

The Influence of Relationship Marketing and Mobile Banking Service Quality on Bank Syariah Indonesia Customer Loyalty Through Corporate Social Responsibility (CSR) as an Intervening Variable

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ABSTRACT

This research aims to analyze the influence of Relationship Marketing and Mobile Banking service quality on Bank Syariah Indonesia customer loyalty through Corporate Social Responsibility. The methodology used in this research uses a quantitative approach with Nonprobability Sampling data collection techniques. The research results show that the Corporate Social Responsibility variable has no effect on Loyalty, Mobile Banking Service Quality has an effect on Corporate Social Responsibility, Mobile Banking Service Quality has an effect on Loyalty, Relationship Marketing has an effect on Corporate Social Responsibility, Relationship Marketing has an effect on Loyalty, Mobile Banking Service Quality has no effect influences loyalty through Corporate Social Responsibility, Relationship Marketing influences loyalty through Corporate Social Responsibility. This research only focuses on IMAPSI Sharia Banking students in the Yogyakarta region, therefore to produce comprehensive research for future researchers to expand the sample coverage to IMAPSI Sharia Banking students in the national region.

Keywords: *Relationship Marketing, Mobile Banking Service Quality, Customer Loyalty, Corporate Social Responsibility*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh Relationship Marketing dan kualitas layanan Mobile Banking terhadap loyalitas nasabah Bank Syariah Indonesia melalui Corporate Social Responsibility. Metodologi yang digunakan dalam penelitian ini menggunakan pendekatan kuantitatif dengan teknik pengumpulan data Nonprobability Sampling. Hasil penelitian menunjukkan bahwa variabel Corporate Social Responsibility tidak berpengaruh terhadap Loyalitas, Kualitas Layanan Mobile Banking berpengaruh terhadap Corporate Social Responsibility, Kualitas Layanan Mobile Banking berpengaruh terhadap Loyalitas, Relationship Marketing berpengaruh terhadap Corporate Social Responsibility, Relationship Marketing berpengaruh terhadap Loyalitas, Kualitas Layanan Mobile Banking tidak berpengaruh berpengaruh terhadap Loyalitas melalui Corporate Social Responsibility, Relationship Marketing berpengaruh terhadap Loyalitas melalui Corporate Social Responsibility. Penelitian ini hanya berfokus pada mahasiswa IMAPSI Perbankan Syariah wilayah Yogyakarta, oleh karena itu untuk menghasilkan penelitian yang komprehensif bagi peneliti selanjutnya untuk memperluas cakupan sampel menjadi mahasiswa IMAPSI Perbankan Syariah wilayah nasional. Kata kunci: Relationship Marketing, Kualitas Layanan Mobile Banking, Loyalitas Nasabah, Nasabah Loyalitas.

INTRODUCTION

Banking globally is developing with the changing times and is supported by the convenience of technology. To succeed in global banking competition, you must be able to acquire and retain customers. Consumer loyalty can be understood as the result of

repeated transactions, which shows that a loyal attitude towards consumers, This shows that a loyal attitude towards customers is necessary (Primary 2023).

Another factor that helps economic recovery is the sharia financial sector and the economy. This is why sharia financing, including sharia banking and non-banking financing, must continue to be encouraged on a larger scale, especially for business actors. To fulfill this commitment, to encourage commercial and social sharia financing in Indonesia, Bank Indonesia, the Financial Services Authority (OJK), the National Committee for Sharia Economics and Finance (KNEKS), and the Indonesian Waqf Board (BWI) have held a Sharia Financing Month (BPS) 2023. (Bank Indonesia 2023).

In the banking industry, customer satisfaction is very important. Therefore, every bank places great importance on the quality of customer service to ensure that customers are satisfied with the service they receive. Competition between banks demands improved service performance to meet customer needs and desires and make customers feel comfortable with bank services. Service quality is an ever-changing condition that impacts products, services, people, processes and the environment that meet or exceed expectations. As a result, banks need to have an effective marketing strategy. To ensure that they provide good service to their customers and make them satisfied while using their services ((YK Sari 2018)).

Loyalty can be defined as a commitment to repurchase or support goods or administrative interests in the future using the same service repurchase method, regardless of the influence of conditions and marketing efforts that can change behavior (Chandra, 2008).

One way to maintain customer loyalty is to build better marketing relationships. Relationship marketing is a marketing strategy that focuses on building and maintaining strong relationships with customers over the long term because relationship marketing can be an effective tool to attract students as consumers. (Maryamah, Widowati, and Fajria 2023).

Special attention is given to stakeholders through the establishment of good relationships between companies and consumers. Companies can do this by taking social responsibility. In general, corporate social responsibility, also known as Corporate Social Responsibility (CSR), refers to the obligation to take actions that protect and promote the general welfare, as well as the interests of the organization as a whole.

Corporate Social Responsibility Bank Syariah Indonesia has a significant impact on students, especially in terms of providing academic and development support. Banks help outstanding or underprivileged students with money through scholarship programs. Apart

from that, to increase students' knowledge and skills, with seminars on sharia finance and entrepreneurship training so that students gain a better understanding of the sharia banking industry through internship and career programs. (Revelation et al. 2024).

Students learn about the importance of social responsibility and environmental preservation through their involvement in social and environmental activities supported by the bank. Therefore, Corporate Social Responsibility of Bank Syariah Indonesia is very important to develop student potential and strengthen relationships between sharia banking institutions and the academic community.

Bank Syariah Indonesia prioritizes service quality and business social responsibility to achieve goals. Bank Syariah Indonesia is not always successful in providing good service and satisfying customers, despite all its achievements. When it comes to mobile banking services, there are still complaints from customers. Bank Syariah Indonesia's AKHLAK culture reflects the quality of service provided to its customers. This culture consists of trust (maintaining trust), ability (having the ability and continuing to learn), unity (tolerance), loyalty (dedicated to the interests of the state and nation), adaptive (ready for change), and collaborative. To provide high-quality services, professional human resources are essential. Member loyalty criteria are based on the member's wishes.

Bank Syariah Indonesia uses public relations marketing strategies to improve relationships with its clients. This bank is committed to contributing to sustainable development through implementing CSR based on ISO 26000. BSI believes that by implementing sustainability-based business, the bank will gain additional value and stakeholder interests will be met. Furthermore, sustainable CSR implementation must fulfill the objectives of Islamic sharia, known as maqashid sharia, which consists of hifdzu din (protecting religion), hifdzu nafs (protecting the soul), and hifdzu aql (protecting the mind).

Based on research that has been conducted regarding Relationship Marketing and service quality on loyalty, inconsistent results have been shown, one of which is by (MI Sari and Pratama 2023) which states that the relationship between marketing and service quality has a positive and significant impact on customer loyalty. However, other research shows differently. (Ariyanti et al. 2022) shows that relationship marketing does not influence loyalty, and that service quality influences loyalty.

This study looks at the relationship between marketing and service quality of Bank Syariah Indonesia and customer loyalty, especially Islamic Banking students in Yogyakarta. Apart from that, this research includes Corporate Social Responsibility as an intervening variable. It is hoped that the existence of an intervening variable can be

achieved clarify the mechanism of the relationship between the independent variable and the dependent variable. Intervening variables function as intermediaries that explain how and why the independent variable affects the dependent variable. Thus, this research will not only identify the direct relationship between the two main variables, but will also reveal the underlying processes or mechanisms. The aim of this research is to find out how the relationship between advertising and service quality impacts customer loyalty at Bank Syariah Indonesia.

RESEARCH METHODS

This research uses quantitative research methodology. Research that is systematic, planned and well-structured from the planning stage to creating the research design is called quantitative research. Data used for this research consists of primary and secondary data. Primary data was obtained through distributing questionnaires, and secondary data was obtained from library research such as previous research journals, official websites, and other sources that provide the necessary information. (Maryamah, Widowati, and Fajria 2023).

In this research, primary data was obtained directly from respondents through filling out questionnaires, while secondary data was obtained through literature research such as books, journals, scientific articles, company websites and other literature. This research uses a Likert scale with a checklist to measure the perspective, opinions and perceptions of a person or group of people about social phenomena.

According to Suasapha (2020) The 5-point Likert scale offers a good balance between providing enough detail about respondents' attitudes and maintaining simplicity. With five choices, respondents can express the nuances of their feelings without feeling overwhelmed by too many choices. These five options are simple and easy to understand by respondents from various backgrounds. Options typically include "Strongly Agree," "Agree," "Neutral," "Disagree," and "Strongly Disagree," which many people are familiar with.

RESULTS AND DISCUSSION

Test Research Instruments

Validity Test

Convergent validity testing used in this research aims to determine the validity of each relationship between indicators and variables. Where in this research a loading factor limit of above 0.6 will be used. The following convergent validity test results can be seen in the table below:

Table 4.5 Test Results Convergent Validity

Variable	Code	Loading	Information
Relationship Marketing (X1)	X1.1	6,070	VALID
	X1.2	0.729	
	X1.3	0.680	
	X1.4	0.670	
	X1.5	0.700	
	X1.6	0.650	
	X1.7	0.680	
	X1.8	0.685	
	X1.9	0.731	
	X1.10	0.697	
	X1.11	0.750	
	X1.12	0.766	
Quality of Mobile Banking Services (X2)	X2.1	0.888	VALID
	X2.2	0.812	
	X2.3	0.839	
	X2.4	0.906	
	X2.5	0.838	
	X2.6	0.872	
	X2.7	0.887	
	X2.8	0.693	
	X2.9	0.884	
Loyalty (Y)	X2.1	0.667	VALID
	X2.2	0.718	
	X2.3	0.704	
	X2.4	0.763	
	X2.5	0.802	
	X2.6	0.645	
	X2.7	0.722	
Corporate Social Responsibility (CSR) (Z)	Z1	0.914	VALID
	Z2	0.940	
	Z3	0.819	
	Z4	0.890	
	Z5	0.944	
	Z6	0.911	

	Z7	0.939	
	Z8	0.835	
	Z9	0.657	

Source: Appendix 4 (Data processed with the Smart PLS 3.0 application, 2024)

The table shows that all indicators meet the convergent validity criteria when the construct loading value is greater than 0.6, the AVE value is greater than the other constructs because the AVE value must be greater than 0.5.

Discriminant validity testing is to determine whether a construct indicator is correlated with other construct indicators. If a construct's correlation with a measurement item is higher than its correlation with other measures of the construct, it can be assumed that the underlying construct predicts the block measure more accurately than the other blocks. Loading factor values above 0.60 are said to be valid structural measures. However, for previous research that developed measurement scales, loading values of 0.50 to 0.60 were considered sufficient.

Table 4. 6 ValuesCross Loading

Indicator	X1	X2	Y	Z
X1.1	0.670	0.562	0.491	0.562
X1.2	0.729	0.828	0.642	0.804
X1.3	0.680	0.477	0.442	0.477
X1.4	0.670	0.820	0.615	0.846
X1.5	0.700	0.833	0.629	0.815
X1.6	0.650	0.785	0.634	0.827
X1.7	0.680	0.756	0.640	0.742
X1.8	0.685	0.789	0.643	0.796
X1.9	0.731	0.933	0.652	0.870
X1.10	0.670	0.538	0.536	0.539
X1.11	0.697	0.864	0.628	0.817
X1.12	0.750	0.686	0.574	0.646
X2.1	0.822	0.017	0.625	0.794
X2.2	0.737	0.638	0.569	0.730
X2.3	0.828	0.599	0.599	0.770
X2.4	0.846	0.653	0.611	0.821
X2.5	0.740	0.711	0.620	0.778
X2.6	0.758	0.595	0.576	0.825

X2.7	0.794	0.681	0.560	0.876
X2.8	0.565	0.541	0.447	0.588
X2.9	0.802	0.642	0.595	0.875
Y1	0.479	0.454	0.667	0.463
Y2	0.507	0.449	0.718	0.464
Y3	0.504	0.432	0.704	0.414
Y4	0.580	0.515	0.763	0.535
Y5	0.572	0.584	0.802	0.591
Y6	0.449	0.445	0.645	0.464
Y7	0.522	0.540	0.722	0.569
Z1	0.833	0.906	0.591	0.142
Z2	0.861	0.901	0.612	0.168
Z3	0.702	0.734	0.574	0.147
Z4	0.808	0.810	0.599	0.139
Z5	0.810	0.851	0.647	0.201
Z6	0.818	0.794	0.617	0.132
Z7	0.861	0.871	0.649	0.161
Z8	0.766	0.838	0.679	0.178
Z9	0.328	0.359	0.442	0.169

Source: Appendix (Data processed with the Smart PLS 3.0 application, 2024)

It can be seen in the table above, showing that all indicators have met the discriminant validity criteria, because the cross loading value is greater than the predetermined loading factor value.

Composite reliability usually used to determine the output through view latent variable coefficients and has two criteria, namely, composite reliability and Cronbach alpha. It can be said to be valid and reliable and must have a value above 0.70. Meanwhile, the Average Variance Extracted (AVE) value must be at least 0.50. The results of reliability measurements can be seen in the table below:

Table 4.1 Mark Composite Reability and AVE

Variable	Cronbach's Alpha	Composite Reliability	AVE	Information
X1	0.902	0.917	0.481	Valid and Reliable
X2	0.822	0.863	0.414	

Y	0.861	0.890	0.477	
Z	0.840	0.879	0.511	

Source: Appendix (Data processed with the Smart PLS 3.0 application, 2024)

It can be seen in table 4 above that the results show that the composite reliability and Cronbach alpha values are all greater than 0.70. Then the AVE value is also greater than 0.50. Then everything can be said to be valid and reliable and can be continued with further testing.

Structural Model Evaluation (Inner Model)

Evaluation of the structural model (inner model) in this research includes the R-Squared (R²), Q-Square and path coefficient model suitability tests.

R-Square (R²) and Q-Square Analysis Test

The coefficient of determination primarily measures the model's ability to explain endogenous variation. This structure is known as the R-square value. Structural model (inner model), a model that predicts the relationship with latent variables. An R-square value of 0.75 is in the strong category, an R-square value of 0.5 indicates a medium model, and an R-square value of only 0.25 indicates it is low.

Table 4.2 Test R-Square (R²)

	<i>R-Square</i>	<i>R-Square Adjusted</i>
Customer Loyalty	0.731	0.722

Source: Appendix (Data processed with the Smart PLS 3.0 application, 2024)

Based on table 4.9 above, it shows that the R-square (R²) value of customer loyalty is in the medium category because it is greater than 0.50. So it can be explained that the independent variables simultaneously have an influence of 53% on loyalty, the remaining 47% is influenced by other variables which were not tested in this research.

According to Ghazali (2014), the Q² value can be used when measuring how well the model produces observed and estimated parameters. A Q-square value >0 indicates that the model actually has a good predictive correlation. The value of Q-square predictive relevance can be measured, among others:

$$\begin{aligned}
 Q^2 &= 1 - (1 - R^2 \text{ loyalty}) \\
 &= 1 - (1 - 0.535) \\
 &= 1 - 0.535) \\
 &= 1 - 0.47 \\
 &= 0.53
 \end{aligned}$$

From the calculation results above, it shows a Q-square value of 0.53, meaning it is greater than 0.50 and can be said to be good.

Results Path Coefficients (Direct and Indirect Influence)

Original Sample		T Statistics	F Value
CSR => Loyalty	0.179	1,356	0.178
Mobile Banking Service Quality => CSR	0.449	3,351	0.001
Mobile Banking Service Quality => Loyalty	0.573	4,267	0,000
Relationship Marketing => CSR	0.342	2,388	0.019
Relationship Marketing => Loyalty	0.182	1,944	0.055
Mobile Banking Service Quality => CSR => Loyalty	0.080	1,162	0.248
Relationship Marketing => CSR => Loyalty	0.061	1,088	0.279

Source: Appendix (Data processed with the Smart PLS 3.0 application, 2024)

From the results of table 4.10 above, the following results are obtained:

- 1) CSR (Corporate Social Responsibility) has a positive and insignificant effect on Loyalty with an original sample value of 0.179, a t-statistic value of 1.356 and a p-value of 0.178. So, hypothesis 1 is rejected, because the value does not meet the criteria.
- 2) Service quality has a positive and significant effect on CSR with an original sample value of 0.449, a t-statistic value of 3.351 and a p-value of 0.001. So hypothesis 2 is accepted, because it meets the criteria.
- 3) Service quality has a positive and insignificant effect on loyalty with an original sample value of 0.573, a t-statistic value of 4.267 and a p-value of 0.000. So, hypothesis 3 is accepted, because it meets the criteria.
- 4) Relationship marketing has a positive and significant effect on CSR with an original sample value of 0.342. The t-statistic value is 2.388, and the p-value is 0.019. So hypothesis 4 is accepted, because it meets the criteria.
- 5) Relationship marketing has a positive and significant effect on loyalty with an original sample value of 0.182, a t-statistic value of 1.944 and a p-value of 0.055. So, hypothesis 5 is rejected, because the value does not meet the criteria.

- 6) Quality of mobile banking service has a positive and insignificant effect on CSR and loyalty with an original sample value of 0.080, a t-statistic value of 1.162 and a p-value of 0.248. So, hypothesis 6 is rejected, because the value does not meet the criteria.
- 7) Relationship marketing has a positive and insignificant effect on CSR and loyalty with an original sample value of 0.061, a t-statistic value of 1.088 and a p-value of 0.279. So, hypothesis 7 is rejected, because the value does not meet the criteria

CONCLUSIONS

The results of the research that has been carried out and explained empirically show that this research is good and acceptable. The hypothesis test in this study also explains the overall results. The study carried out on the data in this discussion aims to provide answers to the hypotheses proposed using the analytical methodology described previously. The discussion in this research can be seen as follows:

1. **Corporate Social Responsibility (CSR) on Bank Syariah Indonesia customer loyalty**

The test results in this research are that the Relationship Marketing variable has a coefficient value of 0.179 and a t-statistic value of 1.356 and a p-value of 0.178, meaning that Relationship Marketing has no effect on Corporate Social Responsibility. So the first hypothesis is rejected and is not supported by the data in this study.

Based on results it is possible that loyalty is not influenced by *Corporate Social Responsibility*. The research results show that relationship marketing at Bank Syariah Indonesia towards student customers is still not good. If relationship marketing continues to decrease, customer loyalty will also decrease. According to Octarianingsih (2020), corporate social responsibility increases customer loyalty. To respond to socio-economic changes and strengthen the relationship of trust and loyalty between companies and customers, it is necessary to plan and develop various programs that lead to corporate responsibility, especially in the banking industry.. One way to make this happen is through the implementation of corporate social responsibility.

2. **Mobile Banking Services for Corporate Social Responsibility (CSR) of Bank Syariah Indonesia Customers**

The research results show that, with a coefficient value of 0.449, the t-statistic value is 3.351, and the p-value is 0.001, the quality of mobile banking services has an influence on *Corporate Social Responsibility*. So the second hypothesis is accepted and supported by the data in this study. The results of this study are in line with research by Zafar et al. (2012), who found that there is a positive and significant relationship between service

quality and customer satisfaction. Good service makes clients satisfied with bank services.. Lomi (2015). The aim of corporate social responsibility (CSR) activities isto create a good public image and maintain good relationships with stakeholders. As a result, service quality can influence CSR effectiveness through the level of customer satisfaction.

Service quality has an impact on customer loyalty through customer satisfaction. According to Caruna (2002) Building customer loyalty and improving company image are two important effects of customer satisfaction. It is easier for companies to attract stakeholders to carry out social responsibility when they are known.

3. Mobile Banking services for Bank Syariah Indonesia customer loyalty

The test results in this research are that relationship marketing has a coefficient value of 0.573 and a t-statistic value of 4.267 and a p-value of 0.000, meaning that relationship marketing has an effect on customer loyalty. So hypothesis three is accepted and supported by the data in this study.

The research results show that the quality of Bank Syariah Indonesia's mobile banking services influences loyalty, in other words, low quality of mobile banking services does not affect customer loyalty. Not only that, but also due to the lack of complaint handling and socialization which results in mobile banking service quality variables not affecting customer loyalty.

These results contradict the research of Wulandari (2019) and Mulyono (2020), who found that service quality has a positive and significant effect on customer loyalty. Customer loyalty is formed from ongoing customer transactions, which ultimately increases company profits. Service quality results from efforts to encourage customers to create strong relationships with the company. In the long term, these relationships help businesses better understand consumer needs and expectations.

Service quality can influence loyalty directly or indirectly. The increase in market share results from customer loyalty to the company's products and services, which is driven by good service quality. Service quality is very important to retain customers in the long term, especially in the service sector, because business performance is very dependent on service quality.

4. Relationship Marketing towards Corporate Social Responsibility (CSR) of Bank Syariah Indonesia customers

The test results in this research are that the quality of mobile banking services has a coefficient value of 0.342 and a t-statistic value of 2.388 and a p-value of 0.019, meaning that the quality of mobile banking services has an effect on loyalty. So hypothesis four is

accepted and supported by the data in this study. From the results of the research that has been conducted, the Relationship Marketing variable has a significant and influential effect on the Corporate Social Responsibility of Bank Syariah Indonesia student customers, which can be interpreted as the better the Relationship Marketing and Corporate Social Responsibility. Bank Syariah Indonesia, it will affect the level of loyalty.

The research results show that relationship marketing influences corporate social responsibility (CSR), which is an important factor for consumers to remain loyal. This finding is in line with research by Prashella (2021), which shows that one of the factors considered by consumers and potential consumers when making purchasing decisions is CSR. Banks can show that they have a responsibility towards society through their CSR activities.

Banks always try to build a good reputation and gain customer trust. To achieve this, they apply relationship marketing, namely efforts to attract customers by increasing interactions with them (Alma, 2003). Corporate social responsibility (CSR) helps build customer loyalty and build long-term relationships with customers by establishing customer trust through relationship marketing.

5. Relationship Marketing on the loyalty of Bank Syariah Indonesia customers

The test results in this research are that relationship marketing has a coefficient value of 0.182 and a t-statistic value of 1.944 and a p-value of 0.055, meaning that relationship marketing has no effect on loyalty. So hypothesis five is not accepted and is not supported by the data in this study. *Relationship marketing* intended for because the company's future depends on good relationships with customers. The research results show that relationship marketing has a positive and significant impact on customer loyalty. Thus, it can be concluded that marketing relationship communication at Bank Syariah Indonesia is quite good. By increasing marketing relationship communications, Bank Syariah Indonesia student customer loyalty will also increase.

Mufidatul's (2020) research agrees with these findings, finding that relationship marketing has a positive and significant effect on customer loyalty. Relationship marketing theory says that it can improve relationships with each customer through two-way communication and build profitable relationships between customers and businesses. This includes the relationship between sellers and buyers who come to the store as well as the relationship between those who buy goods in the store.

6. Quality of Mobile Banking services towards CSR and loyalty of Bank Syariah Indonesia

The test results in this research are that the quality of mobile banking services and CSR has a coefficient value of 0.080 and a t-statistic value of

1.162 and a p-value of 0.248, meaning that the quality of mobile banking services and CSR has no effect on customer loyalty. So hypothesis six is rejected and is not supported by the data in this study.

The results of the analysis show that Corporate Social Responsibility does not function as a link between good mobile banking services and Bank Syariah Indonesia customer loyalty. This shows that corporate social responsibility does not regulate the relationship between customer loyalty and mobile banking service quality. This result is contrary to research conducted by Raza et al. (2020), which states that when banks implement Corporate Social Responsibility, customers will assess the overall service quality well. When customers have a positive perception of service quality, this increases customer loyalty. Thus, the quality of Mobile Banking services is not always mediated by Corporate Social Responsibility.

7. *Relationship marketing* towards loyalty through Corporate Social Responsibility (CSR) of Bank Syariah Indonesia

The test results in this research are that Relationship Marketing and CSR have a coefficient value of 0.061 and a t-statistic value of 1.088 and a p-value of 0.279, meaning that Relationship Marketing and CSR have no effect on customer loyalty. So hypothesis seven is rejected and is not supported by the data in this study.

The results of the analysis show that corporate social responsibility functions as a link between marketing relationships and customer loyalty at Bank Syariah Indonesia. *Relationship Marketing* Basically, it is a company's effort to connect with customers consistently with the aim of fostering trust and good communication. Companies can market their goods, including goods related to corporate social responsibility, with the help of trust and good communication. Products that are an implementation of Corporate Social Responsibility aim to improve the welfare of society or the environment in addition to making money.

Goods with Corporate Social Responsibility are considered to have a good image because they reflect benevolent values. According to research conducted by Lee and Shin (2018), banks that carry out socially responsible corporate actions towards society have a higher level of customer satisfaction. This shows that relationship marketing practices supported by Corporate Social Responsibility produce consumer loyalty and loyal attitudes.

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