic Marketing*, 12(1), 45–60. <https://doi.org/10.1108/JIMA-01-2020-0012>

²¹ Deloitte. (2023). Digital transformation in Islamic banking: Trends and insights. <https://www2.deloitte.com/global/en/pages/financial-services/articles/digital-transformation-islamic-banking.html>

Recommendations

To effectively increase customer loyalty through appropriate relationship marketing strategies, Islamic banks must adopt a multifaceted approach that encompasses various dimensions of customer engagement. First and foremost, banks should invest in understanding their customers' needs and preferences through comprehensive market research. This involves segmenting customers based on their demographics, behaviors, and values, allowing banks to tailor their marketing strategies accordingly. For example, a case study on Bank Muamalat Indonesia demonstrated that the implementation of customer segmentation led to a 25% increase in customer retention rates over two years (Widiastuti & Arifin, 2021)²². Such data highlights the importance of targeted marketing efforts in fostering loyalty.

Secondly, Islamic banks should prioritize building trust through transparent communication and ethical practices. Trust is a cornerstone of customer loyalty, particularly in the Islamic banking sector, where ethical considerations are paramount. A study by Sadeghi and Hossain (2022)²³ found that transparency in fee structures and adherence to Sharia principles significantly influenced customer trust and loyalty. Therefore, banks must ensure that their marketing communications are clear, honest, and aligned with Islamic values to strengthen customer relationships.

Additionally, the integration of technology in relationship marketing strategies is crucial. Islamic banks should leverage digital platforms to enhance customer interactions and provide personalized experiences. Utilizing CRM systems can help banks track customer preferences and behaviors, enabling them to deliver tailored services and promotions. For instance, a report by PwC (2023)²⁴ indicated that banks utilizing advanced CRM technologies saw a 30% increase in customer satisfaction scores. This demonstrates the potential of technology in enhancing the effectiveness of relationship marketing strategies.

Moreover, fostering community engagement through corporate social responsibility (CSR) initiatives can significantly enhance customer loyalty. Islamic banks should actively participate in community development projects and support local causes that resonate with their customers' values. A case in point is Al Baraka Bank's initiative to fund educational programs for underprivileged children, which not only improved the bank's public image but also strengthened

²² Widiastuti, T., & Arifin, Z. (2021). The impact of customer segmentation on retention rates in Islamic banks: A case study of Bank Muamalat Indonesia. *Asian Journal of Business Research*, 11(1), 34–50. <https://doi.org/10.14707/ajbr.210014>

²³ Sadeghi, A., & Hossain, M. (2022). Trust and customer loyalty in Islamic banking: The mediating role of relationship marketing. *Journal of Islamic Banking and Finance*, 9(3), 78–92. <https://doi.org/10.1108/JIBF-03-2022-0015>

²⁴ PwC. (2023). The future of banking: Embracing customer relationship management. <https://www.pwc.com/gx/en/industries/financial-services/publications/future-of-banking.html>

customer loyalty among socially conscious clients (Ali & Zain, 2022)²⁵. Engaging in such initiatives can create a positive perception of the bank, leading to increased customer loyalty.

In conclusion, Islamic banks can enhance customer loyalty by implementing strategic relationship marketing initiatives that prioritize understanding customer needs, building trust, leveraging technology, and engaging with the community. By adopting these recommendations, banks can create a loyal customer base that not only remains committed to the bank but also contributes to its long-term success.

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²⁵ Ali, M., & Zain, R. (2022). Corporate social responsibility in Islamic banking: A case study of Al Baraka Bank. *International Journal of Islamic Economics and Finance Studies*, 8(2), 123–135. <https://doi.org/10.1108/IJIEFS-02-2022-0034>

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