

# Relational Marketing Management and Influence on Customer Loyalty: Empirical Evidence from Islamic Banks in North Sumatra

Relational Marketing  
Management on  
Customer Loyalty

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## ABSTRACT

*In the era of globalization and increasing competition, the banking industry faces major challenges in maintaining customer loyalty. Islamic banks, as alternative financial institutions, have distinctive characteristics that differentiate them from conventional banks. In the context of increasingly intense competition in the banking industry, particularly among Islamic banks, it is essential for financial institutions to build strong and sustainable relationships with their customers. This study aims to analyze the influence of relationship marketing management on increasing customer loyalty in Islamic banks operating. The research employs a quantitative approach using a survey involving 200 Islamic bank customers. The collected data were analyzed using descriptive statistical techniques and linear regression to measure the influence of relationship marketing management variables such as communication, trust, and customer satisfaction on customer loyalty. The results indicate a significant positive relationship between relationship marketing management and customer loyalty. Effective communication and strengthened customer trust are key factors in building loyalty. These findings provide important implications for Islamic bank management, highlighting the need to develop improved marketing strategies that focus on long-term customer relationships to enhance customer retention and satisfaction.*

**Keywords:** Communication, Customer Loyalty, Customer Trust, Islamic Banks, Relationship Marketing.

## INTRODUCTION

In the era of globalization and rising competition, the banking industry faces challenges in maintaining customer loyalty. Islamic banks, as an alternative financial institution, have unique characteristics that differentiate them from conventional banks (Syarifuddin et al., 2025). Their sharia principles, including the prohibition of usury and emphasis on justice in transactions, present both opportunities and challenges in building strong customer relationships. Relationship marketing management has emerged as an effective strategy to enhance customer loyalty (Awan & Bukhari, 2020; Ali & Yaseen, 2021). This approach focuses on establishing and maintaining long-term relationships through effective communication, trust, and satisfaction, enabling Islamic banks to provide added value that increases retention and loyalty. In Indonesia, Islamic banks have grown significantly as public awareness of sharia-compliant financial services rises (Abdul & Zainuddin, 2021). Nevertheless, they still face challenges in maintaining loyalty amid intense competition from conventional and other Islamic banks.

Customer loyalty is a valuable asset for financial institutions, as loyal customers not only continue using services but also recommend them to others (Alhabshi & Miskam, 2021). In Islamic banking, loyalty is more complex because it involves trust and satisfaction linked to sharia compliance (Lestari & Simanjuntak, 2024; Christianti &

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Hasanah, 2025). Therefore, it is crucial for Islamic banks to understand the factors influencing customer loyalty to develop effective strategies. Relationship marketing management emerges as a relevant solution, focusing on building long-term relationships between banks and customers. The main pillars of this approach are effective communication, trust, and customer satisfaction. Previous studies indicate that good communication enhances customer trust in banks, which ultimately strengthens loyalty (Haron et al., 2020; Abdul & Zainuddin, 2021).

In North Sumatra, the development of Islamic banking has shown a positive trend, yet considerable efforts are still required to increase customer loyalty (Hidayat & Fadli, 2023; Fahimah & Rahman, 2023). Through this research, key factors influencing customer loyalty are expected to be identified, along with recommendations for more effective marketing strategy development. Islamic banks in North Sumatra have demonstrated notable progress in recent years, accompanied by increasing public awareness of the importance of sharia-compliant financial services. This region, known for its cultural and religious diversity, offers significant market potential for Islamic banks. The community, particularly Muslim customers, increasingly prefers Islamic banks as an alternative for financial transactions, including savings, financing, and investments (Asnawi et al., 2020; Mulyani & Arif, 2024).

Currently, several Islamic banks operate in North Sumatra, including full-fledged Islamic banks and Islamic business units of conventional banks. These institutions offer various products and services aligned with sharia principles, including financing products designed to meet customer needs while adhering to Islamic provisions, an element that attracts public interest (Amin et al., 2013; Albaity & Rahman, 2021; Firmansyah & Nurfadilah, 2023). However, despite this positive development, Islamic banks in North Sumatra still encounter several challenges. One major challenge is fierce competition from conventional banks. Many customers still prefer conventional banks because they are more familiar with their products and services (Tabrani et al., 2018; Mulia et al., 2021; Hossain & Ali, 2022).

Regional economic conditions also influence the performance of Islamic banks. Economic fluctuations such as inflation and market uncertainty affect the demand for financial products (Naser & Mokhtar, 2022; Hakim & Sudirman, 2022). At the same time, Islamic banks must continue to innovate in offering competitive products and services to meet diverse customer needs. The development of information technology and digital banking has become a primary focus to enhance accessibility and convenience for customers. Amid these challenges, Islamic banks in North Sumatra have significant opportunities to grow (Kamarudin & Ahmad, 2023).

The increasing public interest in financial products that align with religious values provides momentum for Islamic banks to attract more customers. This study aims to explore and analyze how relationship marketing management contributes to enhancing customer loyalty in Islamic banks operating in North Sumatra. By understanding the dynamics of the relationship between banks and customers, Islamic banks are expected to improve their competitiveness and operational sustainability in an increasingly competitive market.

## **LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT**

### **The Effect of Communication on Customer Loyalty**

Communication is a core component of relationship marketing that emphasizes the exchange of accurate, timely, and relevant information between service providers and customers. In the service industry, particularly banking, effective communication plays a strategic role in shaping customer perceptions, reducing uncertainty, and strengthening long-term relationships (Morgan & Hunt, 1994; Kadir et al., 2023). Communication includes the clarity of information delivery, responsiveness to customer inquiries, transparency in transactions, and the ability to manage complaints effectively (Qasem & Alhakimi, 2019; Zeithaml & Bitner, 2020). In Islamic banking, communication is even more critical as customers expect clear explanations regarding products, services, and

compliance with sharia principles. Previous studies consistently demonstrate that effective communication positively influences customer loyalty. Raza and Khan (2021) found that transparent and interactive communication significantly enhances customer trust and loyalty in Islamic banking. Similarly, Awan and Bukhari (2020) argue that communication facilitates emotional bonds and mutual understanding, which are essential for sustaining long-term customer relationships. When customers perceive communication as open and reliable, they are more likely to develop positive attitudes toward the institution and continue using its services.

Moreover, effective communication encourages customer engagement and participation, allowing banks to better understand customer needs and expectations (Hakim & Sudirman, 2022; Ananta & Fitri, 2025). This two-way interaction fosters a sense of involvement and appreciation, which strengthens loyalty intentions. In digital banking environments, communication through online platforms and mobile services further enhances accessibility and convenience, reinforcing customer retention (Young & Zainal, 2022). Communication serves as a foundational mechanism for building trust, satisfaction, and commitment, all of which contribute to customer loyalty.

H1: Communication has a positive and significant effect on customer loyalty.

### **The Effect of Trust on Customer Loyalty**

Trust is a fundamental element in relationship marketing and represents a customer's confidence in a service provider's reliability, integrity, and competence (Morgan & Hunt, 1994). In banking services, trust is essential due to the intangible nature of financial products and the high level of perceived risk involved. For Islamic banks, trust is closely linked not only to service performance but also to adherence to sharia principles, transparency, and ethical conduct (Hossain & Ali, 2022). Customers who trust a bank are more likely to maintain long-term relationships, tolerate service failures, and recommend the bank to others (Lubis et al., 2021; Shafique & Zaman, 2023). Rahardian and Sari (2023) emphasize that trust reduces perceived uncertainty and enhances customers' willingness to commit to a financial institution. In Islamic banking, consistent service delivery and compliance with Islamic values strengthen customer confidence and emotional attachment.

Nugraha and Hapsari (2023) further demonstrate that positive customer perceptions of service performance significantly reinforce trust, which in turn strengthens loyalty intentions in Islamic banking. Similarly, Prasetyo and Amalia (2023) find that trust acts as a critical relational factor influencing customer loyalty in the Indonesian financial services sector, particularly when supported by transparent and reliable service delivery. Empirical evidence further supports the positive relationship between trust and loyalty. Alhabshi and Miskam (2021) found that trust significantly influences loyalty by fostering commitment and reducing switching intentions. Similarly, Kamarudin and Ahmad (2023) argue that trust acts as a relational bond that sustains customer engagement over time. When customers believe that a bank acts in their best interest, loyalty becomes a natural outcome. Thus, trust functions as a critical mediator between relationship marketing practices and customer loyalty.

H2: Trust has a positive and significant effect on customer loyalty.

### **The Effect of Customer Satisfaction on Customer Loyalty**

Customer satisfaction refers to the evaluation of a customer's experience with a product or service based on expectations and perceived performance. In service industries, satisfaction is a key indicator of service quality and a major predictor of behavioral intentions such as repeat usage and positive word-of-mouth (Zeithaml et al., 2020; Fadila et al., 2022). In Islamic banking, satisfaction encompasses both functional service quality and conformity with Sharia principles, which shape customers' emotional and spiritual fulfillment. Ali and Yaseen (2021) confirm that customer satisfaction significantly

enhances loyalty in Islamic banking by reinforcing positive experiences and emotional bonds. Similarly, Rahman and Saha (2022) and Ghaazi et al. (2024) argue that satisfaction mediates the relationship between service quality and loyalty, highlighting its strategic importance. When customers feel that their needs are met or exceeded, they are more inclined to maintain long-term relationships with the service provider.

Rifai and Wicaksono (2024) further indicate that digitalization and the adoption of artificial intelligence improve service quality in Islamic banks, which subsequently enhances customer satisfaction and loyalty. In addition, Supriyadi and Hidayat (2023) emphasize that customer satisfaction aligned with *maqashid sharia* principles significantly strengthens customer loyalty by fulfilling both functional and ethical expectations. Furthermore, customer satisfaction strengthens customers' resistance to competitors and reduces switching behavior (Mukminin & Latifah, 2020; Lestari & Simanjuntak, 2024). In a competitive banking environment, satisfaction becomes a critical asset for sustaining customer retention. Islamic banks that consistently deliver high-quality services aligned with customer expectations are more likely to secure loyal customers who actively promote the institution. Customer satisfaction plays a central role in transforming service experiences into loyalty.

H3: Customer satisfaction has a positive and significant effect on customer loyalty.

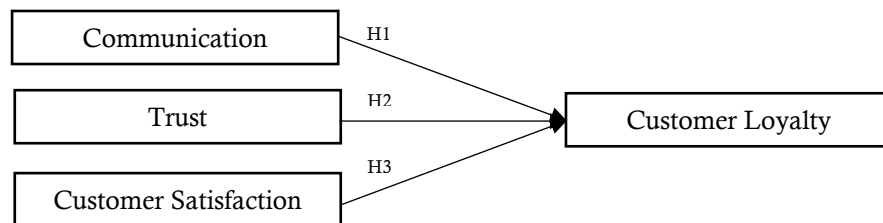


Figure 1. Conceptual Framework

Figure 1 illustrates the context of the relationship between several important factors in building customer loyalty. On the left side, there are three main elements of communication, namely trust and customer satisfaction, that serve as the foundation. Effective communication helps companies convey value and understand customer needs, thereby fostering trust. This built trust, then contributed to increased customer satisfaction. These three factors are interrelated and collectively lead to the formation of customer loyalty on the right side of the figure, indicating that customer loyalty is the end result of good communication, strong trust, and satisfactory customer satisfaction.

## RESEARCH METHODS

This study uses a quantitative approach with a survey design. This is chosen to obtain data that can be measured and analyzed in statistical ways, so that researchers can identify relationships between communication, trust, customer satisfaction, and customer loyalty at Islamic Banks. The population in this study was all customers registered with Islamic Banks operating in North Sumatra. Samples were taken randomly from this population using purposive sampling techniques, where the sample selection criteria were customers who had used Islamic banking services for at least six months. The total sample size for this study was 200 respondents.

Data in this study were collected using a structured questionnaire designed to capture comprehensive information relevant to the research objectives. The questionnaire was divided into several sections. The first section gathered respondents' demographic characteristics, including age, gender, and length of time they had been customers of the bank, which were used to describe the sample profile. The second section measured relationship marketing management variables, namely communication, trust, and customer satisfaction, through a series of statements reflecting respondents' perceptions

of the bank's interaction quality, reliability, transparency, and service performance. The third section focused on customer loyalty, assessing respondents' commitment to continue using the bank's services, their intention to maintain long-term relationships, and their willingness to recommend the bank to others. All measurement items were evaluated using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), allowing for quantitative analysis of respondents' perceptions and attitudes.

The data were analyzed using SPSS (Statistical Package for the Social Sciences). The analysis included descriptive statistics to summarize respondents' characteristics, validity and reliability tests to ensure the instruments were accurate and consistent, and regression analysis to examine the influence of relationship marketing management on customer loyalty. The coefficient of determination ( $R^2$ ) was used to assess how much of the variation in customer loyalty could be explained by the independent variables. Hypothesis testing was then conducted to determine the significance of each variable's effect on customer loyalty.

## RESULTS

Before delving into the specific findings of this study, it is important to provide an overview of the respondents' demographic characteristics. Understanding these characteristics helps contextualize the data, as factors such as gender, age, and length of customer relationship can influence perceptions, behaviors, and responses. The following section summarizes these demographics to give a clearer picture of the sample population involved in this research.

**Table 1.** Characteristics Demographic Respondents

| Characteristics            | Category          | Amount Respondents | Percentage (%) |
|----------------------------|-------------------|--------------------|----------------|
| Gender                     | Man               | 120                | 60             |
|                            | Woman             | 80                 | 40             |
| Age                        | 18-25 years       | 50                 | 25             |
|                            | 26-35 years       | 70                 | 35             |
|                            | 36-45 years       | 40                 | 20             |
|                            | Above 45 years    | 40                 | 20             |
| Long Time to be a Customer | 6-12 months       | 60                 | 30             |
|                            | 1-3 years         | 100                | 50             |
|                            | More than 3 years | 40                 | 20             |

The results of the demographic characteristics of the respondents involved in this study will be presented in Table 1. Based on gender, the majority of respondents were male, accounting for 120 individuals or 60 percent of the total sample, while female respondents comprised 80 individuals or 40 percent. In terms of age, most respondents were between 26 and 35 years old, representing 35 percent, followed by those aged 18–25 years at 25 percent. Respondents aged 36–45 years and those above 45 years each accounted for 20 percent of the sample. Regarding the length of time as a customer, half of the respondents (50 percent) had been customers for one to three years, indicating relatively stable relationships with the bank. Meanwhile, 30 percent had been customers for six to twelve months, and the remaining 20 percent had maintained relationships for more than three years. Analysis results show that the majority of respondents have a positive perception of management marketing relationships applied by Islamic banks. Average score for effective communication is 4.2, for trust is 4.1, and for customer satisfaction is 4.3. While that, the average score for loyal customers reached 4.4, indicating that respondents tend to be loyal to their Sharia banks.

**Table 2.** Analysis Descriptive

| Variable              | Average | Standard Deviation | Minimum Score | Maximum Score |
|-----------------------|---------|--------------------|---------------|---------------|
| Communication         | 4.2     | 0.55               | 2             | 5             |
| Trust                 | 4.1     | 0.60               | 2             | 5             |
| Customer Satisfaction | 4.3     | 0.50               | 3             | 5             |
| Customer Loyalty      | 4.4     | 0.45               | 3             | 5             |

Table 2 summarizes the descriptive statistical results of the variables examined in this study. The communication variable shows a relatively high mean score of 4.2 with a standard deviation of 0.55, indicating that respondents generally perceive bank communication positively. Trust has an average score of 4.1 and a standard deviation of 0.60, reflecting strong customer confidence in the bank. Customer satisfaction records a mean of 4.3 with relatively low variability, while customer loyalty demonstrates the highest mean score of 4.4 and the smallest standard deviation of 0.45. These results indicate positive respondent perceptions across all relationship marketing and customer loyalty variables.

**Table 3.** Validity & Reliability Test

| Variable              | Correlation (r) | Cronbach's Alpha | Conclusion       |
|-----------------------|-----------------|------------------|------------------|
| Communication         | 0.71 – 0.74     | 0.78             | Valid & Reliable |
| Trust                 | 0.70 – 0.76     | 0.76             | Valid & Reliable |
| Customer Satisfaction | 0.72 – 0.75     | 0.79             | Valid & Reliable |
| Customer Loyalty      | 0.71 – 0.74     | 0.77             | Valid & Reliable |

Based on Table 3, the validity test results show that all items in the questionnaire have a significant correlation ( $p < 0.05$ ) with the constructs measured. Reliability test using Cronbach's Alpha shows a value above 0.7 for all variables, which shows that the instrument measurement can be reliable. A multiple linear regression analysis was done to test the influence of communication, trust, customer satisfaction, and customer loyalty. Analysis results show a significant regression model with an  $R^2$  value of 0.65, which means that 65% of the variation in customer loyalty can be explained by the variables communication, trust, and customer satisfaction.

**Table 4.** Hypothesis Test

| Hypothesis  | Variables Independent | Coefficient ( $\beta$ ) | t value | Sig. (p-value) | Decision               |
|---|-----------------------|-------------------------|---------|----------------|------------------------|
| Constant  |                       | 1.50                    |         |                |                        |
| H1: Communication has a positive and significant effect on customer loyalty         | Communication         | 0.30                    | 4.50    | 0.000          | Accepted (significant) |
| H2: Trust has a positive and significant effect on customer loyalty                 | Trust                 | 0.25                    | 3.80    | 0.000          | Accepted (significant) |
| H3: Customer satisfaction has a positive and significant effect on customer loyalty | Customer Satisfaction | 0.40                    | 5.20    | 0.000          | Accepted (significant) |

Based on Table 4, the hypothesis test results in this study show that all proposed hypotheses regarding the influence of relationship marketing management on customer loyalty in Islamic banks in North Sumatra are supported. The constant value of 1.50 indicates the baseline level of customer loyalty when all independent variables are held constant. Hypothesis testing was conducted on three independent variables, namely communication, trust, and satisfaction toward customer loyalty. The first hypothesis (H1) examines the effect of communication on customer loyalty. The analysis shows that the regression coefficient for the communication variable is 0.30, with a t-value of 4.50 and a p-value of 0.000. Since the p-value is lower than 0.05, the hypothesis is accepted, indicating that communication has a positive and significant effect on customer loyalty. This suggests that customers who receive clear, accurate, and responsive information from the bank tend to demonstrate higher loyalty.

The second hypothesis (H2) tests the effect of trust on customer loyalty. The regression coefficient for trust is 0.25, with a t-value of 3.80 and a p-value of 0.000. Given that the p-value is significant, this hypothesis is accepted, meaning that customer trust in Islamic banks positively influences loyalty. This reinforces the importance of building trust through integrity, transparency, and consistent service delivery, which collectively strengthen customer loyalty. The third hypothesis (H3) assesses the effect of customer

satisfaction on loyalty. The results show that the coefficient for satisfaction is 0.40, with a t-value of 5.20 and a p-value of 0.000. The significant p-value indicates that this hypothesis is also accepted, demonstrating that customer satisfaction has a positive and significant effect on loyalty. This implies that customers who feel satisfied with the services provided are more likely to remain loyal and recommend the bank to others.

The hypothesis test results confirm that effective communication, trust, and customer satisfaction are key factors in building customer loyalty in Islamic banks. These findings provide important insights for Islamic bank management, emphasizing the need to develop marketing strategies that strengthen relationships with customers and enhance their long-term loyalty. Based on the study's findings, it can be concluded that communication, trust, and customer satisfaction each have a positive and significant influence on customer loyalty in Islamic banks in North Sumatra. Therefore, Islamic banks should focus on implementing relational marketing strategies that prioritize transparent communication, foster trust, and enhance overall customer satisfaction.

## **DISCUSSION**

The study's results indicate that relationship marketing management has a significant effect on customer loyalty in Islamic banks in North Sumatra. The three main variables of communication, trust, and customer satisfaction each play an important role in shaping loyalty. Communication proves to be key, as respondents gave an average score of 4.2, indicating that their banks provide clear information about products and services and respond promptly to questions or complaints. This creates a sense of being valued and strengthens customer trust. Morgan and Hunt (1994) emphasize that open and transparent communication reinforces the relationship between companies and customers, which is highly relevant in Islamic banking.

Trust also has a positive impact on loyalty, with a coefficient of 0.25. It is built through consistent service, adherence to sharia principles, and integrity in all transactions. Customers who perceive their bank as trustworthy tend to remain loyal and recommend it to others. Meanwhile, customer satisfaction emerges as the most dominant factor, with a coefficient of 0.40 and an average score of 4.3. Satisfaction arises from service quality, the suitability of products to customer needs, and positive service experiences. In Islamic banking, satisfaction is also linked to the bank's commitment to sharia principles valued by customers. These findings highlight that focusing on communication, trust, and customer satisfaction can strengthen loyalty. This approach not only enhances loyalty but also supports the long-term sustainability and competitiveness of Islamic banks in a dynamic banking environment (Ayuni et al., 2015; Moosa & Kashiramka, 2023).

Based on the study results, several recommendations can be proposed for Islamic bank management, particularly the need to develop long-term relationship-oriented marketing strategies. Periodic customer satisfaction surveys and continuous employee training in communication and service excellence are essential to create positive customer experiences. These findings align with Qasem and Alhakimi (2019) and Awan and Bukhari (2020), who found that effective communication significantly influences customer loyalty in Islamic banks, as clear and transparent communication enhances trust and strengthens long-term customer relationships. Similarly, Ali and Yaseen (2021) reported that customer satisfaction acts as a mediator between service quality and customer loyalty. The present study also confirms that satisfaction is the most influential factor in shaping loyalty. This indicates that Islamic banks must prioritize improving service quality and overall customer experience to ensure satisfaction and, consequently, loyalty.

Trust, another key variable in this study, has also been extensively discussed in previous research. Hossain and Ali (2022) found that trust built through service consistency and integrity significantly increases customer loyalty in Islamic banks. This aligns with the current findings, which show that customer trust has a positive and significant impact on loyalty. Therefore, Islamic banks must consistently adhere to sharia principles and ensure fair and transparent service delivery. Additionally, research by

Kamarudin and Ahmad (2023) and Tegambwage and Kasoga (2023) underscores the importance of long-term relational connections in relationship marketing. They found that banks that prioritize strong customer relationships tend to have higher loyalty levels. The present study supports this perspective, showing that effective relationship marketing strengthens bank customer connections and enhances loyalty.

The findings of this study demonstrate that relationship marketing management significantly affects customer loyalty in Islamic banks. The study not only contributes to academic literature on sharia marketing and Islamic banking but also provides practical insights for bank management. By prioritizing effective communication, trust development, and enhancing customer satisfaction, Islamic banks in North Sumatra can improve customer loyalty and strengthen the sustainability of their operations in an increasingly competitive environment.

## **CONCLUSION**

This study successfully identified and analyzed the influence of relationship marketing management on customer loyalty in Islamic banks operating in North Sumatra. The results indicate that effective communication, trust, and customer satisfaction each have a positive and significant impact on customer loyalty. First, effective communication is proven to be an essential factor in building strong relationships between the bank and its customers. Customers who feel they receive clear, accurate, and responsive information from the bank tend to exhibit higher levels of loyalty. Second, customer trust in Islamic banks also plays a crucial role. This trust arises from consistent service delivery and adherence to sharia principles, which provide customers with a sense of security in every transaction. Third, customer satisfaction emerges as the most dominant factor; customers who are satisfied with the services provided are more likely to remain loyal and recommend the bank to others. This study underscores the importance of relationship marketing management in the context of Islamic banking. In an increasingly competitive banking environment, Islamic banks must develop marketing strategies that prioritize long-term relationships with customers. This can be achieved through enhancing communication practices, fostering deeper customer trust, and continuously improving customer satisfaction.

Based on the results of this study, Islamic banks in North Sumatra are encouraged to enhance customer loyalty by improving their communication strategies, ensuring that information regarding products, services, and sharia compliance is delivered clearly and responsively. Strengthening customer trust through consistent service quality, transparency, and strict adherence to sharia principles is also essential. Additionally, banks should focus on increasing customer satisfaction by continuously improving service quality, conducting regular satisfaction surveys, and addressing customer needs effectively. Developing long-term relationship marketing programs, such as personalized services and loyalty initiatives, can further reinforce customer engagement. This study has limitations, as it was conducted only in Islamic banks in North Sumatra and focused on three variables, namely communication, trust, and satisfaction. Future research could examine additional factors, including other regions, or use longitudinal designs to explore the long-term effects of relationship marketing on customer loyalty.

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