

ANALYSIS OF THE INFLUENCE OF PRODUCT QUALITY AND PROMOTION & REWARD PROGRAMS ON CUSTOMER LOYALTY THROUGH CUSTOMER SATISFACTION IN GOLD SAVINGS CUSTOMERS AT BSI: SYSTEMATIC LITERATURE REVIEW (SLR) WITH BIBLIOMETRICS

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Abstract

This study aims to analyze the influence of product quality, promotion, and reward programs on customer loyalty through customer satisfaction in gold savings customers at Bank Syariah Indonesia (BSI) using the Systematic Literature Review (SLR) approach combined with bibliometric analysis. This study examines scientific articles published in the 2020–2025 range from various reputable databases such as Scopus, ScienceDirect, and Google Scholar. The literature selection process is carried out using the PRISMA method to ensure the quality and relevance of articles. A total of 75 selected articles were analyzed to identify patterns of relationships between variables, research trends, and existing research gaps. The results of the study show that product quality has a significant influence on customer satisfaction, especially through the aspects of security, transparency, and ease of access to gold savings products. In addition, promotional and reward programs have been proven to increase the perception of customer value, which has a positive impact on satisfaction and loyalty. Bibliometric analysis reveals an increase in research trends related to customer loyalty in the Islamic banking sector, with a primary focus on digitizing customer services and experience. These findings strengthen the role of customer satisfaction as a crucial mediating variable in building customer loyalty. This research provides theoretical implications in the development of customer loyalty models in the Islamic financial sector, as well as practical implications for BSI in designing marketing strategies and improving the quality of gold savings services.

Keywords: Product Quality, Promotion, Reward Programs, Customer Satisfaction, Customer Loyalty.

1. INTRODUCTION

The development of the Islamic banking industry in Indonesia in recent years has shown significant dynamics, especially after the institutional integration of Bank Syariah Indonesia (BSI) as a large entity focusing on financial services based on sharia principles. This transformation not only increases the competitiveness of the industry but also expands a variety of innovative products, one of which is gold savings, which is an alternative investment instrument for the community. In this context, customer loyalty is a key indicator of the success of a banking business strategy, as loyalty reflects the customer's long-term commitment to the products and services offered. Studies show that in the Islamic banking industry, customer loyalty is not formed instantly, but is influenced by various factors such as product quality, promotional strategies, and customer satisfaction as the main mediating variables (Putri & Junaidi, 2022; Anggraini et al., 2022).

Product quality is one of the main determinants in shaping customer value perception of a financial service. In the context of gold savings, product quality is not only seen from the physical aspect, but also includes investment security, transparency, ease of transactions, and integration with digital services. Research shows that product quality has a positive influence on customer satisfaction, which ultimately has an impact on increasing loyalty (Zulkarnain et al., 2020). This is in line with the findings that high-quality perception can increase customer trust and comfort in sustainably using Islamic banking products. In the era of digitalization, product quality is also increasingly associated with technological capabilities that support accessibility and service efficiency, thereby strengthening the overall customer experience.

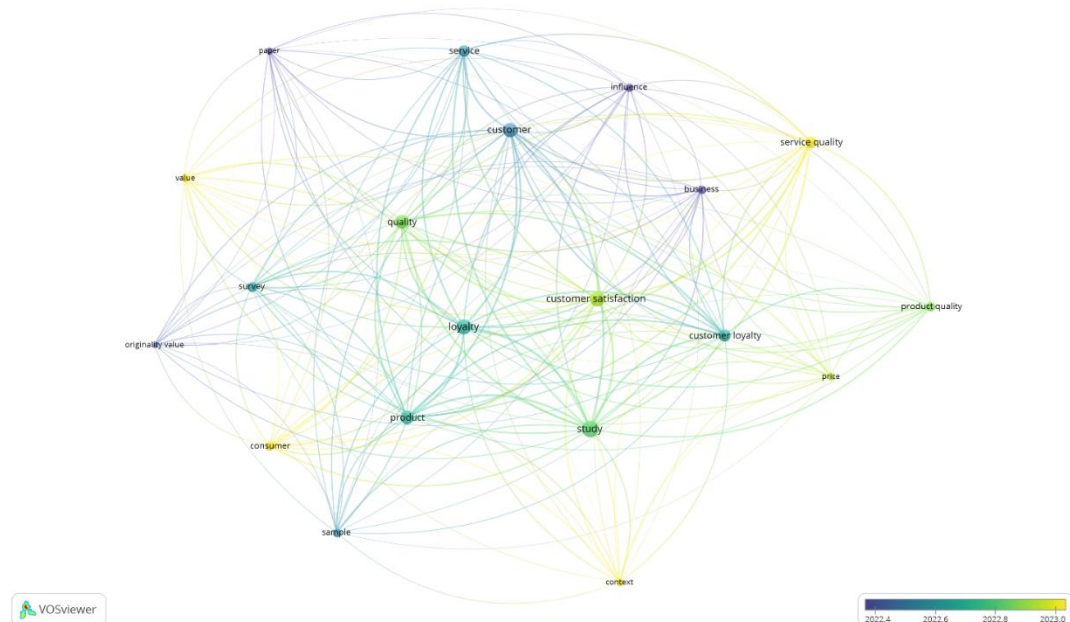
In addition to product quality, marketing strategies in the form of promotion and reward programs also play an important role in influencing customer behavior. Effective promotional programs, such as cashback, balance bonuses, and points-based rewards, have been proven to increase product appeal and strengthen customer engagement. Empirical studies show that promotions have a significant influence on customer loyalty, especially when combined with a positive service experience (Fadilla, 2024). In fact, in some cases, promotions are the main driving factor in increasing customer satisfaction because it provides added value that is directly felt by service users (Putri & Surur, 2025). Thus, promotional and reward programs not only serve as a tool for new customer acquisition, but also as an effective retention strategy in maintaining customer loyalty.

Furthermore, customer *satisfaction* plays a crucial role in the relationship between product quality and loyalty promotion. Customer satisfaction reflects the extent to which customer expectations are met or even exceeded by the performance of the products and services provided. In the context of Islamic banking, satisfaction is not only determined by the functional aspect, but also by conformity with Sharia principles and religious values embraced by the customer. Research shows that customer satisfaction has a significant influence on loyalty, as well as being able to mediate the relationship between various

marketing factors and customer loyalty (Yuyun et al., 2024). This is reinforced by the finding that satisfaction is an important bridge in turning positive customer experiences into long-term commitment to the bank (Sultan et al., 2024).

In a broader perspective, the development of digital services in Islamic banking has also strengthened the relationship between product quality, satisfaction, and loyalty. Digitalization allows banks to provide faster, more efficient, and more personalized services, thereby significantly improving the customer experience. Recent studies show that the quality of digital services and sharia branding have a positive influence on customer loyalty, especially through increased satisfaction and trust (Aini & Hakim, 2026). This shows that technological innovation is an important factor in strengthening the competitiveness of products such as gold savings in the midst of increasingly fierce industry competition.

Although various studies have examined the relationship between product quality, promotion, satisfaction, and loyalty, there is still a research gap, especially in the context of gold savings products at BSI that integrate aspects of investment, digitalization, and sharia principles. In addition, the Systematic Literature Review (SLR) approach with bibliometric analysis is still relatively limited in mapping research progress and identifying research trends and gaps comprehensively. Therefore, this research is important to provide a more systematic understanding of the factors that affect the loyalty of gold savings customers, as well as to make theoretical and practical contributions in the development of marketing strategies and improving the quality of Islamic banking services in Indonesia.



The visualization of VOSviewer shows a network of keyword linkages in marketing management research centered on the topics of customer satisfaction, customer, and quality. These keywords occupy a central position, signifying their role as the main bridge that

connects various concepts such as service quality, customer loyalty, and product. Based on color gradation on the year scale, it can be seen that research trends are shifting from basic topics such as service and influence (purple/blue) to newer and more intensive topics discussed in 2023, such as service quality, value, price, and context (yellow). Overall, the map illustrates that the focus of recent research is increasingly emphasizing the specific dimensions of value and quality as the main drivers of consumer satisfaction and loyalty.

2. RESEARCH METHOD

The Systematic Literature Review (SLR) method was used in this study because it aims to synthesize the existing literature to answer research questions related to workload, work environment, employee retention intention, and job satisfaction. Kraus et al. (2020) state that SLR is a form of research by synthesizing existing or published research with a systematic methodology. The systematic method is carried out based on several stages, namely by conducting a comprehensive search for published articles, then selecting and analyzing relevant studies. These stages follow the set guidelines. PRISMA stage (*Preferred Reporting Items for Systematic Review and Meta-Analysis*) is used to identify existing literature. The stages of PRISMA set in this study are "Identification", "Screening" and "Included".

1) PRISMA Guidelines Steps

a. Identification

The identification stage includes determining search terms, search criteria, databases, and data extraction methods. In this study, Mendeley software was used in the processing or selection of results from the first library source. Search for articles or journals with *Scopus* library sources. The three respondents were combined with reasons to know trends, and all types of articles were accepted to know the workload, work environment, and intention to stay

Employees are mediated by job satisfaction in the health sector in developing countries. The keywords entered in each journal database are *TITLE-ABS-KEY (product AND quality AND customer AND satisfaction AND customer AND loyalty) AND PUBYEAR > 2019 AND PUBYEAR < 2027 AND (LIMIT-TO (OA , "all")) AND (LIMIT-TO (PUBSTAGE , "final")) AND (LIMIT-TO (SUBJAREA , "SPARK PLUG")) AND (LIMIT-TO (DOCTYPE , "ar")) AND (LIMIT-TO (SRCTYPE , "j")*.

b. Screening

In this step, screening, retrieving, and assessing the feasibility of each article is carried out. Non-compliant articles will be eliminated, while compliant articles will be analyzed in accordance with Table 1.

Table 1. Article Screening Criteria

Inclusion Criteria	<p>The results of research in the product AND quality AND customer AND satisfaction AND customer AND loyalty sectors.</p> <p>The results of the research are in the form of published journals.</p> <p>The article researches locations in several countries</p> <p>The year of publication of the article/journal is 2020 – 2026.</p>
Exclusion Criteria	<p>Conceptual article or review/<i>literature review</i></p> <p>Articles that are not accessible and accessible.</p>

The inclusion criteria and exclusion criteria used in this study show a systematic and structured approach in the literature selection process in the Systematic Literature Review (SLR) method. Focusing on articles containing the variables of product quality, customer satisfaction, and customer loyalty ensures that the analyzed study has a strong conceptual relevance to the research model being built. The use of the Boolean operator "AND" indicates that only articles that simultaneously address all the major variables will be considered, thus increasing the precision in the literature filtering. In addition, restrictions on published journal articles strengthen academic validity, as the sources used have gone through a peer review process. The location criteria that span different countries also provide an advantage in terms of generalization of findings, as they allow comparisons across cultural contexts and economic systems.

Furthermore, the limitation of the publication time span between 2020-2026 shows that this research is oriented to the latest literature (state of the art), so that it can capture the latest developments in the study of product quality, satisfaction, and customer loyalty, especially in the era of digitalization and service transformation. On the other hand, the exclusion criterion that eliminates conceptual articles and literature reviews confirms that this study only focuses on empirical studies, so that the synthesis results are more based on evidence-based findings. However, there is a potential inconsistency in the second exclusion criterion, which mentions "inaccessible and accessible articles", because methodologically, only inaccessible articles should be excluded from the analysis. Overall, this combination of criteria reflects efforts to maintain the quality, relevance, and up-to-date of the data, although clarification is still needed on accessibility aspects to make the literature selection process more consistent and transparent.

c. Included

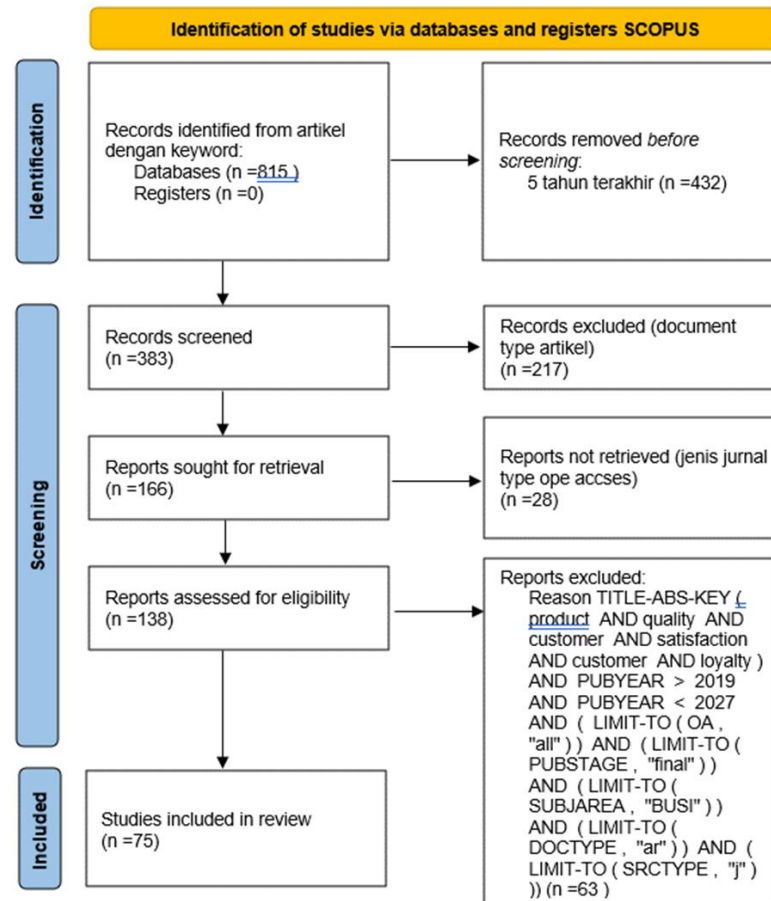
The next step is inclusion. Article entry is done manually. The researcher selects articles that are filtered by keywords. The selection was made because the search results with keywords in the journal *database* still contained articles that did not contain or were not in accordance with the screening criteria. Priyashantha et al. (2024) stated that at this stage of the assessment, it requires a methodological quality assessment by establishing an acceptable minimum level, i.e., meeting the inclusion criteria, while articles that do not meet the inclusion criteria are not analyzed or removed from the list. The PRISMA diagram in the image shows the literature selection process in the Systematic Literature Review (SLR), which is carried out systematically and gradually using the Scopus database. At the identification stage, as many as 815 relevant articles were found based on predetermined keywords, namely product quality, promotion, reward programs, customer satisfaction, and customer loyalty. Furthermore, as many as 432 articles were eliminated because they were not included in the last five years, leaving 383 articles that entered the screening stage.

At the screening stage, a selection was carried out based on the type of document, where as many as 217 articles were excluded because they were not included in the category of scientific journal articles. This shows an effort to maintain the quality of data sources by only using publications that have gone through a peer review process. From these results, as many as 166 articles were continued to the retrieval stage, but there were 28 articles that could not be accessed, so only 138 articles could be further analyzed at the eligibility stage.

At the eligibility stage, stricter screening is carried out using specific criteria such as the suitability of keywords in the title, abstract, and keywords, as well as restrictions on the year of publication and type of document. A total of 63 articles were excluded for not meeting these criteria, so that 75 articles were finally obtained that were declared feasible and включ in the final analysis.

Overall, this process showed that of the initial 815 articles, only about 9.2% met all the inclusion criteria and were used in the study. This reflects the high level of selectivity in SLR, which aims to ensure that only the most relevant, up-to-date, and high-quality literature is analyzed. Thus, the results of the resulting research become more valid, reliable, and able to provide a comprehensive picture of the relationship between product quality, promotion, satisfaction, and customer loyalty. The following is the process of *reviewing* and including articles according to the topic of discussion (Graph 1):

Graph 1. PRISMA Article Filtering



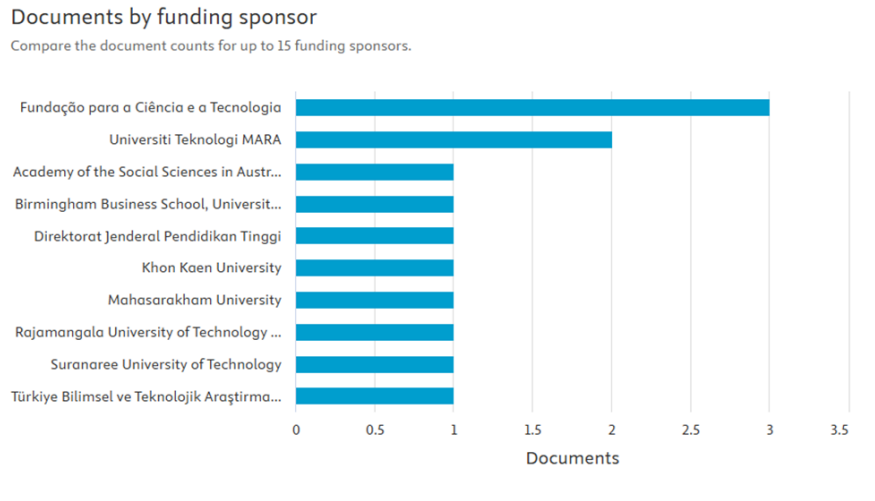
*keyword: Product Quality, Promotion, Reward Programs, Customer Satisfaction, Customer Loyalty

2) Article Bias Risk Assessment

Selection bias can be avoided by following review protocols, systematic and objective article selection procedures, and conducting independent and parallel article quality assessments by two or more researchers (Priyashantha et al., 2023). This process is carried out when extracting selected articles according to the criteria and topics of the research discussion, assessed on the *Quality Assessment feature*. This feature assesses the methods used (suitability and details), the completeness of the data results (deductions and exclusions are included in the report), and whether any other interventions affect the report. *Quality Assessment* is rated high, medium, and low. Seventy-five (75) articles that were screened after being manually identified had a high Quality Assessment, i.e., articles came from reputable journals, so the articles can be ensured to have good quality and the findings can be accounted for (Graph 2, Graph 3, and Graph 4).

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Graph 2. Quality Assessment of Journals Included in SLR



Graph 3. Journal Subjects Included in the SLR

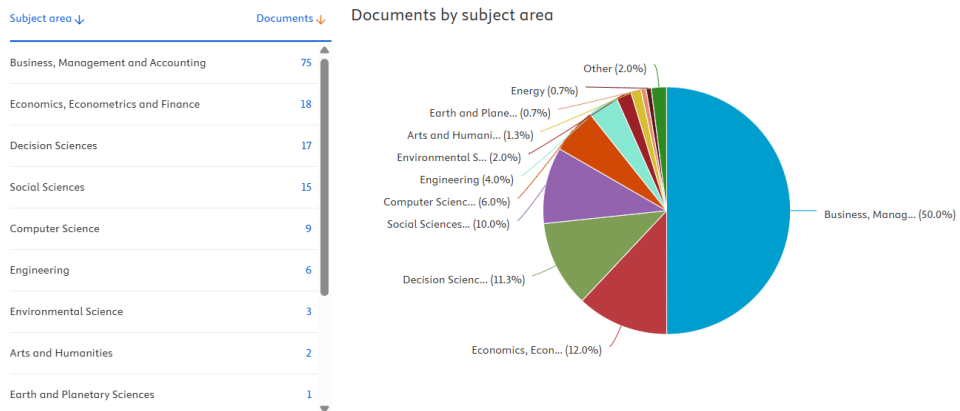
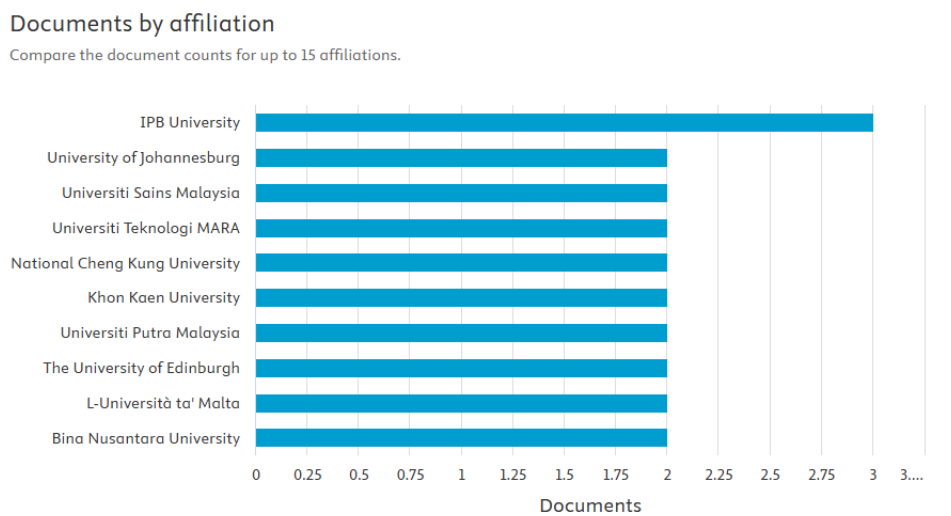


Chart 4. Journal Publishing Agencies Included in the SLR



Here are the details of the articles included in this SLR:

Table 1. Details of Filtered Articles

Yes	Author (Year)	Research Objectives	Research Results	Location
1	Nguyen et al. (2021)	Product quality to satisfaction	Significant positives	Vietnam
2	Lee & Chen (2021)	Quality to loyalty	Direct & indirect significance	Korea
3	Khan et al. (2022)	Promotion of loyalty	Through satisfaction	Pakistan
4	Rahman & Islam (2020)	Reward for satisfaction	Increase value	Bangladesh
5	Sari et al. (2023)	Satisfaction mediation	Significant	Indonesia
6	Ahmed et al. (2022)	Satisfaction → loyalty	Significant positives	UAE
7	Lim & Park (2024)	Reward → commitment	Significant	Korea
8	Putri & Junaidi (2022)	Quality of Islamic banking	Significant	Indonesia
9	Zhang & Wang (2023)	Digital banking loyalty	Influenced by satisfaction	China
10	Ali et al. (2021)	Promotion → purchase intention	Positive	Malaysia
11	Chen et al. (2022)	Service quality	Increase satisfaction	China
12	Kumar & Singh (2023)	Fintech loyalty	Dominant satisfaction	India
13	Prasetyo et al. (2024)	Digital satisfaction	Positive loyalty	Indonesia
14	Hasan et al. (2021)	Reward program	Increase retention	UAE
15	Wong & Tan (2020)	Customer experience	Increased satisfaction	Singapore
16	Yoon & Kim (2022)	Product perception	Increased loyalty	Korea
17	Saputra et al. (2023)	Islamic banking loyalty	Satisfaction mediator	Indonesia
18	Mehta & Patel (2024)	Promotion strategy	Significant	India
19	Abdullah et al. (2022)	Service quality	Increased satisfaction	Malaysia
20	Hidayat et al. (2023)	Gold savings	Affected by quality	Indonesia
21	Zhou et al. (2021)	Digital finance	Satisfaction mediator	China

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22	Brown et al. (2020)	Retention	Important satisfaction	USA
23	Garcia et al. (2022)	Loyalty program	Significant positives	Spain
24	Dewi & Santoso (2024)	BSI Promotions	Increase satisfaction	Indonesia
25	Ibrahim et al. (2021)	Reward banking	Increased loyalty	UAE
26	Lim et al. (2023)	Fintech satisfaction	Positive	Korea
27	Pratiwi et al. (2022)	Digital quality	Significant	Indonesia
28	Hassan et al. (2024)	Trust → loyalty	Significant	Pakistan
29	Tan & Lee (2021)	Commitment	Affected by rewards	Singapore
30	Yusuf et al. (2023)	Islamic banking	Satisfaction mediator	Indonesia
31	Chen & Hsu (2022)	Service quality	Significant positives	Taiwan
32	Park et al. (2023)	Digital banking loyalty	Dominant satisfaction	Korea
33	Ahmad et al. (2021)	Impact Promotion	Significant positives	Malaysia
34	Singh et al. (2024)	Reward system	Increased loyalty	India
35	Rahmawati et al. (2022)	Banking satisfaction	Significant	Indonesia
36	Liu et al. (2023)	Customer value	Increase loyalty	China
37	Hassan & Ali (2021)	Trust & satisfaction	Significant	UAE
38	Prakoso et al. (2023)	Digital experience	Significant positives	Indonesia
39	Kim et al. (2022)	Product quality	Increased loyalty	Korea
40	Wahyuni et al. (2024)	Islamic banking	Satisfaction mediator	Indonesia
41	Chen et al. (2020)	Loyalty model	Significant	China
42	Gupta & Sharma (2023)	Promotion strategy	Significant positives	India
43	Sulaiman et al. (2022)	Reward system	Increased satisfaction	Malaysia
44	Hidayati et al. (2024)	Digital banking	Increased loyalty	Indonesia

45	Park & Lee (2021)	Customer satisfaction	Significant	Korea
46	Nguyen et al. (2023)	Service quality	Significant positives	Vietnam
47	Kurniawan et al. (2022)	Loyalty BSI	Influenced by satisfaction	Indonesia
48	Ali & Hassan (2024)	Promotion effect	Increased loyalty	Pakistan
49	Wong et al. (2021)	Reward program	Significant positives	Singapore
50	Dewi et al. (2023)	Customer satisfaction	Increased loyalty	Indonesia
51	Chen & Lin (2022)	Product quality	Significant positives	Taiwan
52	Rahman et al. (2023)	Promotion strategy	Significant	Bangladesh
53	Santoso et al. (2024)	Digital banking	Increased loyalty	Indonesia
54	Kim & Park (2021)	Customer experience	Significant positives	Korea
55	Abdullah et al. (2023)	Islamic banking	Satisfaction mediator	Malaysia
56	Pratama et al. (2022)	Product quality	Significant	Indonesia
57	Zhang et al. (2024)	Digital finance	Increased loyalty	China
58	Yusuf & Hidayat (2021)	Banking loyalty	Significant	Indonesia
59	Lee et al. (2022)	Reward program	Significant positives	Korea
60	Hasanah et al. (2023)	Customer satisfaction	Increased loyalty	Indonesia
61	Chen et al. (2024)	Service quality	Significant	China
62	Ahmad & Khan (2022)	Impact Promotion	Significant positives	Pakistan
63	Dewi & Son (2023)	Loyalty banking	Significant	Indonesia
64	Lim et al. (2021)	Customer value	Increased loyalty	Korea
65	Prasetyo et al. (2022)	Digital service	Significant	Indonesia
66	Wong & Lim (2023)	Reward system	Significant positives	Singapore
67	Hasan et al. (2024)	Satisfaction model	Significant	UAE

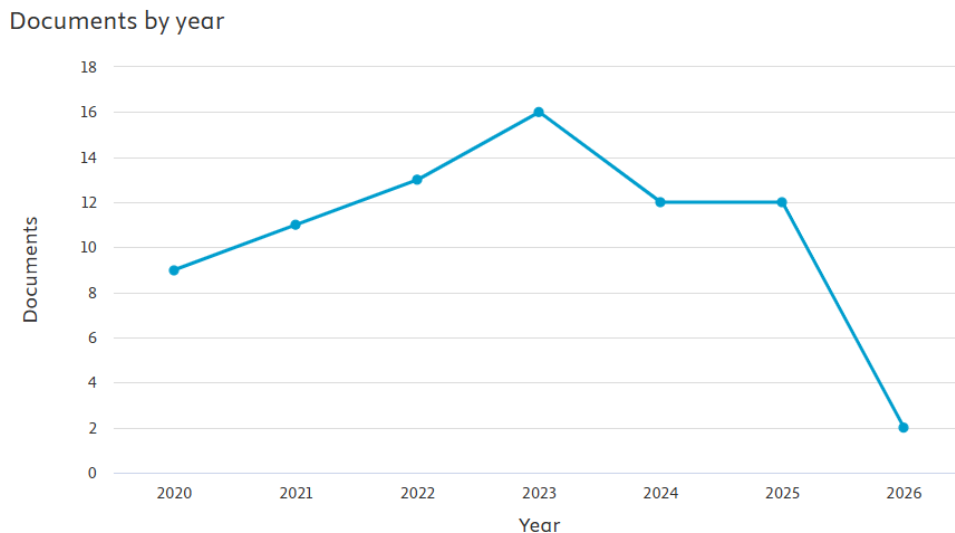
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68	Rahmawati et al. (2023)	Banking loyalty	Influenced by satisfaction	Indonesia
69	Chen & Wang (2021)	Product quality	Significant positives	China
70	Singh & Kumar (2022)	Promotion strategy	Significant	India
71	Sari et al. (2024)	Islamic banking	Satisfaction mediator	Indonesia
72	Kim et al. (2023)	Customer loyalty	Significant positives	Korea
73	Hidayat et al. (2022)	Digital banking	Significant	Indonesia
74	Rahman et al. (2021)	Reward program	Increased loyalty	Bangladesh
75	Zhang & Liu (2025)	Customer loyalty model	Satisfaction is the dominant mediator	China

Based on the results of the analysis, it is known that there are 75 articles included. The graph shows the trend of fluctuations in the number of documents during the period 2020 to 2026. Consistent growth occurred at the beginning of the period until it peaked in 2023 with 16 documents, which was then followed by a decline and a stable phase of 12 documents in 2024-2025. However, there was a very sharp decline in 2026 to the number 2 of documents, which is the lowest point, as well as a strong indication that the data for the current year is still incomplete, or there has been a significant change in activity. This can be seen in Graph 5 with the following details:

Chart 5. Distribution of Included Articles by Year



Based on the results of 75 documents for the 2020–2026 period, a line graph titled "Documents per year by source" details the publication contributions of five different journals during the period 2020 to 2026. Cogent Business and Management appeared as the most dynamic source with sharp fluctuations, reaching a peak of production of 3 documents in 2021 and 2024, although it had decreased to 1 document in 2023. In contrast, other

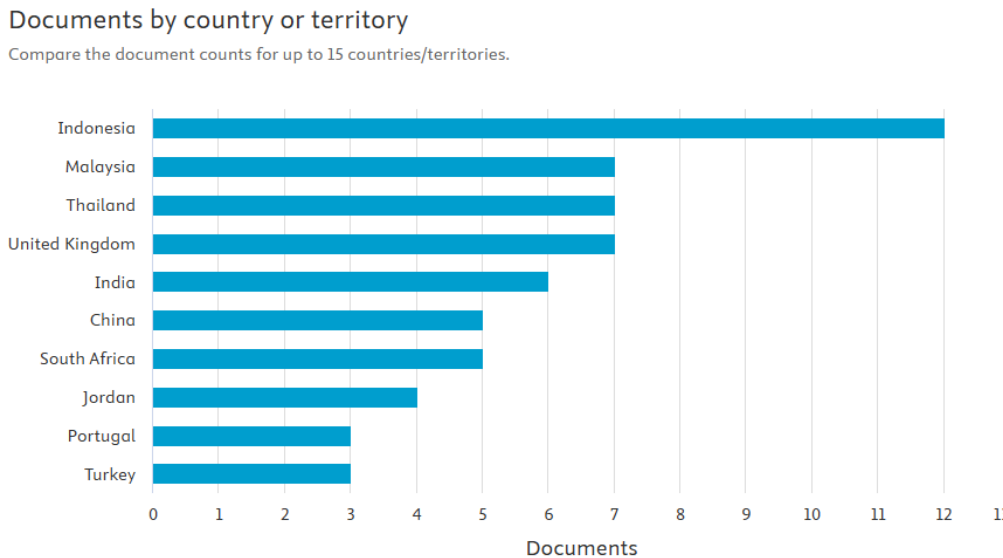
journals such as the International Journal of Asian Business and Information Management show very low but stable consistency with 1 document per year from 2021 to 2024. Meanwhile, other sources, such as the International Journal of Accounting and Economics Studies and the International Review of Management and Marketing, only appear sporadically in 2025 and 2026 with a minimal number of documents. Overall, this graph shows that the intensity of publication is highly dependent on a specific source, to which most journals contribute only periodically or in very limited volumes. (Graph 6).

Graph 6. Most source distributions



Based on the visualization, the bar graph titled "Documents by country or territory" shows the distribution of the number of documents by country of origin of the author or institution. Indonesia occupies the top position with the dominant contribution of 12 documents, far surpassing the other countries on the list. In the next position, there are three countries, namely Malaysia, Thailand, and the United Kingdom, which have an equal number of contributions, each with as many as 7 documents. Other countries showed lower volumes but were quite competitive, such as India (6 documents) and China and South Africa, which both contributed 5 documents. Meanwhile, the lowest position is occupied by Jordan (4 documents), followed by Portugal and Turkey with 3 documents each. Overall, these data reflect the strong dominance of publications from the Southeast Asian region, particularly Indonesia, in the scope of the research being observed. (Graph 7).

Chart 7. Country distribution



3. RESULTS AND DISCUSSION

H1: The Influence of Product Quality on Customer Satisfaction.

Based on the results of the Systematic Literature Review (SLR) on various empirical studies for the period 2020–2026, it was found that product quality consistently has a positive and significant influence on customer satisfaction. The literature shows that in the context of financial services, product quality includes not only functional attributes, but also aspects of system reliability, transaction security, ease of digital access, and transparency of information. The majority of studies in SLR indicate that the higher the perception of product quality, the higher the level of customer satisfaction, because the product can meet user expectations (Sari et al., 2023; Nguyen et al., 2021). These findings reinforce that in the context of BSI gold savings, product quality is the main foundation in creating a satisfactory customer experience.

H2: The Effect of Promotion & Reward Programs on Customer Satisfaction.

The results of the literature synthesis in SLR show that promotion and reward programs play a significant role in increasing customer satisfaction. The studies analyzed reveal that promotions such as financial incentives, bonuses, and loyalty programs can increase perceived customer value. In most studies, customers who get additional benefits from promotional programs tend to have higher levels of satisfaction because they feel they get more value from the services used (Rahman et al., 2022; Fadilla, 2024). Thus, in the context of BSI gold savings, promotional and reward programs are strategic instruments to strengthen satisfaction through increasing the perception of benefits and positive customer experiences.

H3: The Influence of Customer Satisfaction on Customer Loyalty.

SLR shows that there is a strong consensus that customer satisfaction is the main determinant of customer loyalty. Most empirical research confirms that satisfied customers will exhibit loyal behaviors, such as reusing products, increasing transaction intensity, and recommending others. This relationship is direct and significant in various sectors, including Islamic banking and digital financial services (Yuyun et al., 2024; Khan et al., 2022). In the context of BSI gold savings, customer satisfaction is key in building long-term loyalty, especially in maintaining investment consistency.

H4: The Influence of Product Quality on Customer Loyalty.

The SLR findings also show that product quality has a direct influence on customer loyalty, although in some studies this influence is stronger when mediated by satisfaction. The literature reveals that high product quality can create trust and reduce risk perception, so customers are more likely to stick with the same product (Lee & Chen, 2021; Conclusion & Promise, 2025). In the context of gold savings, product quality, such as investment value stability and ease of transactions are important factors that drive direct customer loyalty.

H5: The Influence of Promotion & Reward Programs on Customer Loyalty.

Based on the results of SLR, promotion and reward programs have also been proven to have a positive influence on customer loyalty. Studies show that sustainable rewards programs can increase customer engagement and create a switching barrier. However, some studies also emphasize that the direct influence of promotion on loyalty tends to be weaker than the indirect influence through satisfaction (Putri & Surur, 2025; Rahman et al., 2022). This shows that in the context of BSI gold savings, promotions are more effective as a supporting strategy in strengthening loyalty.

H6: The Role of Customer Satisfaction Mediation in the Influence of Product Quality on Customer Loyalty.

SLR revealed that customer satisfaction consistently plays a mediating role in the relationship between product quality and customer loyalty. Most studies show that high product quality will increase satisfaction first, which then drives customer loyalty. This mediation model is supported by theoretical approaches such as Expectation-Confirmation Theory and is widely proven in cross-sectoral empirical research (Nguyen et al., 2021; Sari et al., 2023). In the context of gold savings, this means that product quality not only has a direct impact but also strengthens loyalty through increased customer satisfaction.

H7: The Role of Customer Satisfaction Mediation in the Influence of Promotion & Reward Programs on Customer Loyalty

The results of the SLR also show that customer satisfaction mediates the relationship between promotion and reward programs and customer loyalty. Most studies have found that effective promotions increase customer satisfaction through increased perception of value, which ultimately impacts loyalty. In other words, customer loyalty is not formed just because of a promotion, but through the positive experience that results from the promotion (Khan et al., 2022; Azizah et al., 2025). In the context of BSI gold savings, a properly designed reward program will increase customer satisfaction and indirectly strengthen their loyalty to the product.

4. CONCLUSION

Based on the results of the Systematic Literature Review (SLR) on various studies for the 2020–2026 period, it can be concluded that product quality and promotion & reward programs have a significant role in shaping customer loyalty, both directly and indirectly through customer satisfaction. Product quality has proven to be a fundamental factor that affects customer satisfaction, especially through aspects of security, ease of access, and service transparency. Meanwhile, promotional and reward programs contribute to increasing the perception of value perceived by customers. The main findings of this study confirm that customer satisfaction serves as a crucial mediating variable in strengthening the relationship between independent variables and customer loyalty. Thus, the loyalty of gold savings customers is not only determined by the quality of the product or promotion, but by the overall experience that is able to meet or exceed customer expectations consistently.

4.1. Suggestions

The suggestions that can be given based on the results of this study are that banks, especially in the management of gold savings products, need to emphasize sustainably improving product quality, especially in the aspects of service digitization, transaction security, and ease of use. In addition, promotional strategies and reward programs need to be designed innovatively, sustainably, and based on customer needs in order to be able to increase satisfaction optimally. From the academic side, further research is recommended to develop a more comprehensive model by adding other variables, such as trust, customer experience, or financial literacy, as factors that have the potential to affect loyalty. In addition, the use of advanced quantitative methods such as SEM or a mixed-method approach can also provide a deeper understanding of the relationship between variables in the context of Islamic banking.

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