

MARKETING MIX AND RELATIONSHIP MARKETING ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS A MEDIATION VARIABLE AT BPRS BOTANI BINA RAHMAH BOGOR

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Abstract

Customer loyalty is an important aspect in maintaining the sustainability of BPRS amidst the increasingly tight competition in the Islamic financial industry. The objectives of this study are to analyze: (1) the influence of the marketing mix on customer loyalty, (2) the influence of relationship marketing on customer loyalty, (3) customer satisfaction mediates the influence of the marketing mix on customer loyalty, and (4) customer satisfaction mediates the influence of relationship marketing on customer loyalty. The sample of this study was 130 (one hundred and thirty) active customers of BPRS Botani Bina Rahmah Bogor, selected through a purposive sampling method with the criteria of having been a customer for at least six months. Primary data was collected through questionnaires, while analysis was conducted using the Partial Least Square (PLS) method with SmartPLS software version 4.0. The results of the study concluded that: (1) the marketing mix does not have a significant effect on customer loyalty, (2) relationship marketing has a significant positive effect on customer loyalty, (3) customer satisfaction is proven to mediate the effect of the marketing mix on customer loyalty, and (4) customer satisfaction also mediates the effect of relationship marketing on customer loyalty.

Keywords: Marketing Mix, Relationship Marketing, Customer Satisfaction, Customer Loyalty, BPRS

1. INTRODUCTION

In managing financial institutions, particularly Islamic People's Economic Banks (BPRS), an appropriate marketing strategy plays a crucial role in maintaining business sustainability. Marketing is a series of activities designed to understand consumer needs and create sustainable value for them. According to Kotler and Keller (2021), the marketing mix is a combination of elements including product, price, distribution, and promotion designed to influence consumer response. The synergy of these elements can create customer

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satisfaction, which in turn positively influences customer loyalty. Therefore, marketing strategy factors are not only technical but also strategic in driving BPRS growth.

The development of the Islamic financial industry in Indonesia is increasingly competitive. Sharia-compliant microfinance institutions (BPRS), as Sharia-compliant microfinance institutions, face the challenge of retaining customers while attracting new ones. Without a well-planned marketing strategy focused on long-term relationships, efforts to improve BPRS performance will be difficult. The Financial Services Authority (OJK) report (2025) shows that the market share of Islamic banking remains relatively small, at 7.5% of total national banking assets, despite annual growth of 12%. This indicates that BPRS have significant growth potential, but long-term success is largely determined by the satisfaction and loyalty of existing customers.

The Resource-Based View (RBV) perspective is relevant for explaining the importance of marketing resources and customer relationships in building competitive advantage. In this context, the marketing mix serves as a tangible resource in the form of products, prices, and distribution channels, while relationship marketing is an intangible resource that builds trust, personalizes services, and communicates effectively with customers (Morgan & Hunt, 1994; Ahmad & Hassan, 2020). Both approaches are expected to increase customer satisfaction, ultimately strengthening customer loyalty.

This study aims to analyze the influence of the marketing mix and relationship marketing on customer loyalty, with customer satisfaction as a mediating variable. Several previous studies have examined the relationship between these variables, such as Panjaitan and Setyorini (2020), who confirmed the significant influence of the marketing mix on loyalty through satisfaction, and Fakhri et al. (2023), who found that relationship marketing strengthens customer satisfaction and loyalty. However, these studies are generally partial and have not integrated the role of satisfaction as a primary mediator. Therefore, this study fills this research gap by testing an integrative model in the context of BPRS, specifically BPRS Botani Bina Rahmah, to enrich the Islamic banking marketing literature and provide strategic recommendations for enhancing customer loyalty.

2. THEORETICAL REVIEW

Marketing Mix

The marketing mix is a set of plans and actions designed to achieve organizational goals by understanding customer needs and effectively fulfilling their expectations. This concept was originally introduced by Kotler through the marketing mix, which includes four main elements (product, price, distribution, promotion), then expanded to seven elements (7P) by adding people, physical evidence, and processes. In the context of the Islamic banking industry, the marketing mix not only focuses on material aspects but must also consider ethical and spiritual values in accordance with Islamic principles (Hamid et al., 2020). Recent research findings by Amelia & Handayani (2024) also show that the

implementation of an integrated marketing mix can strengthen a business's competitive position in both traditional and digital markets, through a combination of product development, strengthening distribution channels, and enhancing brand identity.

The main indicators used in this study are product, price, distribution, and promotion. High-quality products relevant to market needs can increase consumer trust (Grunert & van Trijp, 2014; Luís et al., 2022). An appropriate pricing strategy will influence perceived value and customer loyalty (Nuseir & Madanat, 2015; Rizki et al., 2021). Effective distribution ensures services are available at the right time and location, thereby increasing satisfaction (Ali & Khan, 2022). Promotion serves as a means of communicating product value to consumers, which can create brand awareness and encourage loyalty (Farahdiba, 2020; Fatima et al., 2021). Therefore, effective integration of these four elements is crucial to enhancing BPRS competitiveness and customer loyalty.

Relationship marketing

Relationship marketing is a marketing approach that emphasizes establishing, maintaining, and strengthening long-term relationships with customers. The primary focus is on creating mutually beneficial interactions oriented toward sustained satisfaction. Three key relevant indicators are communication, personalization, and trust (Durmaz et al., 2020; Rosário & Casaca, 2023; Shiratina et al., 2023). Effective communication strengthens the two-way interaction between companies and customers. Personalization enhances unique experiences that drive satisfaction. Trust serves as the foundation for long-term relationships. Customer loyalty is then formed when customers feel valued and continue to use the service (Kirono & Anwar, 2024). Relationship marketing is implemented by building a more personal relationship between the companion and the customer, which strengthens long-term commitment and trust (Anggoro & Pertiwi, 2023).

Previous research confirms that relationship marketing has a positive effect on customer loyalty, particularly in interaction-based service industries, including Islamic banking (Parasuraman & Grewal, 2021). By building sustainable relationships, BPRS can create added value, strengthen customer satisfaction, and foster long-term customer loyalty.

Customer Satisfaction

Customer satisfaction is defined as a customer's evaluation of the service experience compared to their initial expectations. The Expectation-Disconfirmation Theory states that satisfaction occurs when performance exceeds expectations, while dissatisfaction arises when performance falls short of expectations (Oliver, 1980). In the context of Islamic banking, satisfaction is influenced not only by functional aspects but also by the service's conformity to Islamic values (Parasuraman et al., 2019; Suhartanto et al., 2021). Research by Wijaya et al. (2025) also confirms the strategic role of satisfaction as a mediating variable.

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These findings are relevant to the banking context, where customer satisfaction can bridge the influence of marketing strategies on expected loyalty.

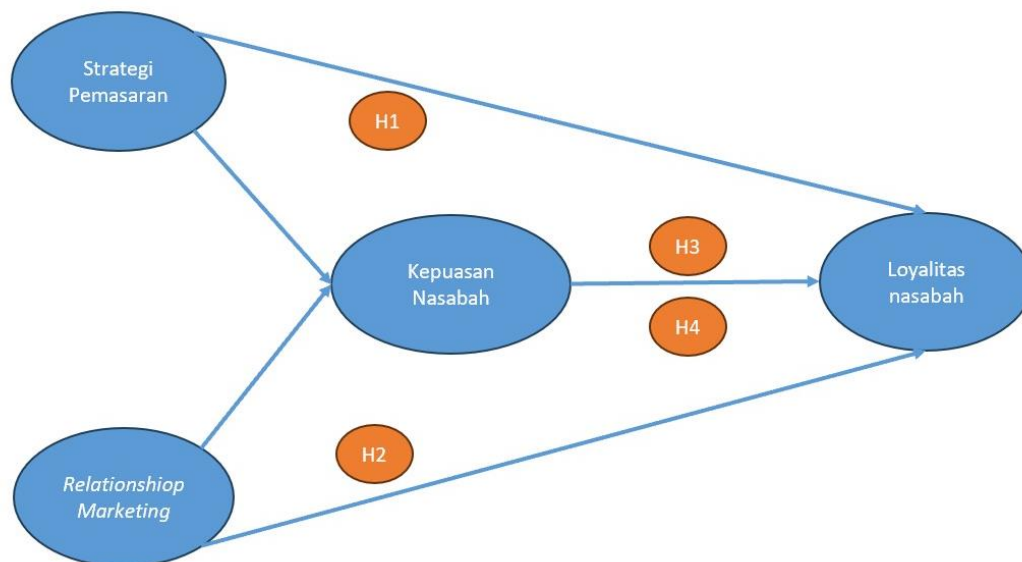
The satisfaction indicators in this study are: (1) expectations vs. reality, (2) service quality, and (3) perceived value (Sinaga et al., 2022; Rizki et al., 2021; Farahdiba, 2020). Satisfied customers are more likely to make repeat purchases, recommend to others, and demonstrate higher loyalty (Ajao et al., 2012; Hoang, 2024). Thus, satisfaction acts as an important mediating variable that bridges the influence of marketing strategy on customer loyalty.

Customer Loyalty

Customer loyalty is a customer's commitment to continue using a product or service despite competing offers. Oliver (1999) divides loyalty into four stages: cognitive, affective, conative, and action. In Islamic banking, loyalty is determined by a combination of satisfaction, trust, and compliance with Islamic principles (Hamid et al., 2020).

The loyalty indicators used in this study include: (1) repeat purchases, (2) recommendations, and (3) resistance to competitors (Dick & Basu, 1994; Chaudhuri & Holbrook, 2001; Hwang & Seo, 2020). Previous research shows that loyalty not only impacts transaction continuity but also strengthens an institution's competitiveness through positive word-of-mouth and resistance to competitors (Hongdiyanto et al., 2020; Islamy & Fadli, 2023; Isnanto & Saputro, 2024).

Conceptual Framework



Hypothesis

1. The marketing mix has a positive effect on customer loyalty at BPRS Botani Bina Rahmah.
2. Relationship marketing has a positive influence on Customer Loyalty at BPRS Botani Bina Rahmah.
3. Customer satisfaction mediates the positive influence of the marketing mix on customer loyalty at BPRS Botani Bina Rahmah.
4. Customer satisfaction mediates the positive influence of relationship marketing on customer loyalty of BPRS Botani Bina Rahmah.

3. METHODOLOGY

This research is a quantitative research with an explanatory research type that aims to analyze the influence of independent variables on dependent variables by involving mediating variables. The research population is all active customers of BPRS Botani Bina Rahmah Bogor who have used bank services for at least six months. The sampling technique was carried out using a purposive sampling method based on the inclusion criteria, so that the number of respondents in this study was 130 active customers. The research variables consist of: (1) exogenous variables, namely the marketing mix (product, price, promotion, distribution) and relationship marketing (communication, personalization, trust); (2) mediating variables, namely customer satisfaction (expectations vs. reality, service quality, perceived value); and (3) endogenous variables, namely customer loyalty (repurchase, recommendation, resistance to competitors). The research instrument is a questionnaire with a five-point Likert scale to measure each variable indicator, where: 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree).

The data source used is primary data, obtained through respondents' answers to statements in questionnaires distributed directly and online. The data collection technique was carried out using a survey method, namely the distribution of a list of structured questions to respondents to obtain information related to their perceptions of the marketing mix, relationship marketing, satisfaction, and loyalty. The data analysis method used Partial Least Square (PLS) with the help of SmartPLS software version 4.0. PLS was chosen because of its flexibility in handling complex research models with mediating variables, as well as its ability to estimate the relationship between latent variables and indicators simultaneously (Hair et al., 2017). The analysis was carried out in two stages, namely the evaluation of the outer model to test the validity and reliability of the construct, and the evaluation of the inner model to analyze the structural relationships between research variables.

4. RESULTS

Table 1. Respondent Identity

Variables	Category	Amount	Percentage (%)
Gender	Man	71	56.8
	Woman	55	43.2
Age	20–30 years	64	50.4
	31–40 years	33	26.4
	41–50 years	20	16
	> 50 years	9	7.2
Last education	S1	60	48
	Diploma	11	8.8
	≤ High School	5	4
	≥ S2	50	3.2
Income	<Rp5,000,000	67	55.4
	Rp5,000,001–Rp10,000,000	40	32.2
	Rp10,000,001–Rp15,000,000	8	6.6
	>Rp15,000,001	7	5.8
Length of time as a customer	>6 months	34	27.2
	6–12 months	29	15.2
	>1–3 years	44	34.4
	>4 years	19	15.2

Source: *Data Processed, 2025*

The characteristics of the respondents in this study included 119 active BPRS Botani customers with a minimum service usage criteria of six months. Based on demographics, the majority of respondents were aged 20–30 years (50.4%) and predominantly male (56.8%). In terms of education, the majority were bachelor's degree graduates (48.0%) and high school/vocational school graduates (40.0%). The length of service was dominated by the group >1–3 years (34.4%), while in terms of income, the majority earned <Rp5,000,000 per month (55.4%). This condition indicates that BPRS Botani has succeeded in reaching the productive segment with a relatively high level of education, but is still in the lower-middle income group, so that a strategy for improving services and a long-term loyalty program is needed.

Table 2. Construct Validity and Reliability

	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>	<i>Average Variance Extracted (AVE)</i>
Customer Satisfaction (Z)	0.886	0.929	0.814
Customer Loyalty (Y)	0.812	0.888	0.727
<i>Relationship marketing</i> (X2)	0.873	0.922	0.797
Marketing Mix (X1)	0.907	0.935	0.782

Source: Data Processed, 2025

The results of the construct reliability test show that all variables have Cronbach's Alpha values above the minimum threshold of 0.70. The highest Cronbach's Alpha value is found in the Marketing Mix variable (0.907), while the lowest value is found in the Customer Loyalty variable (0.812). This indicates that all research variables have very good internal consistency. Furthermore, the Composite Reliability value for all variables is above the threshold of 0.70. The Marketing Mix variable has the highest value (0.935), followed by Customer Satisfaction (0.929), Relationship Marketing (0.922), and Customer Loyalty (0.888). These results strengthen the Cronbach's Alpha findings that all constructs in this study are reliable and the indicators used are consistent in measuring latent variables.

To test convergent validity, the Average Variance Extracted (AVE) value was used with a minimum limit of 0.50. The test results showed that all variables had AVE values far above the minimum standard, with a range between 0.727 and 0.814. The variable with the highest AVE value was Customer Satisfaction (0.814), while the lowest value was found in Customer Loyalty (0.727). Overall, the results of the reliability and construct validity tests confirmed that the four research variables Marketing Mix, Relationship Marketing, Customer Satisfaction, and Customer Loyalty have met the criteria for internal reliability and convergent validity.

Table 3. Outer Loading

	Customer Satisfaction	Customer Loyalty	<i>Relationship marketing</i>	Marketing Mix
Z1	0.854			
Z2	0.934			
Z3	0.917			
Y1		0.870		
Y2		0.887		
Y3		0.798		
X2.1			0.898	
X2.2			0.903	
X2.3			0.877	
X1.1				0.871
X1.2				0.859
X1.3				0.914
X1.4				0.891

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Based on the analysis results, all indicators of the variables Customer Satisfaction, Customer Loyalty, Relationship Marketing, and Marketing Mix show outer loading values above 0.70, with a value range between 0.798 and 0.934. The highest value is shown by indicator Z.2 (Customer Satisfaction) at 0.934, while the lowest value is found in indicator Y.3 (Customer Loyalty) at 0.798. These results prove that all indicators have a significant contribution in reflecting their respective latent variables. Fulfillment of this criterion also indicates that the model is free from potential measurement bias and is able to represent the research construct accurately.

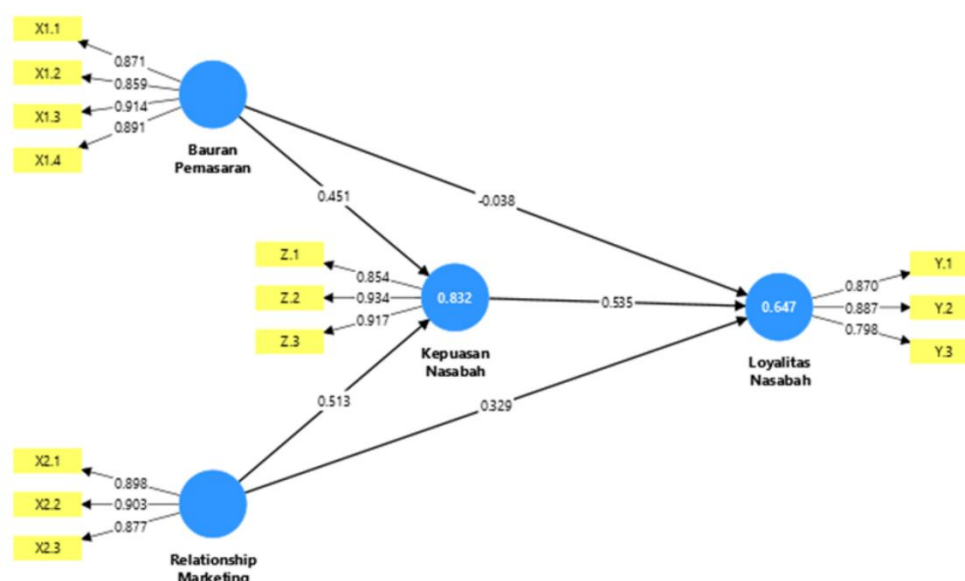


Figure 1. PLS Model

Table 4. Hypothesis Testing

No	Relationship between variables	Path Coefficient	P-Value	Information
1	Marketing Mix → Customer Loyalty	-0.038	0.385	Not Significant
2	Relationship marketing → Customer Loyalty	0.329	0.006	Significant

Table 5. Testing of Mediating Variables

No	Relationship between variables	Mediating Variables	Path Coefficient	P-Value	Information
1	Relationship marketing → Customer Loyalty	Customer Satisfaction	0.275	0,000	Significant
2	Marketing Mix → Customer Loyalty	Customer Satisfaction	0.241	0.001	Significant

5. DISCUSSION

The results of the study indicate that the marketing mix does not have a significant direct effect on BPRS Botani customer loyalty, thus the hypothesis is rejected. This means that although product, price, distribution, and promotion are well managed, these elements do not directly shape loyalty. This finding can be explained by the characteristics of respondents, the majority of whom have experience using banking services, so their loyalty is determined more by satisfaction after direct interaction with the service. Therefore, in the BPRS context, the marketing mix functions more as a supporting factor for satisfaction, which then drives long-term loyalty. These results differ from research by Fitriani (2023) and Panjaitan and Setyorini (2020), which emphasized the role of the marketing mix as a determinant of loyalty. This difference is understandable because BPRS Botani customers tend to choose services based on religious values, emotional closeness, and belief in sharia principles, rather than solely on aspects of the marketing mix.

Hypothesis testing demonstrated that relationship marketing had a significant positive effect on customer loyalty, thus accepting the hypothesis. Effective communication, personalized service, and trust built by the bank foster customer commitment to remain loyal to the service. This aligns with the Commitment-Trust Theory (Morgan & Hunt, 1994), which emphasizes that trust and commitment are the foundation of customer loyalty. The findings of this study are consistent with the findings of Elianto et al. (2020) and Fakhri et al. (2023), which demonstrate that long-term relationships between banks and customers strengthen loyalty and even encourage customers to recommend services to others. In the context of BPRS Botani, relationship marketing builds not only rational loyalty but also emotional loyalty, strengthening customer relationships with the institution.

The results of this study indicate that customer satisfaction acts as a mediating variable in the relationship between the marketing mix and loyalty. This means that the marketing mix strategy does not directly impact loyalty, but can increase loyalty through satisfaction. This finding is consistent with Expectation Confirmation Theory (Oliver, 1980) and the Customer Satisfaction–Loyalty Chain (Anderson & Sullivan, 1993), which emphasize that satisfaction is a crucial mechanism linking service experience to long-term loyalty. Research by Prasetyo et al. (2023) and Fitriani (2023) also supports these findings, demonstrating that customer satisfaction significantly strengthens loyalty in the Islamic banking sector. In the context of BPRS Botani, this indicates that marketing strategies must be oriented toward creating satisfaction before being able to build loyalty.

The analysis confirms that customer satisfaction also mediates the relationship between relationship marketing and loyalty. In other words, relationship marketing practices not only directly impact loyalty but also indirectly through increased satisfaction. Customers who feel personally cared for, receive responsive service, and experience trust demonstrate

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higher levels of satisfaction, which in turn strengthens loyalty. This finding is consistent with research by Elianto et al. (2020) and Dari & Saputra (2022), which shows that communication, conflict management, and personalized attention in relationship marketing increase satisfaction, which in turn impacts loyalty. In the context of BPRS Botani, customer satisfaction is a crucial catalyst in strengthening the influence of relationship marketing on loyalty.

Overall, the results of this study confirm that the marketing mix and relationship marketing contribute to customer loyalty through different mechanisms. The marketing mix influences customer loyalty through satisfaction as a mediating variable, while relationship marketing influences both directly and through satisfaction. This reinforces the relationship marketing theory (Morgan & Hunt, 1994) and the satisfaction-loyalty concept (Oliver, 1980), and provides a practical contribution that BPRS marketing strategies need to be directed at creating satisfaction based on sharia values to strengthen customer loyalty.

6. CONCLUSIONS AND RECOMMENDATIONS

Based on the research results and discussion, the following conclusions can be drawn: First, the marketing mix does not directly influence customer loyalty, but rather plays a role through satisfaction generated from service experiences. Second, relationship marketing has been shown to have a significant positive effect on loyalty through communication, personalization, and trust, which strengthen emotional bonds between customers. Third, customer satisfaction mediates the influence of the marketing mix, where satisfaction with service quality and perceived value drives long-term loyalty. Fourth, satisfaction also strengthens the influence of relationship marketing on loyalty, as a personalized approach and consistent service create ongoing engagement.

This research recommends: First, optimizing the marketing mix should focus on product innovation, price adjustments, and service distribution tailored to customer needs. Second, strengthening relationship marketing is crucial through responsive communication, utilizing digital banking, and programs that build long-term trust. Third, improving customer satisfaction should be a top priority, with regular evaluation and follow-up on service feedback. Fourth, future research is recommended to expand variables such as institutional image, sharia trust, and digital experience, and to employ a longitudinal or mixed-methods approach to gain a more comprehensive understanding of BPRS customer loyalty.

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