THE EFFECT OF MARKETING MIX ON CUSTOMER LOYALTY INDONESIAN SHARIA BANK IN BANDA ACEH WITH SATISFACTION AS AN INTERVENING VARIABLE

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ABSTRACT

This study explores the impact of the marketing mix on customer loyalty at the Banda Aceh Branch of Bank Syariah Indonesia (BSI), with satisfaction acting as a mediating variable. In a highly competitive Islamic banking industry, an effective marketing strategy is essential for sustaining customer loyalty. This research employs a quantitative approach, using purposive sampling of 100 customers from five BSI branches in Banda Aceh. Data were collected through a Likert-scale questionnaire and analyzed using multiple linear regression and path analysis. The results indicate that while factors such as place, human resources, and physical evidence contributed to customer loyalty, ineffective promotion and slow service processes reduced it. Furthermore, customer satisfaction plays a mediating role, strengthening the link between the marketing mix and loyalty. These findings emphasize the need for BSI Banda Aceh Branch to improve their service efficiency, enhance human resource quality, and adopt more targeted promotional strategies to retain customers in the long term. Enhancing service efficiency and refining marketing strategies will allow BSI Banda Aceh to maintain a competitive edge in the evolving Islamic banking industry.

ABSTRAK

Penelitian ini mengkaji pengaruh marketing mix terhadap loyalitas nasabah Bank Syariah Indonesia (BSI) Cabang Banda Aceh dengan kepuasan sebagai variabel mediasi. Dalam persaingan ketat industri perbankan syariah, strategi pemasaran yang efektif menjadi faktor kunci dalam mempertahankan loyalitas nasabah. Studi ini menggunakan pendekatan kuantitatif dengan purposive sampling terhadap 100 nasabah dari lima kantor BSI Cabang Banda Aceh. Data dikumpulkan melalui kuesioner berskala Likert dan dianalisis menggunakan regresi linear berganda serta analisis jalur. Hasil penelitian menunjukkan bahwa faktor tempat, SDM, dan fasilitas fisik memiliki pengaruh positif terhadap loyalitas nasabah, sedangkan promosi yang tidak efektif dan proses layanan yang lambat justru menurunkan loyalitas. Selain itu, kepuasan nasabah berperan sebagai variabel mediasi yang memperkuat hubungan antara marketing mix dan loyalitas. Implikasi dari temuan ini menegaskan bahwa BSI Cabang Banda Aceh perlu mengoptimalkan layanan, meningkatkan kualitas SDM, dan merancang strategi promosi yang lebih tepat sasaran agar dapat mempertahankan nasabah dalam jangka panjang. Dengan memperbaiki aspek layanan dan pemasaran, BSI Cabang Banda Aceh dapat meningkatkan daya saing di industri perbankan syariah yang semakin kompetitif.

INTRODUCTION

In the past twenty years, the Islamic banking Industry in Indonesia has experienced major expansion, driven by policies that support the Islamic principles application in the financial system. A significant turning point in this progress was the formation of Bank Syariah Indonesia (BSI), following the unification of three prominent Islamic banks. This strategic initiative seeks to strengthen BSI's market position, particularly in Aceh, where Islamic banking is mandated by regional regulations.

The increasing competition within the Islamic banking sector presents significant challenges in

maintaining customer loyalty, especially with the rapid adoption of digital technology. According to (Trimulyana, 2024), digital transformation has reshaped the banking industry by altering customer expectations and service delivery. Mobile banking applications, AI-driven customer support, and automated transactions have enhanced operational efficiency and user experience. However, these advancements also introduce challenges, including cybersecurity risks, a digital divide among customers, and intensified competition from fintech firms and conventional banks integrating similar technologies. To maintain its market position, BSI needs to strengthen its marketing strategy by integrating technological advancements while ensuring adherence to Sharia principles. In this regard, essential marketing mix components—such as product, price, promotion, and distribution are essential in optimizing customer engagement and sustaining long-term commitment.

Ensuring the sustainability of the Islamic banking industry depends significantly on maintaining customer loyalty. Therefore, banks must identify the key factors influencing customer loyalty and develop effective strategies to maintain it. (Anzira et al., 2022) highlighted that competition among Islamic banks in Aceh has intensified following the enforcement of the Islamic Banking Qanun, which requires all financial transactions in the region to be conducted through Islamic banks. This regulation has significantly impacted market dynamics and customer behavior, particularly by influencing trust levels and preferences for Islamic banking institutions.

This study explores the mediating effect of customer satisfaction between marketing strategies and customer loyalty. Studies by (Ahmed et al., 2022) and (Haniyah & Manual, 2023) highlight that superior service quality is instrumental in strengthening customer experience and satisfaction in the Islamic banking industry. However, in an increasingly saturated market, ensuring customer satisfaction alone is insufficient to maintain long-term loyalty. Banks must implement innovative engagement strategies and offer value-driven banking experiences to differentiate themselves and sustain a competitive advantage. By examining the influence of different marketing mix components on customer loyalty at BSI Banda Aceh, this study seeks to provide empirical evidence. It also explores the mediating role of customer satisfaction in this relationship. The results will help develop strategic approaches that align with the changing demands of Islamic banking customers in a rapidly growing digital market. Furthermore, this research seeks to enhance understanding of the relationship between the marketing mix and customer loyalty at BSI Banda Aceh while emphasizing the mediating role of customer satisfaction. Given Aceh's strong Islamic values and financial regulations mandating the use of Sharia-compliant banking, this study explores how the application of marketing strategies at BSI can helps drive improvements in customer satisfaction and, in turn, Strengthen sustained loyalty of the customer. The research outcomes are projected to provide strategic insights as well as recommendations for BSI and other Islamic banks to develop marketing strategies that are more responsive to customer needs in the digital era and amidst increasingly stringent Islamic banking regulations.

THEORETICAL BASIS
Marketing Mix in Islamic Banking

The concept of the Marketing Mix 7P has evolved into a comprehensive marketing strategy aimed at enhancing customer satisfaction and brand loyalty. According to research conducted by (Elgarhy & Mohamed, 2023) the Marketing Mix 7P consists of seven key elements: product, price, place, promotion, people, process, and physical evidence. The study highlights how the effective implementation of these elements can strengthen long-term relationships between businesses and customers across various industries, including travel and healthcare services. The way these components interact significantly impacts the overall customer experience, influencing purchasing decisions and brand perception.

In the context of Islamic banking, the application of the Marketing Mix 7P must align with Sharia principles, including the prohibition of riba (usury), gharar (excessive uncertainty), and maysir (gambling). This necessitates strategic adjustments, particularly in pricing (price) and product structuring (product), ensuring that financial offerings comply with Islamic ethics while still meeting customer demands. Consequently, Islamic banks must develop innovative Sharia-compliant products and services that maintain competitiveness in the financial sector while fostering trust and long-term customer relationships (Hidayatullah et al., 2023).

Prior studies, including research by (Hidayati et al., 2024), indicate that product and process factors

drive substantial changes in customer loyalty among Islamic banking customers. Strengthening customer commitment to banks can be achieved through marketing strategies aligned with Islamic principles, which also play a crucial role in enhancing customer satisfaction.

Customer Satisfaction and Customer Loyalty

Customer satisfaction is a fundamental component of business strategy, considering its direct impact on customer loyalty and a company's competitive position. Research by (Suchánek & Králová, 2019) highlights that a comprehensive understanding of customer satisfaction enhances customer retention and strengthens a company's standing in the market. Consequently, businesses must implement strategies that focus on improving customer experience to maintain competitiveness and ensure sustainable growth. (Adnyana et al., 2020) further reinforce this perspective, highlighting that customer satisfaction helps reduce the adverse effects of unavoidable service errors.

In Islamic banking, ensuring customer satisfaction depends on the excellence of both services and products, as well as the institution's adherence to Islamic values and responsiveness to customer needs. (Fattah Al-Slehat, 2021) emphasizes that customer satisfaction is a critical mediator between service quality and customer loyalty. He further reports that engaging experiences with a bank's offerings either with products or services enhance emotional ties between customers and the institution, which in turn fosters greater loyalty. This loyalty is reflected in repeat transactions, recommendations to others, and long-term engagement with the bank.

Moreover, customer loyalty signifies a customer's continued preference for a particular financial institution, demonstrated through a positive attitude and commitment. Several factors influence the degree of loyalty, including switching costs, the perceived similarity of alternative products or services, and potential financial implications of transitioning to a competitor. Additionally, the level of satisfaction derived from new products compared to prior experiences acts as a fundamental factor in strengthening customer loyalty (Tedjokusumo & R. Murhadi, 2023). Therefore, high customer satisfaction not only strengthens loyalty but also fosters long-term, mutually beneficial relationships between customers and financial institutions.

Customer Satisfaction as a Link Between Marketing Strategies and Loyalty

Numerous studies highlight the pivotal role of customer satisfaction in connecting marketing strategies with customer loyalty. According to (Anjelisa et al., 2023), satisfaction not only strengthens loyalty directly but also amplifies the influence of factors such as product and customer impressions of service quality. Essentially, it serves as a crucial link that integrates different marketing elements to foster stronger customer relationships. This is especially vital in Islamic banking, where adherence to Sharia principles is a key expectation.

Furthermore, research by (Chamdan Purnama et al., 2024) found that within Indonesian Sharia Banks, customer satisfaction significantly influences how service quality drives long-term customer commitment. These findings emphasize the need for consistently high service standards, as satisfied customers are more inclined to maintain their loyalty and engagement with the bank.

Implementation of the Islamic Banking Qanun in Aceh

In compliance with the (Qanun, 2018) on Islamic Financial Institutions, all financial transactions in Aceh must be conducted through Islamic banks. This regulation has intensified competition within the Islamic banking sector, compelling banks to optimize their marketing mix strategies to meet customer expectations. In particular, it is crucial for banks to not only maintain product compliance with Islamic financial standards but also ensure that their services reflect religious values.

(Hidayati et al., 2024) highlight that competition between conventional and Islamic banks, along with lingering customer hesitation, poses challenges in implementing marketing strategies that align with Sharia principles. Similarly, (Ana & Zunaidi, 2022) stress that Islamic banks must continuously innovate to differentiate their products from competitors. Moreover, (Anzira et al., 2022) argue that the enforcement of the Islamic Banking Qanun has placed additional pressure on banks to develop more adaptive and effective marketing strategies.

Given these circumstances, a thorough understanding of how marketing mix elements influence customer loyalty is essential for Bank Syariah Indonesia (BSI) in Aceh. By refining product and service quality in accordance with Sharia principles, BSI can improve customer satisfaction and foster long-term loyalty in an increasingly competitive Islamic banking landscape.

Key Drivers of Customer Loyalty in Islamic Banking

(Lestari et al., 2023) emphasize that both customer satisfaction and the 5C Marketing Mix play a vital role in building and maintaining customer loyalty. While marketing strategies create an engaging customer experience, satisfaction forms the backbone of long-term commitment. Similarly, (Jubaidi et al., 2024) identify service quality as the most critical factor influencing satisfaction. This is evaluated through essential dimensions such as physical facilities, reliability, responsiveness, assurance, and empathy. When service delivery surpasses customer expectations, satisfaction rises, ultimately strengthening loyalty. Therefore, delivering exceptional service not only enhances customer experience but also serves as a key pillar in sustaining long-term loyalty.

Correlation Between Variables

H1: There is a significant correlation between product factors on customer loyalty at BSI Banda Aceh Branch

In Islamic banking, customer loyalty is shaped not solely by Sharia-compliant products but also by the quality of service and interactions with bank personnel. (Abidin, 2024) highlights that every aspect of the marketing mix—product, price, place, promotion, people, process, and physical evidence—combined with relationship-driven strategies like effective communication, trust, commitment, and complaint resolution, plays a significant role in fostering customer loyalty.

H2: There is a significant correlation between price factors on customer loyalty at BSI Banda Aceh Branch

Research by (Ridha Maisaroh & Maulida Nurhidayati, 2021) indicates that customers perception of competitive pricing makes a strong positive impact on loyalty. A well-designed pricing strategy encourages customers to remain engaged with the bank's services.

H3: There is a significant correlation between people factors on customer loyalty at BSI Banda Aceh Branch

(Mardianto et al., 2023) found that seamless integration of information technology—measured through IT service efficiency and bureaucratic simplification—positively influences customer loyalty. Additionally, (Al Dalayeen, 2017) stressed the importance of human resource (HR) quality, noting that variations in customer perceptions of CRM services across banks highlight how professional and well-trained staff can enhance customer relationships.

H4: There is a significant correlation between promotional factors on customer loyalty at BSI Banda Aceh Branch

(Mardianto et al., 2023) also found that effective promotional strategies not only encourage savings but also strengthen customer trust and emotional connection with the bank's services. This demonstrates that well-planned promotions can significantly enhance customer loyalty.

H5: There is a significant correlation between place factors on customer loyalty at BSI Banda Aceh Branch

(Khan et al., 2021) identified several factors influencing customer loyalty, including brand reputation, customer satisfaction, service quality, fairness, strategic location, commitment, and trust. A conveniently located bank branch improves accessibility and enhances customer convenience, thereby fostering long-term loyalty.

H6: There is a significant correlation between process factors and customer loyalty at BSI Banda Aceh Branch.

Research by (Supriyanto et al., 2021) highlights that well-structured service processes, including streamlined workflows and high-quality interactions, enhance customer satisfaction. This increased satisfaction subsequently strengthens customer loyalty, emphasizing the critical role of process management in an effective marketing strategy.

H7: There is a significant correlation between physical facilities and customer loyalty at BSI Banda

Aceh Branch.
(Basyir, 2020) found that customers' positive perceptions of physical infrastructure—such as architectural design, well-equipped service areas, and accessibility—directly influence both satisfaction and loyalty. Although satisfaction partially mediates this relationship, its role remains essential in connecting physical facilities to customer loyalty.

H8: There is a significant correlation between customer satisfaction and customer loyalty at BSI Banda Aceh Branch.
(Ardhanari & Viphindrartin, 2022) confirmed that customer satisfaction, whether alone or alongside trust, is essential in strengthening loyalty. The higher the satisfaction level—shaped by service quality, fund security, and employee reliability—the greater the customer loyalty. This conclusion aligns with findings by (Haron et al., 2020).

H9: There is a significant correlation between product factors and customer satisfaction at BSI Banda Aceh Branch.
Research by (Qudratullah & Firmansyah, 2024) indicates that product quality is a key determinant of customer satisfaction. Therefore, offering high-quality products that adhere to Sharia principles is essential for ensuring customer satisfaction.

H10: There is a significant correlation between price factors and customer satisfaction at BSI Banda Aceh   Branch.
Studies by (Nurudin et al., 2022) and (Nupueng et al., 2024) emphasize that customers' perceptions of fair and competitive pricing significantly affect their satisfaction. Although price is not the primary indicator of service quality, perceived value and pricing fairness remain crucial factors in customers' choices to continue banking with a financial institution.

H11: There is a significant correlation between place factors and customer satisfaction at BSI Banda Aceh Branch.
(Dewi et al., 2023) assert that a strategic location, combined with excellent service quality, significantly enhances customer satisfaction. The interplay between location, product quality, and service offerings is crucial in determining customer satisfaction levels in Islamic banks. Similarly, (Terminanto, 2019) found a considerable combined effect of service quality, products, and location on customer satisfaction at Bank Syariah Mandiri.

H12: There is a significant correlation between people factors and customer satisfaction at BSI Banda Aceh Branch.
(Arrozaq & Supriyanto, 2024) highlight that the quality of human resources (HR), including speed, accuracy, honesty, and friendliness, has a significant influence on customer satisfaction at Bank Syariah Indonesia. The better the service quality demonstrated by bank employees, the more positively it impacts customer perceptions, fostering stronger trust, loyalty, and overall satisfaction.

H13: There is a significant correlation between promotion factors and customer satisfaction at BSI Banda Aceh Branch.
A study at Bank Syariah Indonesia KC Jenggolo by (Rasyid Abi Sandi & Fitri Nur Latifah, 2023) revealed that well-executed promotional strategies positively impact customer satisfaction. Promotional efforts tailored to customer needs play a vital role in increasing satisfaction and fostering loyalty. Similarly, (Bangko et al., 2024) found that advertising strategies significantly influence customer satisfaction at Bank Syariah Indonesia (BSI) KCP Kutacane. These results emphasize the importance of effective promotional strategies in enhancing customer experience and long-term engagement.

H14: There is a significant correlation between process factors and customer satisfaction at BSI Banda Aceh Branch.
(Hasballah, 2023) emphasizes that fast and efficient service delivery, facilitated by well-managed processes, hold significant importancein boosting customer satisfaction. In other words, optimizing service processes enhances the overall customer experience.

H15: There is a significant correlation between physical facilities and customer satisfaction at BSI Banda Aceh Branch.
Research by (Nurmayanti & Marpaung, 2022) underscores that well-designed support facilities—such as comfortable waiting areas and easy access—contribute significantly to customer comfort and overall

satisfaction.

Research Methodology

A quantitative research methodology is used in this study to explore the interplay between marketing mix variables, customer satisfaction, and customer loyalty at Bank Syariah Indonesia (BSI) Banda Aceh BranchThe target population consists of active BSI customers who have conducted transactions within the last three years. To ensure relevant insights, a purposive sampling method was applied, selecting 100 respondents with firsthand banking experience.

To capture a representative dataset, five key BSI branches—KC Banda Aceh Diponegoro, KC Banda Aceh Ahmad Dahlan, KC Banda Aceh T. Panglima Nyak Makam, KC Sigli 1, and KC Sigli 2—were chosen. These branches were selected based on high transaction volumes and a diverse customer base, ensuring a broad reflection of customer experiences. This methodological approach strengthens the reliability of findings by providing a well-rounded perspective on customer interactions and service perceptions at BSI (Asri & Elisa, 2024).
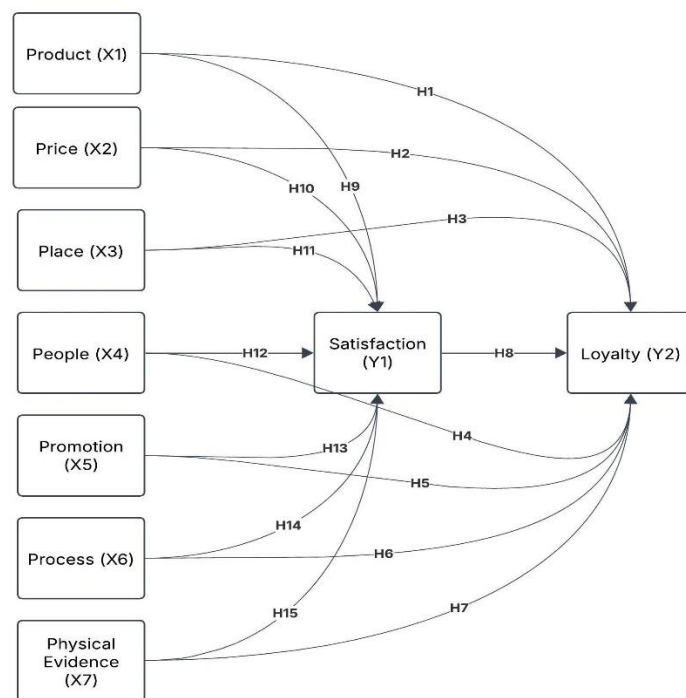
Figure 1. Research Model

Data Collection and Measurement

In gathering primary data, this research distributed online questionnaire, it is distributed via Google Forms. Designed to assess three key variables—marketing mix, customer satisfaction, and customer loyalty—the questionnaire utilized a 5-point Likert scale, with response options ranging from 'Strongly Disagree' (1) to 'Strongly Agree' (5). In addition to primary data, secondary sources such as academic journals and relevant literature were analyzed to enrich the study and provide in-depth analysis. The marketing mix variable was assessed through 39 questions, adapted from previous research by (Purbohastuti, 2021), (Hilmi, 2020), (Khairat & Widaningsih, 2024), (Makitsuna et al., 2024), (Anggraini et al., 2024), (Melani; et al., 2021), (Mardiyanto, 2021), (Prianugraha, 2024), and (Elfadel et al., 2024).

The measurement instruments used for customer-related variables are outlined in the following table:

Table 1.
Product Related Questions Instrument

Question	STS	TS	KS	S	SS
The products/services are offered by BSI are very useful for me					
The products/services are offered by BSI fulfill my basic needs for banking transactions.					
BSI products/services meet my expectations					
BSI products/services are not only very useful but also come with extra attention to me.					
BSI products/services always innovate all the time					

Table 2.
Price Related Question Instrument

Question	STS	TS	KS	S	SS
BSI product/service prices are more flexible					
Each BSI product or service has a different price level.					
Cheaper administration/transaction fees					
BSI provides discounts on certain products or services					
The profit sharing ratio is more competitive					

Table 3.
Place Related Question Instrument

Question	STS	TS	KS	S	SS
The location of the BSI office as a whole is very strategic					
BSI's network (links) and offices are very extensive and numerous.					
The location of the BSI office is close to the office/business premises/home					
The location of the BSI office is very easy to reach					
BSI building (office) is located in a safe and comfortable environment					

Table 4.
People Related Questions Instrument

Question	STS	TS	KS	S	SS
BSI employees are always friendly and polite to me.					
BSI employees are always ready to help if I have difficulty in making transactions.					
BSI employees always give good responses to my complaints.					
BSI employees always work well together in resolving my complaints.					
BSI employees are very professional in carrying out their duties					

Table 5.
Promotion Related Questions Instrument

Question	STS	TS	KS	S	SS
BSI carries out publicity through several mass media					
BSI has a complete and attractive brochure					
BSI provides direct and indirect prizes					
The advertisement made by BSI is very interesting					
I always receive positive news from BSI customers					

Table 6.
Process Related Questions Instrument

Question	STS	TS	KS	S	SS
All transactions at BSI are very fast and efficient					
The procedure is easy and not complicated					
BSI management is always open to criticism and change.					
In every transaction, customers are directly involved					
Every transaction at BSI has an implementation standard					

Table 7.
Physical Facilities Related Question Instrument

Question	STS	TS	KS	S	SS
The condition and design of the BSI building is attractive and meets the requirements.					
BSI room facilities are very complete					
The appearance of BSI employees is neat, attractive and Islamic					
The information display tool is quite adequate and informative.					
Availability of suitable parking space					

The satisfaction variable has 5 questions. (Asnawi et al., 2020), (Gopi & Samat, 2020), (Bala et al., 2021), and (Dam & Dam, 2021).

Table 8.
Satisfaction Questionnaire Instrument

Question	STS	TS	KS	S	SS
I am satisfied with the banking facilities provided to facilitate transactions.					
I am satisfied with BSI's performance which exceeds expectations in providing services to customers.					
I am satisfied with BSI's reliability in providing services to me.					
Fulfillment of customer desires in transactions					
I am satisfied with the security and comfort provided during my time as a BSI customer.					

The loyalty variable has 10 questions based on literature from (El-Adly, 2019), (So et al., 2024), (Dwivedi et al., 2024), (Fida et al., 2020), and (Hasrat et al., 2020).

Table 9.
Loyalty Question Instrument

Question	STS	TS	KS	S	SS
I will remain a BSI customer for years to come.					
I will be doing many banking transactions in the future through BSI.					
BSI is the main bank that I choose when carrying out banking matters					
I will tell positive things about BSI					

to others
I will highly recommend to others
to use BSI services or products
Customers always invite friends
and family to save at BSI
I will not transfer any of my
banking transactions to another
bank
I am willing to pay more for
products or services offered by
BSI because of the benefits I get.
I will not tell my complaints to
fellow BSI customers
If something goes wrong, I will
just complain to BSI

The collected data is processed using SPSS (Statistical Product and Service Solutions) software. To evaluate the influence of independent variables on dependent variables, multiple linear regression analysis is employed. Additionally, path analysis is conducted to examine both direct and indirect relationships among variables. The research model comprises two substructures (Hair et al., 2019):

Substructure I: focuses on analyzing the effect of independent variables on customer loyalty (Y_2), with customer satisfaction (Y_1) serving as a mediating factor. The corresponding regression equation is as follows:

$$Y2 = \rho y2x1 X1 + \rho y2x2 X2 + \rho y2x3 X3 + \rho y2x4 X4 + \rho y2x5 X5 + \rho y2x6 X6 + \rho y2x7 X7 + \rho y2y1 Y1 + \varepsilon i$$

Substructure II: Testing the impact of independent variables on customer satisfaction (Y_1). The regression equation is:

$$Y1 = \rho y1x1 X1 + \rho y1x2 X2 + \rho y1x3 X3 + \rho y1x4 X4 + \rho y1x5 X5 + \rho y1x6 X6 + \rho y1x7 X7 + \varepsilon i$$

In both equations, the path coefficient (ρ) represents the strength of the influence exerted by each independent variable on the dependent variable, while εi serves as an error term that accounts for external factors beyond the model. The analytical framework applied in this study aims to: 1) Assess the contribution of each marketing mix component (product, price, place, people, promotion, process, and physical aspects) to customer satisfaction (Y_1). 2) Determine the extent to which customer satisfaction influences customer loyalty (Y_2). 3) Offer a detailed analysis of the essential factors that strongly influence customer satisfaction and loyalty.

RESULTS
Respondent Characteristics
One hundred questionnaires were distributed, with each branch receiving an allocation of 20 responses. Respondents were categorized based on several criteria, including the name registered on the account, gender, religion, age, highest level of education, and occupation or business sector.

Table 10.
Respondent Characteristics

No.	Item	Percentage (%)
1.	**Ownership of name on account**	
	a. Individual	86
	b. Company	14
2.	**Gender**	
	a. Man	41
	b. Woman	59
3.	**Religion**	
	a. Islam	93
	b. Non-Islam	7
4.	**Age**	
	a. < 25 years	22
	b. 26 - 35 years	35
	c. 36 – 50 years	30
	d. > 51 years	13
5.	**last education**	
	a. Elementary School	2
	b. Junior High School – Senior High School	27
	c. Diploma – S1	50
	d. Postgraduate (S2 or S3)	21
6.	**Profession/Field of Business**	
	a. Private Employee	12
	b. Government employees	36
	c. Profession (doctor, lawyer, consultant, etc.)	15
	d. Military/TNI/Polri	7
	e. Other	30
7.	**How long have you been a customer at Bank Syariah Indonesia?**	
	a. < 6 months	5
	b. 6 months – 1 year	13
	c. 1 year – 2 years	25
	d. 3 years	57
8	**Number of transactions per month**	
	a. < 3 times	39
	b. 4 – 10 times	58
	c. 11 – 20 times	3
	d. 21 – 30 times	-
	e. > 30 times	-

9. **Monthly income/salary**

a.	< Rp 1,000,000 /month	5
b.	Rp 1,000,000 – Rp 4,999,999 /month	52
c.	Rp 5,000,000 – Rp 9,999,999 /month	36
d.	Rp 10,000,000 – Rp 19,999,999 /month	7
e.	Rp 20,000,000 – Rp 34,999,999 /month	-
f.	Rp. 35,000,000 – Rp. 49,999,999 /month	-
	> Rp 50,000,000 /month	

Source: Primary data, 2025 (processed).

The results reveal that most respondents (86%) hold individual accounts, while a smaller proportion (14%) have accounts under company names. This suggests that personal banking is more prevalent among the respondents compared to corporate banking.

In terms of gender distribution, female respondents (59%) outnumber male respondents (41%), which may imply that women are more actively engaged in banking services within the studied sample. The religious composition reveals that an overwhelming majority (93%) of respondents are Muslim, whereas only 7% belong to non-Muslim groups. This religious distribution is reflective of the demographic profile of the study area.

Regarding age distribution, respondents aged 26–35 years form the largest segment (30%), followed by those aged 36–50 years (35%). Meanwhile, 22% of respondents are younger than 25 years, and 13% are over 51 years old. The data suggests that the most active banking customers belong to the middle-age groups, who are likely to be in their prime working and earning years.

The analysis of educational backgrounds reveals that most respondents possess a Diploma or Bachelor's degree (50%), while 21% have attained postgraduate qualifications. Respondents with only elementary education are minimal (2%), while those with junior high school education make up 27%. These findings suggest that a substantial portion of bank customers are well-educated, which may influence their financial literacy and banking preferences.

In terms of profession, private-sector employees account for 12% of respondents, while civil servants form the largest group at 36%. Business owners constitute 15%, while military personnel represent only 7%. Additionally, 30% of respondents belong to other professional categories, including doctors, lawyers, and consultants. This indicates that banking services cater to a diverse range of professionals, with government employees forming the primary customer base.

Regarding the duration of banking relationships, the majority (57%) have been customers for over three years, while 25% have been banking for 1–2 years, and 13% for less than one year. Only 5% have been customers for less than six months. These findings suggest a strong level of customer retention, potentially indicating high customer satisfaction with the bank's services.

Transaction frequency analysis shows that 58% of respondents conduct 4–10 transactions per month, while 39% perform fewer than four transactions. Meanwhile, a small percentage (3%) make more than 20 transactions per month. This suggests that most customers engage in moderate banking activity, likely balancing savings and transactional needs.

Finally, income distribution data indicates that 52% of respondents earn between Rp1,000,000 and Rp4,999,999 per month, while 25% earn between Rp5,000,000 and Rp9,999,999. Additionally, 7% have incomes ranging from Rp10,000,000 to Rp19,999,999, while no respondents reported earning over Rp20,000,000. Meanwhile, 5% of respondents earn below Rp1,000,000 per month. This suggests that the majority of customers fall into the low-to-middle income bracket, which may influence their banking behaviors, loan accessibility, and financial product preferences.

Overall, the demographic and socioeconomic profiles of respondents provide valuable insights into customer segmentation, which can inform the bank's marketing strategies and service improvements.

Reliability Test Results

In this study, Cronbach's Alpha was used to evaluate the reliability of the research instrument. According to (Slamet & Wahyuningsih, 2022), an instrument is considered reliable if its Cronbach's Alpha value surpasses 0.60. The results revealed that all variables that have been analyzed had Cronbach's Alpha values above this threshold, confirming that the instrument demonstrates strong validity and reliability in measuring the relationships among the specified variables.

Table 11.
Reliability of Each Variable

No.	Variables	Amount Item	Alpha Value	Reliability Limits	Information
1.	Product	5	0.614	0.60	Reliable
2.	Price	5	0.641	0.60	Reliable
3.	Place	5	0.746	0.60	Reliable
4.	People	5	0.707	0.60	Reliable
5.	Promotion	5	0.667	0.60	Reliable
6.	Process	5	0.736	0.60	Reliable
7.	Physical Evidence	5	0.683	0.60	Reliable
8.	Satisfaction	5	0.732	0.60	Reliable
9.	Loyalty	10	0.795	0.60	Reliable

Source: Primary data, 2025 (processed).

Validity Test Results

Table 12.
Respondent Characteristics

No	Variables	Item Question	Mark rhitung	Mark rtable (n=100)	Information
1.	Product	A1	0.604	0.195	Valid
		A2	0.676	0.195	Valid
		A3	0.584	0.195	Valid
		A4	0.661	0.195	Valid
		A5	0.673	0.195	Valid
2.	Price	B1	0.754	0.195	Valid
		B2	0.689	0.195	Valid
		B3	0.759	0.195	Valid
		B4	0.592	0.195	Valid
		B5	0.409	0.195	Valid
3.	Place	C1	0.712	0.195	Valid
		C2	0.600	0.195	Valid
		C3	0.753	0.195	Valid
		C4	0.636	0.195	Valid
		C5	0.809	0.195	Valid

|					
4.	People	**D1**	0.700	0.195	Valid
		D2	0.668	0.195	Valid
		D3	0.700	0.195	Valid
		D4	0.663	0.195	Valid
		D5	0.708	0.195	Valid
5.	Promotion	**E1**	0.520	0.195	Valid
		E2	0.764	0.195	Valid
		E3	0.667	0.195	Valid
		E4	0.798	0.195	Valid
		E5	0.532	0.195	Valid
6.	Process	**F1**	0.599	0.195	Valid
		F2	0.679	0.195	Valid
		F3	0.743	0.195	Valid
		F4	0.756	0.195	Valid
		F5	0.704	0.195	Valid
7.	Physical Evidence	**G1**	0.682	0.195	Valid
		G2	0.769	0.195	Valid
		G3	0.700	0.195	Valid
		G4	0.591	0.195	Valid
		G5	0.567	0.195	Valid
8.	Satisfaction	**H1**	0.594	0.195	Valid
		H2	0.760	0.195	Valid
		H3	0.722	0.195	Valid
		H4	0.748	0.195	Valid
		H5	0.646	0.195	Valid
9.	Loyalty	**I1**	0.690	0.195	Valid
		I2	0.709	0.195	Valid
		I3	0.647	0.195	Valid
		I4	0.584	0.195	Valid
		I5	0.638	0.195	Valid
		I6	0.646	0.195	Valid
		I7	0.513	0.195	Valid
		I8	0.430	0.195	Valid
		I9	0.476	0.195	Valid
		I10	0.690	0.195	Valid

Source: Primary data, 2025 (processed).

All indicators used to assess the variables in this study have correlation coefficients exceeding the r-table value of 0.195 (for n = 100), as shown in the table above. This confirms that each statement in the questionnaire is valid and suitable for further, in-depth investigation.

Results of the Classical Assumption Test (Normality, Heteroscedasticity, Multicollinearity)
The results of the normality test are presented in the image below:

Figure 1. Normality Test

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Loyalitas
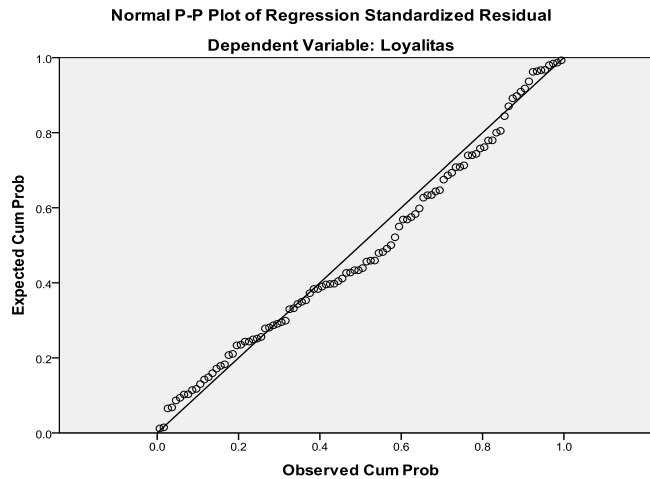
Source: SPSS output data (processed), 2025.

From the figure above, the normal probability plot of the standardized regression graph exhibits a normal distribution pattern. The points are dispersed around the diagonal line and follow its distribution, indicating that the normality assumption is met. As a result, the regression model is considered appropriate for use.
The following image presents a scatter plot illustrating the results of data processing:

Figure 2. Heteroscedasticity Test

Scatterplot

Dependent Variable: Loyalitas
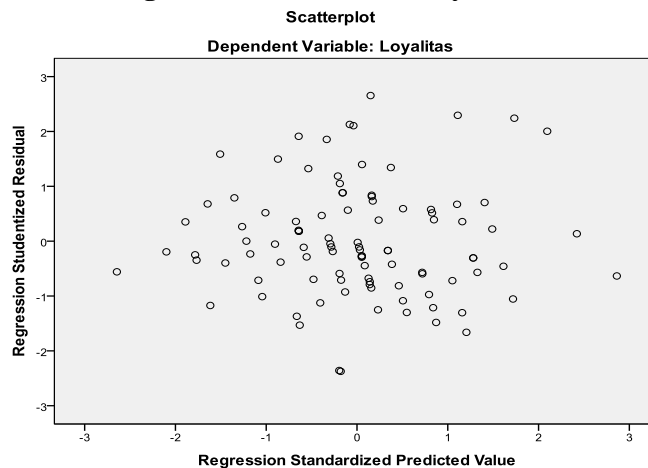
Source: SPSS output data (processed), 2025.

The test results shown in Figure 2 confirm the absence of heteroscedasticity in the regression model applied in this study. The absence of heteroscedasticity indicates that the estimation results are very reliable and the regression model is valid, as the variance of errors remains consistent regardless of fluctuations in the independent variable (Helena et al., 2020). This further reinforces the reliability of the regression model, ensuring more precise and stable estimations in this study.

Table 13.
Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Product	0,692	1,445
Price	0,376	2,537
Place	0,345	2,913
People	0,891	1,127
Promotion	0,618	1,618
Process	0,645	1,551
Physical Evidence	0,565	2,201

Source: Primary data, 2025 (processed).

To assess potential multicollinearity among the independent variables, the Variance Inflation Factor (VIF) and Tolerance values were examined. Multicollinearity occurs when independent variables are highly correlated, which can distort regression coefficients and affect the model's reliability. The results show that all variables have VIF values below 10 and Tolerance values above 0.1, indicating that multicollinearity remains within an acceptable range. Specifically, the Place variable has the highest VIF value (2.913) and the lowest Tolerance value (0.345) among all predictors. While this suggests a moderate correlation with other independent variables, it remains within the acceptable threshold, meaning it does not pose a serious multicollinearity issue. Similarly, the Price variable shows a VIF of 2.537 and a Tolerance of 0.376, suggesting some correlation but not to a problematic extent. The remaining variables, including Product (VIF = 1.445), People (VIF = 1.127), Promotion (VIF = 1.618), Process (VIF = 1.551), and Physical Evidence (VIF = 2.201), all exhibit VIF values well below 5, reinforcing the absence of significant multicollinearity. In summary, the findings confirm that multicollinearity is not present in this regression model, allowing for a reliable examination of the connections between marketing mix variables and customer satisfaction.

Correlation Test

According to (Sugiyono, 2013), the interpretation of the correlation coefficient can be classified as follows: a value between 0.00 and 0.199 indicates a very weak relationship, while a coefficient ranging from 0.20 to 0.399 represents a weak correlation. A correlation coefficient between 0.40 and 0.599 signifies a moderate relationship, whereas values from 0.60 to 0.799 indicate a strong correlation. Finally, a coefficient ranging from 0.80 to 1.000 reflects a very strong relation.

Table 14.
Correlation Test Results between Variables

Correlations

		Produk	Harga	Tempat	SDM	Promosi	Proses	Fisik	Kepuasan	Loyalitas
Produk	Pearson Correlation	1	.844**	.668**	.916**	.820**	.853**	.590**	.792**	.826**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
Harga	Pearson Correlation	.844**	1	.814**	.649**	.938**	.600**	.644**	.570**	.810**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
Tempat	Pearson Correlation	.668**	.814**	1	.490**	.929**	.567**	.898**	.629**	.888**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
SDM	Pearson Correlation	.916**	.649**	.490**	1	.641**	.928**	.507**	.846**	.734**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
Promosi	Pearson Correlation	.820**	.938**	.929**	.641**	1	.632**	.794**	.648**	.889**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
Proses	Pearson Correlation	.853**	.600**	.567**	.928**	.632**	1	.587**	.942**	.739**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
Fisik	Pearson Correlation	.590**	.644**	.898**	.507**	.794**	.587**	1	.719**	.905**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100	100	100	100
Kepuasan	Pearson Correlation	.792**	.570**	.629**	.846**	.648**	.942**	.719**	1	.816**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100	100	100	100
Loyalitas	Pearson Correlation	.826**	.810**	.888**	.734**	.889**	.739**	.905**	.816**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS output data (processed), 2025.

Referring to the correlation criteria, it suggests that there is a very strong correlation between: product and price, product and HR, product and promotion, product and process, product and satisfaction, price and place, price and promotion, price and loyalty, place and promotion, place and physical, place and loyalty, HR and process, HR and satisfaction, promotion and physical, promotion and loyalty, process and satisfaction, physical and loyalty, and satisfaction and loyalty. Meanwhile, a strong correlation occurs between product and place, product and physical, price and HR, price and process, price and physical, place and process, HR and promotion, HR and physical, promotion and process, and process and physical. While a sufficient correlation is only found between the place and HR variables. In light of this explanation, it is evident that variables have a correlation, with the strongest correlation occurring between the process and satisfaction variables reaching 0.942, while the lowest correlation occurs between the place and HR variables, which is 0.490.

DISCUSSION
The Influence of Marketing Mix on Sharia Bank Customer Loyalty
Simultaneous Influence

The results of the F test reveal that the marketing mix elements, including product, price, place, human resources, promotion, process, and physical aspects, collectively have a significant impact on customer loyalty (Sig. F = 0.000). Additionally, the R^2 value of 0.968 suggests that these factors account for 96.8% of the variations in customer loyalty.

Table 15.
F Test Results

Model	R	R Square	Adjusted R Square	Information
Loyalty (Y2) to marketing mix	0.984	0.968	0.965	The correlation is very strong

Source: Primary data, 2025 (processed).

These findings align with the study by (Anwar & Saleh, 2022), which concluded that product, promotion, place, physical evidence, and process variables impact customer loyalty considerably and significantly.

Partial Influence

The following section presents the results of the partial test (t-test) examining the effect of each marketing mix variable on customer loyalty.

Table 16.
t-Test Results

Independent Variables	Beta Coefficient	t-Value	Sig. (p-value)	Interpretation
Product (X1)	0.231	2,721	0.008	Have a significant impact
Price (X2)	0.141	2.025	0.046	Have a significant impact
Place (X3)	0.439	4.244	0,000	Have a significant impact
People (X4)	0.449	4.878	0,000	Have a significant impact
Promotion (X5)	-0.258	-2.372	0.020	Negative influence
Process (X6)	-0.691	-6,580	0,000	Negative influence
Physical (X7)	0.314	4.712	0,000	Have a significant impact
Satisfaction (Y1)	0.489	5,861	0,000	Have a significant impact

Source: Primary data, 2025 (processed).

The findings reveal that product, price, place, human resources, physical factors, and customer satisfaction contribute positively to customer loyalty. In contrast, promotion and process negatively affect it. This outcome supports the research conducted by (Sinaga et al., 2022), which emphasizes the role of product, price, human resources, physical evidence, and place in fostering customer loyalty. However, the adverse impact of promotion and process suggests that poorly executed promotions and delays in service delivery can weaken customer commitment.

The Influence of Marketing Mix on Sharia Bank Customer Satisfaction
Simultaneous Influence

The results of the F test show that marketing mix factors have a significant effect on customer satisfaction (Sig. F = 0.000). The R² value of 0.949 indicates that 94.9% of the variation in satisfaction can be explained by marketing mix factors.

Table 17.
F Test Results

Model	R	R Square	Adjusted R Square	Information
Satisfaction (Y1) with marketing mix	0.974	0.949	0.946	The correlation is very strong

Source: Primary data, 2025 (processed).

This finding aligns with the study by (Ellitan, 2021), which highlights the significant role of marketing mix components—including product, price, promotion, and distribution in influencing customer satisfaction.

Partial Influence

The table below presents the results of the partial test (t-test) for each marketing mix variable's impact on customer satisfaction.

Table 18.
t-Test Results

Independent Variables	Beta Coefficient	t-Value	Sig. (p-value)	Interpretation
Product (X1)	0.188	1,805	0.074	No significant effect
Price (X2)	-0.144	-1.673	0.098	No significant effect
Place (X3)	-0.459	-3,820	0,000	Have a significant impact
People (X4)	-0.358	-3.291	0.001	Have a significant impact
Promotion (X5)	0.241	1,801	0.075	No significant effect
Process (X6)	1,008	12,816	0,000	Have a significant impact
Physical (X7)	0.513	7,998	0,000	Have a significant impact
Satisfaction (Y1)	0.284	3,961	0,000	Have a significant effect

Source: Primary data, 2025 (processed).

It can be summarized that place, human resources, process, and physical aspects significantly impact customer satisfaction, whereas product, price, and promotion do not have a direct effect. Similar conclusions were drawn in the study by (Lieyanto & Pahar, 2021), which suggests that product quality in the service sector does not always determine satisfaction. Similarly, research by (Rizal et al., 2024) indicates that price is not necessarily the primary factor influencing customer satisfaction.

The Influence of Satisfaction on Loyalty

The test results indicate that satisfaction significantly impacts loyalty, with a coefficient of 0.489 and a p-value of 0.000. This suggests that as customer satisfaction increases, the likelihood of maintaining loyalty also rises.

Table 19.
t-Test Results

Independent Variables	Beta Coefficient	t-Value	Sig. (p-value)	Interpretation
Satisfaction (Y1) towards Loyalty (Y2)	0.489	5,861	0,000	Have a significant impact

Source: Primary data, 2025 (processed).

This outcome is consistent with the studies conducted by (Putra & Eka Sulistyawati, 2018) and (Rusdiyanto & Suranti, 2021), which emphasize that in the service industry, customer satisfaction significantly contributes to building and sustaining customer loyalty.

Interpretation Based on Path Analysis Approach

Table 20.
Path Coefficient Summary

Equality	Direct Influence	Indirect Influence	Total Influence
X1 → Y1	0.035	------	0.035
X1 → Y2	0.053	0.189	0.242
X2 → Y1	0.020	------	0.020
X2 → Y2	0.019	0.136	0.155
X3 → Y1	0.210	------	0.210
X3 → Y2	0.192	0.150	0.342
X4 → Y1	0.128	------	0.128
X4 → Y2	0.202	0.202	0.404
X5 → Y1	0.058	------	0.058
X5 → Y2	0.066	0.155	0.221
X6 → Y1	1,016	------	1,016
X6 → Y2	0.477	0.225	0.702
X7 → Y1	0.263	------	0.263
X7 → Y2	0.098	0.171	0.269
Y1 → Y2	0.239	------	0.489

Source: Primary data, 2025 (processed).

The results of the path analysis reveal that process efficiency (X6) is the most significant factor impacting both customer satisfaction and loyalty. With a direct impact of 1.016 on satisfaction (Y1), it plays a vital role in shaping customers' overall perceptions and experiences. Additionally, its total influence on loyalty (Y2) reaches 0.702, with a notable indirect effect of 0.225 through satisfaction. These findings underscore the necessity of optimizing banking operations—such as transaction speed, service automation, and seamless digital interactions— to boost customer retention rates in the Islamic banking sector.

The analysis also reinforces that customer satisfaction (Y1) acts as a key intermediary, bridging the relationship between marketing mix components and customer loyalty. The path coefficient of 0.489 indicates that improvements in customer satisfaction significantly strengthen customer loyalty. Interestingly, product (X1) and price (X2) exhibit weak direct effects on satisfaction (0.035 and 0.020,

respectively), resulting in relatively low total influences on loyalty (0.242 and 0.155, respectively). These finding challenges conventional marketing theories that emphasize product quality and pricing strategies, suggesting instead that non-price attributes—such as trust, service quality, and accessibility—are more critical in fostering loyalty within Islamic banking.

The findings also demonstrate that place (X3) and people (X4) play a key role in influencing both satisfaction and loyalty. Place (X3) contributes 0.210 directly to satisfaction and has an overall impact of 0.342 on loyalty. This reinforces the significance of accessible and strategically placed bank branches. On the other hand, people (X4) directly enhance satisfaction by 0.128 and exert a total effect of 0.404 on loyalty, showing the importance of well-trained staff in building strong, long-term customer connections.

Promotional strategies (X5) and physical facilities (X7) also contribute to customer loyalty, though to a lesser extent. While promotions (X5) directly impact satisfaction at 0.058, their total influence on loyalty is 0.221, suggesting that personalized and targeted promotional efforts are more effective than generic advertising. Similarly, physical facilities (X7) directly impact satisfaction (0.263) and have a total influence of 0.269 on loyalty, emphasizing the importance of modern, well-maintained branch environments in enhancing customer perceptions.

In conclusion, these findings reinforce that customer experience-driven factors—particularly process efficiency, service accessibility, and human resource quality—are more influential in Islamic banking than traditional product and pricing strategies. This emphasizes the need for a comprehensive marketing strategy that prioritizes service quality and customer satisfaction as key drivers of long-term loyalty, rather than focusing only on isolated marketing mix factors.

This study offers fresh insights into customer retention within Islamic banking. Unlike prior research by (Haron et al., 2020), which highlights pricing strategies as a major factor in driving customer loyalty, our findings present a new perspective— pricing has a minimal impact on shaping satisfaction and loyalty at the BSI Banda Aceh Branch. This insight expands the existing understanding of factors influencing customer behavior in Islamic banking.

Instead, factors related to customer experience, such as streamlined banking processes and knowledgeable personnel, play a more dominant role. Moreover, the negative impact of ineffective promotions on loyalty suggests that marketing efforts should shift toward customer-centric strategies, focusing on engagement and personalized interactions rather than mass advertising. This aligns with the findings of (Astri & Tambunan, 2023), which advocate for tailored promotional strategies in Islamic banking.

As Islamic banking continues to evolve, incorporating digital banking solutions emerges as a key strategic priority. Case studies from leading Islamic banks worldwide demonstrate that AI-driven financial advisory services, chatbots, and blockchain-enabled transactions can significantly enhance customer experience and retention. Future research should explore how Indonesian Islamic banks can integrate these technologies while maintaining strict compliance with Sharia principles.

CONCLUSION AND SUGGESTIONS

This study provides valuable insights into the factors shaping customer loyalty at Bank Syariah Indonesia in Banda Aceh. The findings demonstrate that the marketing mix significantly impacts customer loyalty, with place, people, and physical facilities making notable contributions. On the other hand, poor promotional strategies and inefficient service processes can negatively affect loyalty. Moreover, customer satisfaction serves as a crucial mediator, bridging the relationship between the marketing mix and customer loyalty.

Regarding customer satisfaction, this study found that service process efficiency and physical facility quality were the main drivers, while product, price, and promotion factors did not show significant influence. These findings highlight the necessity for Bank Syariah Indonesia (BSI) Banda Aceh Branch to enhance service efficiency and invest in high-quality human resources to sustain customer loyalty. Additionally, it is crucial to refine promotional strategies to ensure their relevance and effectiveness, as ineffective promotions may negatively impact customer retention.

Based on the analysis results, there are several recommendations that can be implemented by BSI Banda Aceh Branch to improve customer satisfaction and loyalty such as increasing service efficiency (process) through digital service automation that can improve transaction efficiency and customer service

through mobile banking applications and AI-based chatbots to answer customer questions quickly. Improving the quality of human resources through customer service training and strengthening sharia values in services. BSI Banda Aceh Branch can also optimize promotional strategies through data-based promotional segmentation and focus on promotions regarding the benefits of sharia services compared to conventional services so that customers better understand the advantages of sharia banking products. Furthermore, by modernizing branch offices by providing comfortable and modern facilities with interior designs that reflect sharia values, including comfortable waiting rooms and easily accessible digital facilities.

This study has novelty in several aspects: (1) It demonstrates that within the Islamic banking sector, product and pricing factors do not significantly impact customer satisfaction. This challenges conventional marketing mix theories, which typically highlight the crucial role of product offerings and pricing in shaping consumer choices; (2) The findings also reveal that ineffective promotional strategies may diminish customer loyalty. This contradicts the traditional assumption that promotional efforts consistently enhance customer commitment; (3) Inefficient processes can reduce loyalty more than other factors, indicating that speed and ease of service are more important than product variety in the Islamic banking industry; (4) This study provides empirical evidence that customer satisfaction serves as a crucial mediator in the relationship between the marketing mix and loyalty—an aspect that has not been extensively explored in previous research on Islamic banking. Future studies on marketing strategies in Islamic banking and the role of service quality in fostering customer loyalty can build upon these findings. Expanding the model by incorporating additional variables, such as trust and risk perception in Islamic banking services, could offer deeper insights. To enhance customer retention, BSI management should shift its marketing approach from a product- and price-driven strategy to one centered on service quality and customer experience. Additionally, investing in digital technology to streamline service processes is essential, as efficiency has the most significant impact on customer satisfaction.

This study offers meaningful insights into how the marketing mix shapes customer loyalty at BSI Banda Aceh Branch, with satisfaction playing a mediating role. However, it is not without its limitations: (1) The research is confined to customers of Bank Syariah Indonesia in Banda Aceh, which may not fully reflect the experiences of BSI customers in other regions; (2) Data collection relied on a questionnaire using a Likert scale, which is based on respondents' subjective perceptions. This introduces the possibility of bias, as individual assessments of service quality and satisfaction can differ significantly; (3) The study primarily focused on marketing mix factors and did not consider other external influences on customer loyalty, such as socio-economic conditions, cultural aspects, or trust in Islamic banking; (4) This study was only conducted over a certain period of time, which does not allow for analysis of long-term changes in customer loyalty behavior. Future research incorporating long-term analysis could offer a deeper understanding of how customer loyalty evolves over time.

This study reinforces that at BSI Banda Aceh Branch, customer loyalty is shaped more by service quality, process efficiency, and human resource capabilities than by product offerings and pricing. Moreover, customer satisfaction serves as a crucial element in fostering loyalty, highlighting the importance of service excellence for Islamic banks in maintaining their customer base.

The findings also highlight the need for more strategic and relevant promotional efforts, as well as continuous innovation in service delivery. Implementing these recommendations will enable BSI to strengthen its competitive advantage and maintain long-term customer loyalty in the dynamic banking sector.

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