

The Effect of Marketing Mix on Customer Satisfaction Level at Bank Sumsel Babel Pagar Alam Branch: A Case Study of Hajj Savings in 2021-2023

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Abstrak. Penelitian ini bertujuan untuk menganalisis sejauh mana bauran pemasaran (marketing mix) yang mencakup elemen produk, harga, lokasi, dan promosi memengaruhi tingkat kepuasan nasabah terhadap layanan tabungan haji pada Bank Sumsel Babel Cabang Kota Pagaralam. Metodologi yang digunakan adalah pendekatan kuantitatif, di mana data dikumpulkan melalui kuesioner yang disebarkan kepada 86 responden yang merupakan nasabah aktif Tabungan Tasbih Haji. Data yang diperoleh dianalisis menggunakan regresi linier berganda untuk menilai pengaruh masing-masing variabel secara simultan dan parsial terhadap kepuasan nasabah. Hasil analisis menunjukkan bahwa secara bersama-sama, keempat komponen marketing mix memiliki pengaruh signifikan terhadap tingkat kepuasan nasabah. Namun, jika ditinjau secara terpisah, hanya variabel Tempat dengan nilai $0,018 < 0,05$ dan promosi dengan nilai $0,002 < 0,05$ yang terbukti berpengaruh secara signifikan, sedangkan variabel produk dengan nilai $0,067 > 0,05$ dan harga dengan nilai $0,843 > 0,05$ tidak menunjukkan pengaruh yang berarti. Temuan ini menegaskan bahwa aksesibilitas layanan dan efektivitas promosi memainkan peran penting dalam membentuk kepuasan pelanggan. Oleh karena itu, pihak bank disarankan untuk meningkatkan strategi pemasaran, terutama dalam hal peningkatan mutu produk dan penyesuaian harga, guna mendorong loyalitas dan kepuasan nasabah secara berkelanjutan.

Kata kunci: Bauran Pemasaran; Kepuasan Nasabah; Tabungan Haji; Bank Sumsel Babel.

Abstract. This study aims to analyze the extent to which the marketing mix which includes product elements, prices, locations, and promotions affects the level of customer satisfaction with hajj savings services at Bank Sumsel Babel Pagaralam City Branch. The methodology used is a quantitative approach, where data is collected through a questionnaire distributed to 86 respondents who are active customers of the Hajj Tasbih Savings. The data obtained was analyzed using multiple linear regression to assess the influence of each variable simultaneously and partially on customer satisfaction. The results of the analysis show that together, the four components of the marketing mix have a significant influence on the level of customer satisfaction. However, when viewed separately, only the Places variable with a value of $0.018 < 0.05$ and a promotion with a value of $0.002 < 0.05$ were shown to have a significant effect, while the product variable with a value of $0.067 > 0.05$ and a price with a value of $0.843 > 0.05$ showed no influence meaning these findings confirm that service accessibility and promotional effectiveness play an important role in shaping customer satisfaction. Therefore, banks are advised to improve marketing strategies, especially in terms of improving product quality and price adjustments, in order to encourage customer loyalty and satisfaction in a sustainable manner.

Keywords: Marketing Mix; Customer Satisfaction; Hajj Savings; Bank Sumsel Babel.

Introduction

The Islamic banking industry in Indonesia is experiencing significant growth as public awareness of Islamic financial principles increases. In the midst of an increasingly competitive landscape, Islamic banks are required not only to present financial products that are in accordance with Islamic values, but also to be able to satisfy the needs and expectations of customers. Marketing strategy is one of the main instruments in achieving these goals, especially in maintaining customer loyalty and attracting the interest of the wider community. Customer satisfaction is also a key indicator in measuring the success of Islamic banking services (Izati *et al.*, 2023; Yaqin & Wijayanti, 2023). In practice, marketing is no longer limited to promotion, but includes the entire marketing mix which has now developed into seven main elements: product, price, place, promotion, people, process, and physical evidence (Gamlath, 2023).

This model, known as the 7P, is particularly relevant in the service industry such as banking because it pays attention to aspects that are intangible but determine customer experience and satisfaction (Ghabban, 2025; Widya *et al.*, 2024). The proper implementation of the 7P strategy can provide a competitive advantage and increase customers' positive perception of financial institutions. On the other hand, customer satisfaction itself is the result of subjective evaluation of the quality of service and value received.

Previous research has shown that the perception of service quality (as stated in the RATER model: Reliability, Assurance, Tangibles, Empathy, Responsiveness) has a great influence on customer satisfaction and loyalty (Riono, 2022; Rohana *et al.*, 2024). In addition, emotional and religious factors also influence people's preferences in choosing Islamic banks (Hadi & Muwazir, 2020; Munajim *et al.*, 2022). Therefore, Islamic banks must be careful in developing marketing strategies that are not only rational, but also touch the spiritual and social dimensions of customers. Bank Sumsel Babel Syariah, as a

regional development bank, has a significant contribution to the provision of Islamic financial services in the South Sumatra and Bangka Belitung regions. One of its flagship products is the Hajj Tasbih Savings, which is designed to assist the Muslim community in planning the hajj pilgrimage according to sharia principles. However, in its implementation, this product still faces various challenges, especially in terms of promotional which is still conventional and the administrative fee structure is less competitive. This is an obstacle in reaching more customers, even though the market potential is very large, considering that the majority of Indonesians are Muslim. The phenomenon of fluctuations in the number of hajj savings customers at Bank Sumsel Babel shows an interesting dynamic. In 2021, there were 200 customers, then decreased to 150 in 2022, and increased to 250 in 2023.

The decline can be attributed to less innovative promotional strategies and incompatibility of the cost structure with market preferences. On the contrary, a significant increase in 2023 indicates that the improvement of marketing strategies, while not perfect, has had a positive impact. This strengthens the argument that effective marketing can be a tool to increase customer satisfaction and loyalty (Hamadou, 2024). In the face of increasingly intensive competition from national Islamic banks such as Bank Muamalat, BSI, and BRI Syariah which also offer hajj savings products with a more aggressive and innovative marketing approach, Bank Sumsel Babel must reposition its strategy. Not only in the price or cost dimension, but also through a more personalized, educational, and digital-friendly communication approach. Passive promotions such as printed banners or brochures need to be updated with a more interactive and contextual approach in order to increase public awareness and engagement with hajj savings products (Butar, 2023; Ramadhani, 2023). However, there is still a lack of research that specifically examines the extent to which elements of the marketing mix affect customer satisfaction with hajj savings products at Bank Sumsel Babel. Therefore, this study aims to answer this gap, by analyzing the influence of marketing mix elements on customer satisfaction levels. This research is also expected to make a practical contribution in increasing

the effectiveness of Bank Sumsel Babel's marketing strategy, as well as enriching the literature on the marketing of Islamic financial services in Indonesia.

Research Methodology

This study uses a quantitative approach with the aim of finding out and analyzing the influence of the marketing mix on the level of customer satisfaction in the Hajj Savings products of Bank South Sumatra Babel Pagar Alam City Branch. The quantitative approach was chosen because this study relies on data in the form of numbers obtained through the distribution of questionnaires, which are then analyzed using inferential statistical methods. In accordance with the opinion of Sugiyono (2014), the quantitative approach is very suitable to be used to answer problems that require proof of the relationship between variables with numerical data analysis. The type of research used in this study is causal associative research, which is research that aims to find out the extent of the influence between independent variables (marketing mix consisting of products, prices, places, and promotions) on dependent variables (customer satisfaction).

This study is quantitative descriptive because it describes and explains the influence of these variables based on respondents' perceptions collected through a structured questionnaire. The population in this study is all customers of the Hajj Savings Bank of South Sumatra Babel Pagar Alam City Branch, which amounts to around 600 people. Given time, cost, and effort limitations, researchers were unable to take the entire population as respondents. Therefore, sample withdrawal is carried out using the purposive sampling technique, which is a sampling method based on certain criteria. The criteria used in this study are customers who have used Hajj Savings products for at least the last six months, because they are considered to have sufficient experience to evaluate the services and products provided. To determine the representative sample count of the population, the following Slovin formula is used:

n = N / (1 + Ne^2)

Information:
n = number of samples
N = total population (600 customers)
e = error rate (10% or 0.1)

So the number of samples taken is:

n = 600 / (1 + 600.(0,1)^2) = 600 / (1 + 600.0,01) = 600 / (1 + 6) = 600 / 7 = 85,71

With these results, the number of samples in this study was rounded to 86 respondents. The researcher distributed questionnaires to respondents who had met these criteria. The research instrument used was in the form of a closed questionnaire which was compiled based on indicators on the variables of marketing mix (product, price, place, promotion) and customer satisfaction. Each item in the questionnaire was measured using a Likert scale with five rating levels, ranging from "strongly disagree" to "strongly agree". The validity and reliability of the instrument are tested first before being used for primary data collection. The collected data was analyzed using multiple linear regression analysis techniques, with the aim of determining the simultaneous and partial influence between elements of the marketing mix on customer satisfaction. In addition, validity, reliability, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and determination coefficient (R^2) tests were also carried out to ensure that the analysis model used was statistically feasible. The analysis process is carried out using the help of statistical software such as the latest version of SPSS.

Results and Discussion

Results
Validity Test

The validity test aims to determine the extent to which a research instrument or questionnaire items are appropriate and accurate in representing the variables being studied. The criteria for determining the validity of the items are as follows:

- 1) If the significance value (sig) < 0.05, the item is considered valid.
- 2) If the significance value (sig) > 0.05, the item is considered invalid.

Table 1. Product Validity Test (X1)

No	Item	Corrected Item- Total Correlation	Sig.	Status
1	X1	0.870	0.000	Valid
2	X2	0.777	0.000	Valid
3	X3	0.824	0.000	Valid
4	X4	0.860	0.000	Valid
5	X5	0.832	0.000	Valid

The product variable (X1) was measured using five items. As shown in Table 1, all items have a significance value less than 0.05, indicating that the product variable is valid and appropriate to measure customer satisfaction at Bank Sumsel Babel Pagar Alam Branch.

Table 2. Price Validity Test (X2)

No	Item	Corrected Item- Total Correlation	Sig.	Status
1	X1	0.777	0.000	Valid
2	X2	0.864	0.000	Valid
3	X3	0.867	0.000	Valid
4	X4	0.875	0.000	Valid
5	X5	0.658	0.000	Valid

As shown in Table 2, the price variable (X2) was also assessed through five items. The results indicate that each item has a significance value below 0.05, confirming that the price variable is valid for measuring customer satisfaction at Bank Sumsel Babel Pagar Alam Branch.

Table 3. Place Validity Test (X3)

No	Item	Corrected Item- Total Correlation	Sig.	Status
1	X1	0.804	0.000	Valid
2	X2	0.841	0.000	Valid
3	X3	0.798	0.000	Valid
4	X4	0.730	0.000	Valid
5	X5	0.703	0.000	Valid

Table 3 indicates that the place variable (X3) was measured using five items. All significance values are below 0.05, suggesting the variable is valid and reliable for assessing customer

satisfaction regarding the Hajj savings product at Bank Sumsel Babel Pagar Alam Branch.

Table 4. Promotion Validity Test (X4)

No	Item	Corrected Item- Total Correlation	Sig.	Status
1	X1	0.783	0.000	Valid
2	X2	0.893	0.000	Valid
3	X3	0.865	0.000	Valid
4	X4	0.914	0.000	Valid
5	X5	0.858	0.000	Valid

As shown in Table 4, the promotion variable (X4) was evaluated using five items, all of which yielded a significance value below 0.05. This confirms that the variable is valid and suitable for assessing customer satisfaction at the Pagar Alam Branch.

Table 5. Customer Satisfaction Validity Test (Y)

No	Item	Corrected Item- Total Correlation	Sig.	Status
1	Y1	0.783	0.000	Valid
2	Y2	0.893	0.000	Valid
3	Y3	0.865	0.000	Valid
4	Y4	0.914	0.000	Valid
5	Y5	0.858	0.000	Valid

As seen in Table 5, all items used to measure the customer satisfaction variable (Y) have significance values below 0.05, indicating that this variable is valid and appropriate for further analysis.

Reliability Test

Instrument reliability was assessed using Cronbach's Alpha coefficient. An instrument is considered reliable if the Alpha value exceeds 0.06. The closer the coefficient is to 1.00, the higher the instrument's reliability (Sugiyono, 2017). The following tables show the Cronbach's Alpha values for each variable based on data from 86 respondents.

Table 6. Reliability Test for Product Variable (X1)

Cronbach's Alpha	Number of Items
0.888	5

As shown in Table 6, the product variable has a Cronbach's Alpha value of 0.888, which is greater than 0.06.

Table 7. Reliability Test for Price Variable (X2)

Cronbach's Alpha	Number of Items
0.871	5

Table 7 shows that the price variable also meets the reliability requirement, with a Cronbach's Alpha value of 0.871.

Table 8. Reliability Test for Place Variable (X3)

Cronbach's Alpha	Number of Items
0.835	5

The place variable is considered reliable, as Table 8 shows a Cronbach's Alpha of 0.835.

Table 9. Reliability Test for Promotion Variable (X4)

Cronbach's Alpha	Number of Items
0.911	5

As shown in Table 9, the promotion variable has a high reliability coefficient of 0.911, indicating strong internal consistency.

Table 10. Reliability Test for Customer Satisfaction Variable (Y)

Cronbach's Alpha	Number of Items
0.911	5

Table 10 confirms that the customer satisfaction variable also shows high reliability with a Cronbach's Alpha of 0.911.

Classical Assumption Testing

This study conducted several classical assumption tests, including the following:

Table 11. Homogeneity Test Results for Variables X1

Test Method	Levene Statistic	df1	df2	Sig.
Based on Mean	2.150	3	340	0.094
Based on Median	0.962	3	340	0.411
Based on Median and adjusted df	0.962	3	295.840	0.411
Based on Trimmed Mean	1.815	3	340	0.144

From Table 11, all significance values are above 0.05, indicating that the variables X1 to X4 have equal variances and fulfill the assumption of homogeneity.

Normality Test

The normality test is used to determine whether the residuals in a regression model are normally distributed. If the significance value is greater than 0.05, the residuals are considered normally distributed. If the significance value is below 0.05, the data are not normally distributed. The regression results using a normal P-P plot of standardized residuals show that the data points are close to the diagonal line, indicating a normal distribution.

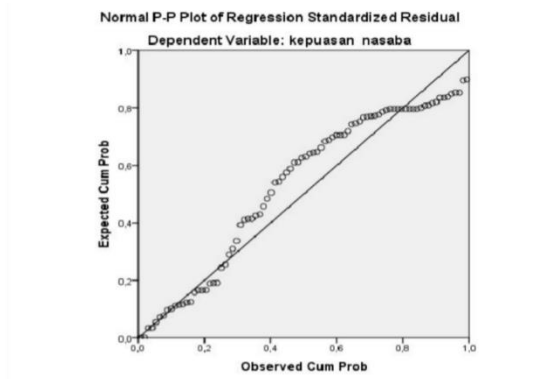


Figure 1. Histogram of Marketing Mix Normality Test

Based on the results in figure 1, the data points are distributed near the diagonal line, suggesting that the residuals are normally distributed and that the regression model meets the assumption of normality.

Homogeneity Test

This test examines whether all variables in the model have the same variance, which is a prerequisite for conducting linear regression analysis.

Linearity Test

The linearity test evaluates whether the relationships between independent variables (X1: Product, X2: Price, X3: Place, and X4: Promotion) and the dependent variable are linear.

Table 12. Linearity Test Results for Variables X1 to X4

Variable	Sum of Squares	Mean Square	F	Sig.
X1 Product	114.957	114.957	81.358	0.000
X2 Price	128.066	128.066	78.562	0.000
X3 Place	146.178	146.178	147.283	0.000
X4 Promotion	137.912	137.912	110.748	0.000

All variables show significance values of 0.000, which are below 0.05. This indicates that the relationships between each independent variable and the dependent variable are statistically significant and linear.

Multiple Linear Regression Analysis

This analysis is used to determine the effect of multiple independent variables on a single dependent variable and to predict the outcome of the dependent variable.

Table 13. Multiple Linear Regression Coefficients

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	3.876	1.747		2.219	0.029
Product	0.023	0.118	0.023	0.199	0.843
Price	0.227	0.122	0.209	1.855	0.067
Place	0.299	0.124	0.319	2.408	0.018
Promotion	0.291	0.093	0.332	3.130	0.002

Regression Equation:

$$Y = 3.876 + 0.023X1 + 0.227X2 + 0.299X3 + 0.291X4$$

Interpretation:

- 1) The constant value (3.876) indicates the baseline level of customer satisfaction when all independent variables are zero.
- 2) The product variable (X1) has a coefficient of 0.023 but is not statistically significant (Sig. = 0.843).
- 3) The price variable (X2) has a positive coefficient (0.227), but it is not statistically significant (Sig. = 0.067).

- 4) The place variable (X3) has a significant positive effect on satisfaction (Sig. = 0.018).
- 5) Promotion (X4) shows a strong and statistically significant positive impact on customer satisfaction (Sig. = 0.002).

Coefficient of Determination (R²)

The coefficient of determination evaluates how well the independent variables explain the variability in the dependent variable.

Table 14. Model Summary

R	R²
0.802	0.643

An Adjusted R² value of 0.625 implies that 62.5% of the variation in customer satisfaction can be explained by the four marketing mix variables. The remaining 37.5% is due to other unmeasured factors such as people, physical evidence, and process.

Simultaneous Test (F-Test)

The F-test assesses whether the independent variables collectively influence the dependent variable.

Table 15. ANOVA (F-Test)

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	167.335	4	41.834	36.435	0.000
Residual	93.002	81	1.148		
Total	260.337	85			

The significance value of $0.000 < 0.05$ confirms that the independent variables simultaneously have a significant effect on customer satisfaction at Bank Sumsel Babel, Pagar Alam Branch.

Partial Test (T-Test)

The t-test determines the effect of each independent variable on the dependent variable individually.

Table 16. Coefficients of Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1					
(Constant)	3.876	1.747		2.219	0.029
Product	0.023	0.118	0.023	0.199	0.843
Price	0.227	0.122	0.209	1.855	0.067
Place	0.299	0.124	0.319	2.408	0.018
Promotion	0.291	0.093	0.332	3.130	0.002

Decision Criteria:

- 1) If Sig. < 0.05, the independent variable significantly influences the dependent variable.
- 2) If Sig. > 0.05, the variable does not have a significant effect.

Interpretation:

- 1) Product (Sig. = 0.843 > 0.05): No significant impact on satisfaction.
- 2) Price (Sig. = 0.067 > 0.05): Not statistically significant.
- 3) Place (Sig. = 0.018 < 0.05): Significant positive impact.
- 4) Promotion (Sig. = 0.002 < 0.05): Strong significant impact.

Discussion

The regression coefficient for the product variable (X1) was positive, indicating a direct relationship with customer satisfaction. However, the significance level ($p = 0.843$) exceeds the threshold of 0.05, implying that the influence is statistically insignificant. This suggests that, although product development efforts may be ongoing, they have not yet translated into noticeable improvements in customer satisfaction for the Hajj savings account. This outcome aligns with studies by Wang *et al* (2017) and Famiyeh *et al* (2018), who also found no significant influence of product attributes on satisfaction in similar banking contexts. It appears that, in this case, customers may perceive product features as standard or comparable across institutions, reducing the distinctiveness of offerings. Furthermore, Nasfi

et al (2023) emphasized that limited public understanding of Islamic banking products often results in dissatisfaction, indicating that simply having a product is insufficient without effective communication strategies to raise awareness and educate potential users. The analysis showed a positive regression coefficient ($\beta = 0.227$) for price (X2), but the significance level was 0.067, which is above the 0.05 threshold. Thus, price is not a statistically significant factor influencing customer satisfaction in this context. This indicates that pricing strategies for the Hajj savings product have yet to exert a measurable impact on customer sentiment.

This finding mirrors Anouze *et al* (2019), Attieha & Zouhairy (2021), and Janahi & Al Mubarak (2017) conclusion, which also found no significant impact of pricing on customer satisfaction in Islamic banking. In services marketing, particularly in faith-based financial products, price sensitivity may not be the primary concern for customers whose choices are influenced more by ethical alignment, service quality, and accessibility. As suggested by Suryani (2013), perceived value rather than absolute cost often drives satisfaction. Therefore, future strategies should focus on enhancing the perceived value rather than merely adjusting price points. The place variable (X3) demonstrated a statistically significant influence on satisfaction, with a regression coefficient of 0.299 and a p-value of 0.018. This indicates that location and accessibility significantly contribute to how customers

evaluate their service experience. Customers are more likely to be satisfied when banking facilities are conveniently located, easy to reach, and integrated into areas of public activity. This result supports Dauda & Lee (2016) research, affirming that the accessibility of bank branches plays a crucial role in customer satisfaction. In line with the "Place" dimension of the 7Ps model (Gamlath, 2023), the physical proximity and environment of service delivery remain critical determinants in service-based industries. In smaller cities like Pagar Alam, convenience and visibility are even more central to attracting and retaining customers. Promotion (X4) emerged as the most influential variable, with a regression coefficient of 0.291 and a highly significant p-value (0.002). This confirms that promotional activities have a substantial impact on customer satisfaction. When communication strategies are informative, consistent, and resonate with the values of the target audience, they effectively shape perceptions and enhance satisfaction.

This finding is in line with Tok & Yesuf (2022) and Mohammed & Mansor (2021), who emphasized the role of value-based promotion in Islamic banking. Moreover, Ramadhani (2023) highlights the need for banks to communicate product features clearly to bridge knowledge gaps among customers. Promotions that emphasize the spiritual benefits, ethical alignment, and long-term advantages of Islamic financial products tend to foster stronger emotional and rational connections with customers. Most Dominant Marketing Mix Element Among the four independent variables tested, only "Place" and "Promotion" showed statistically significant impacts on customer satisfaction, while "Product" and "Price" did not. Of all, promotion had the lowest p-value (0.002) and one of the highest regression coefficients, indicating its dominance. This supports the assertion that promotional strategies play a pivotal role in influencing how customers perceive the value of Islamic banking services, especially in niche financial products like Hajj savings. This finding is consistent with the service marketing literature, where promotion is considered vital in shaping customer awareness and perceived

trust (Fraser-Arnott, 2020). Moreover, in religious banking services, effective promotion not only markets a product but also builds a relationship based on shared values and transparency (Izati *et al.*, 2023). Hence, Bank Sumsel Babel's efforts in this regard appear to be on the right track, yet continuous refinement and alignment with customer preferences are necessary to sustain satisfaction levels.

Conclusion

Based on the analysis and discussion presented, it can be concluded that the marketing mix collectively influences customer satisfaction for Hajj savings products at Bank Sumsel Babel, Pagar Alam branch. Among the four elements examined product, price, place, and promotion only the variables of place and promotion showed a statistically significant relationship with customer satisfaction. The product and price variables, while having positive regression coefficients, did not demonstrate significant effects based on the t-test results. This implies that improving accessibility and enhancing promotional efforts are more impactful than merely adjusting product features or pricing strategies in this context.

Furthermore, promotion emerged as the most dominant factor affecting customer satisfaction, as indicated by the smallest significance value (0.002) and the highest regression coefficient (0.291). This suggests that well-executed and emotionally resonant promotional strategies play a crucial role in building customer trust and satisfaction, especially in the religious and emotionally driven context of Hajj savings. Therefore, consistent and targeted promotional activities that communicate both the functional and spiritual value of the product are essential to fostering customer loyalty and long-term engagement with the bank.

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