

The Impact of Marketing Strategy (4P) on Customer Loyalty at PT Bank Rakyat Indonesia (Persero) TBK Branch Office Medan Putri Hijau

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Abstract

In the face of increasing competition in the banking industry, customer loyalty has become a critical factor for business sustainability. PT Bank Rakyat Indonesia (Persero) Tbk Branch Office Medan Putri Hijau is no exception, where internal data shows that 42% of customers exhibit signs of disloyalty. This research analyzes the influence of marketing strategies, including product, price, place, and promotion (4P), on customer loyalty at Bank BRI Branch Office Medan Putri Hijau. Customer loyalty is crucial for banking business sustainability amidst fierce competition, as loyal customers contribute to increased revenue and marketing cost efficiency. Internal data indicates that 42% of BRI Medan Putri Hijau customers show signs of disloyalty, highlighting the multicollinearity was present (Tolerance > 0.1, VIF < 10). Simultaneously, product, price, place, and promotion significantly influenced customer loyalty (F-statistic = 31.716, Sig. = 0.000). Partially, product (p-value = 0.002), place importance of effective marketing strategies. This study employed a quantitative approach with a survey method, distributing questionnaires to 96 BRI Medan Putri Hijau customers using purposive sampling technique. Data were analyzed using SPSS version 25, involving validity (Pearson Correlation), reliability (Cronbach's Alpha), and classical assumption tests (normality, multicollinearity, heteroscedasticity). The results show that the regression model met classical assumptions: data were normally distributed (Kolmogorov-Smirnov p-value > 0.05) and no significant (p-value = 0.015), and promotion (p-value = 0.049) significantly affected customer loyalty, while price did not show a significant effect (p-value = 0.774). The conclusion of this research is that the overall marketing strategy (4P) significantly impacts customer loyalty at Bank BRI Branch Office Medan Putri Hijau, with product being a key driver of loyalty.

Keywords: Banking; Customer Loyalty; Marketing Strategy; 4P (Product, Price, Place, Promotion)

INTRODUCTION

Customer loyalty is one of the key factors determining the sustainability and growth of businesses in the banking sector (Griffin, 2014; Gunawan, 2022; Konečnik Ruzzier et al., 2014; Magatef et al., 2023; Sundström & Hjelm-Lidholm, 2020). In an increasingly competitive era, banks are not only required to attract new customers but also to retain existing ones. Loyal customers tend to transact more frequently, use more products and services offered by the bank, and provide positive recommendations to others. This directly impacts revenue growth and marketing cost efficiency (De Medeiros et al., 2017; Irfansius & Firdausy, 2021; Naini et al., 2022; Setiyawan, 2022; Xie & Luo, 2022). According to Kotler and Keller (2016), customer loyalty is a valuable asset because the cost of retaining existing customers is much lower compared to acquiring new customers. Furthermore, Nur Rahmawati and Irmayanti Hasan (2023) showed that a 5% increase in customer loyalty can improve company profitability between 25% to 95%.

Based on an internal survey conducted at *Bank BRI Branch Office Putri Hijau*, out of a total of 200 customers surveyed, only about 58% showed high loyalty indicators, such as continuing to use BRI services despite offers from other banks, recommending BRI to others, and consistently using savings and loan products. Conversely, about 42% of

respondents displayed signs of disloyalty, such as actively comparing services with competitor banks, reluctance to use additional products, or expressing willingness to switch if interest rates or administrative fees change. One of the main phenomena of customer disloyalty at *BRI Putri Hijau* is sensitivity to differences in credit and savings interest rates, where customers feel that other banks offer higher interest for savings or lower interest for loans, which are considered more financially advantageous.

In the banking sector, customer loyalty is also closely related to trust in services and bank reputation. Banks that can build long-term relationships with customers will be better able to face risks such as customer switching to competitors or trust crises due to negative issues. Therefore, banks worldwide continue to develop *customer relationship management (CRM)* strategies, improve service quality, and strengthen brand image to create positive experiences for customers. This aligns with findings stating that loyalty is formed through repeated satisfaction and continuous trust in a brand or service provider (Permatasari & Handoyo, 2023). Thus, customer loyalty is not only an indicator of short-term success but also an important foundation for the long-term sustainability of a financial institution.

The banking industry currently faces increasingly fierce competition, both from fellow conventional financial institutions and new entities such as *fintech* and digital banks. The development of information technology, changes in consumer behavior, and increasingly strict regulations force banks to continuously innovate and adjust their marketing strategies to remain relevant and competitive. Banks are no longer sufficient to offer only standard products and services—they must differentiate themselves through added value, service personalization, and superior customer experience. As explained by Wilson et al. (2020), the success of service marketing strategies depends on deep understanding of customer needs and creating mutually beneficial long-term relationships.

In this context, effective marketing strategies become very crucial to winning the hearts and loyalty of customers. Data-driven marketing, utilization of digital technology, and integrated approaches between communication, services, and brand values become important foundations to answer these competitive challenges. According to Kotler and Keller (2016), successful marketing strategies in the modern era must be able to adapt to continuously changing market dynamics and prioritize customer value as the core of all marketing activities. Therefore, banks that want to survive and develop amid competition must design marketing strategies that not only attract attention but also build trust and emotional closeness with customers. According to the *Financial Services Authority (OJK)*, as of December 2024, the number of commercial bank accounts in Indonesia reached 350 million accounts, an increase of 5% compared to the previous year. However, challenges remain, with 20% of customers inactive in the last year, highlighting the importance of effective marketing strategies to maintain customer loyalty (Otoritas Jasa Keuangan, 2025).

Marketing strategy plays a central role in building and maintaining customer loyalty, especially in the highly competitive banking sector. Customer loyalty is not formed instantly but is the result of a long process that includes consistent positive experiences, trust in services, and emotional attachment to the bank brand. Therefore, applied marketing strategies must be designed to not only attract potential customers but also provide sustainable value to existing customers. According to Grönroos (2007), effective marketing

in service contexts like banking is not only transactional but also relational, focusing on building long-term relationships through open communication, quality service, and fulfilling brand promises.

One proven effective approach is *relationship marketing*, which emphasizes the importance of service personalization and two-way interaction between banks and customers. In practice, this can be realized through loyalty programs, digital technology-based services such as user-friendly mobile banking applications, and utilizing big data to understand customer preferences and behavior individually. Marketing strategies integrated with *Customer Relationship Management (CRM)* enable companies to improve customer retention by providing more relevant and meaningful experiences (Cindy Adeliya Samosir, 2025). In the long term, loyalty-oriented marketing strategies not only increase customer satisfaction and engagement but also create competitive advantages that are difficult for competitors to imitate. Therefore, the success of marketing strategies is not only measured by the volume of new customer acquisition but also by the bank's ability to maintain and deepen relationships with existing customers.

Furthermore, banking marketing strategies must also consider core elements in the marketing mix, known as the 4P concept: *Product*, *Price*, *Place*, and *Promotion*. First, *Product* refers to types of banking services or products offered to customers, such as savings, loans, deposits, and digital banking services; these products must be tailored to target market needs, especially young generations who tend to prefer fast, flexible, and technology-based services. Second, *Price* relates to pricing policies or costs charged, including administrative fees, loan interest, and rewards or cashback; competitive and transparent pricing is a significant attraction for customers in decision-making. Third, *Place* concerns distribution channels or service accessibility, both physically through branch office networks and digitally through mobile banking and internet banking; ease of access is a major factor in customer experience. Fourth, *Promotion* includes all forms of marketing communication such as advertising, sales promotion, digital marketing, and financial education; effective promotional strategies can increase brand awareness and encourage customer loyalty and engagement (Kotler & Keller, 2016). By combining 4P principles and relationship marketing approaches, banks can design strategies that not only attract new customers but also build valuable long-term relationships.

The selection of *PT Bank Rakyat Indonesia (Persero), Tbk Branch Office Medan Putri Hijau* as the research location was based on several strategic and practical considerations. BRI is one of the largest banks in Indonesia with the widest network, including in the North Sumatra region. Specifically, *BRI Medan Putri Hijau Branch Office* holds a significant position in serving various customer segments, both individuals and small and medium enterprises (SMEs), which are BRI's main focus nationally. The Medan area as a center of economic growth in North Sumatra also provides an interesting context to examine the dynamics of customer loyalty amid high mobility and economic development. In addition, this location was chosen because the level of banking competition in Medan city is quite high, with the presence of various financial institutions, including digital banks and fintech, which require BRI to develop competitive marketing strategies.

This study differs from previous studies because it not only examines the 4P

marketing mix (*product, price, place, promotion*) in relation to customer loyalty, but also focuses specifically on the context of *PT Bank Rakyat Indonesia (Persero) Tbk Branch Office Medan Putri Hijau*, which is facing significant challenges from both traditional and digital banking competitors. While prior studies, such as those by Panjaitan & Setyorini (2020) and Permatasari & Handoyo (2023), have explored the general relationship between marketing strategies and customer loyalty, this research integrates updated data and local phenomena, including customer sensitivity to interest rate variations and the influence of digital services. The novelty of this study lies in combining the 4P framework with customer behavior insights in a competitive banking environment in Medan, offering fresh empirical evidence and strategic recommendations tailored to the Indonesian banking sector.

This research aims to analyze the influence of marketing mix consisting of *product, price, place, and promotion* on customer loyalty at *PT. Bank Rakyat Indonesia (Persero), Tbk Branch Office Medan Putri Hijau*. This research is expected to provide several benefits: (1) for banking parties, as a source of information and insights to design more effective marketing strategies in increasing customer loyalty; (2) for academics, as a contribution to enriching literature regarding the relationship between marketing strategies and customer loyalty in the banking sector; and (3) for the general public, especially customers, to encourage improved service quality through implementation of more relevant and customer satisfaction-oriented marketing strategies.

METHOD

Research Type

This research used a quantitative approach with a survey method to obtain numerical data and test the relationship between variables through statistical analysis. Data were collected by distributing questionnaires to customers of *PT Bank Rakyat Indonesia (Persero) Tbk, Medan Putri Hijau Branch*. This method is effective for capturing customer perceptions related to marketing strategies and their impact on loyalty.

Population and Sample

The population in this study consists of customers of *BRI Medan Putri Hijau Branch*. As the exact number of the population is unknown, the sample size was determined using the *Cochran formula*, resulting in a minimum of 96 respondents. Sampling was carried out using *purposive sampling*, with criteria including: being an active customer for at least one year, having regular interaction with marketing staff, using more than one product, and having provided feedback or complaints.

Data Collection Technique

Data were collected through structured questionnaires distributed both online and offline. The questionnaires consisted of demographic information and variable-related statements using a *Likert scale*, covering the marketing mix (4P) and customer loyalty indicators.

Data Analysis

Data were analyzed using *SPSS* version 25. The analysis included validity and reliability tests, classical assumption tests (*normality, multicollinearity, heteroscedasticity*), and multiple linear regression to determine the influence of marketing strategy components on customer loyalty. Hypothesis testing was conducted using *t-tests, F-tests*, and the coefficient of determination (R^2) to

assess significance and explanatory power.

RESULT AND DISCUSSION

Overview

Bank Rakyat Indonesia (BRI) is one of the largest and oldest banks in Indonesia known for having the widest network to remote areas. One of the main branch offices that plays an important role in BRI's expansion and services in the North Sumatra region is BRI Branch Office Medan Putri Hijau. Located in the center of Medan city, precisely on Jalan Putri Hijau, this branch office has a strategic position because it is located in a busy business, office, and trade center area. This location makes BRI Putri Hijau a vital service point for the people of Medan city, small and medium enterprises (SMEs), and various private and government institutions that need fast, safe, and reliable banking services.

As a main branch office, BRI Medan Putri Hijau provides various complete financial products and services, ranging from savings, current accounts, people's business credit (KUR), commercial credit, deposits, to treasury and remittance services. In addition, this office is also supported by digital banking services such as BRImo, internet banking, and mobile banking that help customers conduct transactions efficiently without having to come directly to the office. This service innovation is very important considering the increasing need of customers for easy and flexible banking access, especially after the pandemic era that accelerated digital transformation in the financial industry.

Research Results

Participant Characteristics

Based on research results, from 96 customers, 50 (52.1%) were female participants and 46 (47.9%) were male participants. Regarding the length of being customers, 34 customers (35.4%) had been active customers for more than 1 year, 32 customers (33.3%) for 1-1.5 years, and 30 customers (31.2%) for more than 1.5 years.

Table 1. Participant Characteristics by Gender

Gender	Sum	Percentage	N
Woman	50	52,1%	96
Male - Male	46	47,9%	

Source: Primary data processed from the results of the questionnaire, 2025

Table 2. Participant Characteristics by Length of Being Customer

Long Time Active Customer	Sum	Percentage	N
1 Year	34	35,4%	96
1 – 1.5 Years	32	33,3%	
>1.5 Years	30	31,2%	

Source: Primary data processed from the results of the questionnaire, 2025

Validity and Reliability Tests

Validity Test

The validity test aims to determine whether the questionnaire is valid or not. Validity testing was conducted by comparing the r-table value with the calculated r-value (Pearson

Correlation) with a significance level of 5% ($\alpha = 0.05$). Based on the validity test results, the correlation values of each question per variable obtained values above the r-table of 0.169. It can be concluded that the research variables are valid and can be used.

Reliability Test

Table 3. Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	N of Items
0.847	5

Source: SPSS output based on questionnaire data, 2025

The reliability test aims to determine the extent to which questionnaires can be relied upon as data collection tools. Questionnaires are considered reliable if the Cronbach's Alpha value is higher than the r-table value set in the validity test, which is 0.6. Based on Table 3, the Cronbach's Alpha value is $0.847 > 0.6$, meaning the data used in the research is reliable and can be used for research.

Classical Assumption Tests

1. Normality Test

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		96
Normal Parameters^{a,b}	Mean	.0000000
	Std. Deviation	2.41440351
Most Extreme Differences	Absolute	.069
	Positive	.038
	Negative	-.069
Test Statistic		.069
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal. b. Calculated from data. c. Lilliefors Significance Correction. d. This is a lower bound of the true significance.		

Source: SPSS output – Kolmogorov-Smirnov test, 2025

The Kolmogorov-Smirnov One-Sample Test results show that the asymptotic significance (2-tailed) value is 0.200. Since this significance value is greater than 0.05, we do not have sufficient evidence to reject the null hypothesis that residuals are normally distributed. This means that residuals from the regression model can be considered normally distributed, which is one of the important assumptions in classical linear regression analysis for statistical inference validity.

2. Multicollinearity Test

Table 5. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		

Model	Collinearity Statistics	
	Tolerance	VIF
Product	.276	3.629
Price	.200	4.997
Place	.280	3.566
Promotion	.418	2.391

Source: SPSS Output – Collinearity Statistics, 2025

Based on the "Collinearity Statistics" table, multicollinearity test results show that there are no significant multicollinearity problems among independent variables. This is evident from Tolerance values for all variables greater than 0.1 (0.276, 0.200, 0.280, and 0.418), and Variance Inflation Factor (VIF) values for all variables less than 10 (3.629, 4.997, 3.566, and 2.391). These high Tolerance and low VIF values indicate that independent variables are not correlated too strongly with each other, so they will not cause problems in regression coefficient estimation and result interpretation.

3. Heteroscedasticity Test

The heteroscedasticity test was conducted to evaluate whether the regression model experiences different residual variations from one observation to another. The scatterplot shows that data points appear random and do not form specific patterns such as funnels, curves, or other systematic patterns. Data points are scattered evenly around the zero line on both axes. The absence of clear patterns indicates that residual variance is constant across the entire range of predicted values, meaning the homoscedasticity assumption is met. Thus, there are no indications of heteroscedasticity problems that could affect the validity of standard errors and significance tests in the regression model.

Statistical Tests

1. Multiple Linear Regression

Based on unstandardized coefficient values (B) from the table, the regression equation can be written as follows:

$$\text{Customer Loyalty} = 1.438 + 0.275(\text{product}) + 0.334(\text{price}) + 0.301(\text{place}) + 0.231(\text{promotion})$$

Interpretation:

- a. Constant: The constant value (B = 1.438) shows that when all independent variables are zero, the average "customer loyalty" value is 1.438.
- b. Product: The beta coefficient for "product" is 0.275 (p = 0.002). Since the significance value (p) is smaller than 0.05, this indicates that "product" has a significant and positive effect on "customer loyalty". This means that every one-unit increase in "product" is associated with an increase in "customer loyalty" of 0.275 units, assuming other variables are constant.
- c. Price: The beta coefficient for "price" is 0.334 (p = 0.774). Since the significance value (p) is greater than 0.05, this indicates that "price" does not have a statistically significant effect on "customer loyalty" at the 0.05 significance level.
- d. Place: The beta coefficient for "place" is 0.301 (p = 0.015). The significance value (p) smaller than 0.05 indicates that "place" has a statistically significant effect on "customer loyalty".
- e. Promotion: The beta coefficient for "promotion" is 0.231 (p = 0.049). The significance value

(p) smaller than 0.05 indicates that "promotion" has a statistically significant effect on "customer loyalty".

2. Coefficient of Determination

Table 6. Coefficient of Determination Test Results

Model	Adjusted R Square
1	0.563

Source: SPSS Output – R Square Test, 2025

The Adjusted R-squared value for Model 1 is 0.564. This value means that 56.4% of variation in the dependent variable "customer loyalty" can be explained by independent variables in this regression model (product, price, place, promotion). The remaining 43.6% of variation in "customer loyalty" is explained by other factors outside the model not included in this analysis, or by random error.

Hypothesis Testing

1. t-Test

Table 7. t-Test Results

Model		t	Sig.
1	(Constant)	5.767	.000
	Product	3.207	.002
	Price	-.288	.774
	Place	2.485	.015
	Promotion	1.999	.049

Source: SPSS Output – Partial t-test, 2025

Product: t-value = 3.207, significance value (p) = 0.002. Since p-value (0.002) is smaller than 0.05, "product" significantly affects "customer loyalty". The direction of influence is positive, indicating that product improvement will increase customer loyalty.

Price: t-value = -0.288, significance value (p) = 0.774. Since p-value (0.774) is greater than 0.05, "price" is not statistically significant in affecting "customer loyalty" at 95% confidence level.

Place: t-value = 2.485, significance value (p) = 0.015. Since p-value (0.015) is smaller than 0.05, "place" is statistically significant in affecting "customer loyalty".

Promotion: t-value = 1.999, significance value (p) = 0.049. Since p-value (0.049) is smaller than 0.05, "promotion" is statistically significant in affecting "customer loyalty".

2. F-Test

Table 8. ANOVA Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	772.046	4	193.011	31.716	.000 ^b
Residual	553.788	91	6.086		
Total	1325.833	95			

Source: SPSS Output – F Test (ANOVA), 2025

The ANOVA (Analysis of Variance) table is used to test whether all independent variables simultaneously have a significant effect on the dependent variable. Based on the ANOVA table: F-statistic value is 31.716, and significance value (p-value) is 0.000. Since the significance value (0.000) is smaller than 0.05, we have sufficient evidence to reject the null hypothesis (H₀). It is concluded that "product", "price", "place", and "promotion" variables simultaneously have a significant effect on "customer loyalty". This means that the built regression model is valid and can be used to predict the dependent variable "customer loyalty" based on the combination of the four independent variables.

Product Influence on Customer Loyalty

The influence of product on customer loyalty at PT Bank Rakyat Indonesia (Persero), Tbk Medan Putri Hijau Branch proved significant and provides an important contribution to forming long-term relationships between customers and the bank. Based on multiple linear regression analysis results conducted in this research, the product variable shows a significance value of 0.002, which is smaller than the 0.05 significance level. This indicates that product significantly affects customer loyalty. In addition, the regression coefficient value for the product variable is 0.275, meaning that every one-level increase in perception of BRI product quality will increase customer loyalty by 0.275 points, assuming other variables are constant.

This finding strengthens the view that product quality is one of the main factors in retaining customers. In the banking industry context, product includes various services such as savings, deposits, people's business credit (KUR), credit cards, and digital services such as internet banking and BRIimo applications. BRI Medan Putri Hijau Branch customers in this research gave positive assessments of ease of use, system reliability, and innovation of digital service features offered. Products that are easily accessible and suit their needs are considered capable of providing comfort, efficiency, and security, which are main considerations in building long-term loyalty.

Price Influence on Customer Loyalty

The influence of price on customer loyalty at PT Bank Rakyat Indonesia (Persero), Tbk Medan Putri Hijau Branch in this research does not show statistical significance. Multiple linear regression test results show that the significance value for the price variable is 0.774, far above the 0.05 significance threshold. This means that although there is a relationship between price perception and customer loyalty, the relationship is not statistically strong enough to be considered significantly influential at the 95% confidence level.

This phenomenon can be explained from the perspective of customer behavior that considers that service prices or costs - such as administrative fees, loan interest, and savings interest rates - are not the main consideration in determining loyalty. Conversely, customers place more emphasis on other factors such as convenience of service access (place), product quality (product), and promotion effectiveness (promotion), which in this research have proven to have significant effects on customer loyalty.

Place Influence on Customer Loyalty

The influence of place on customer loyalty at PT Bank Rakyat Indonesia (Persero), Tbk

Medan Putri Hijau Branch proved statistically significant and positive, meaning that the easier and wider customer access to BRI banking services, the higher their loyalty level. Based on multiple linear regression test results in this research, it is known that the significance value of the place variable is 0.015, which is smaller than the

0.05 significance limit. This shows that place significantly affects customer loyalty. In addition, the regression coefficient (B) value of 0.301 shows that every one-unit increase in positive perception of service access convenience will increase customer loyalty by 0.301 points, assuming other variables are constant.

The place aspect in banking context refers not only to the physical presence of branch offices but also includes digital distribution channels such as internet banking, mobile banking (BRImo), and the widespread presence of BRILink agents. Customers now demand convenience in accessing financial services without time and location limitations. Therefore, BRI Medan Putri Hijau Branch has responded to this need by strengthening digital services and expanding service reach through non-conventional channels. The use of user-friendly technology and the presence of evenly distributed service networks have proven to strengthen customers' emotional closeness to the bank, thereby encouraging higher loyalty.

Promotion Influence on Customer Loyalty

The influence of promotion on customer loyalty at PT Bank Rakyat Indonesia (Persero), Tbk Medan Putri Hijau Branch proved statistically significant and contributes significantly to building emotional relationships and strengthening customer attachment to banking services. Based on multiple linear regression test results conducted in this research, the promotion variable has a significance value of 0.049, which is smaller than the 0.05 significance limit. This shows that promotions conducted by BRI directly have a positive effect on customer loyalty. The regression coefficient value of 0.231 shows that increased positive perception of promotions will increase customer loyalty by 23.1% proportionally, assuming other variables remain constant.

Promotion in the BRI context includes various activities such as social media advertising, providing cashback or administrative fee discounts, and customer loyalty programs. Customers who feel appreciated through promotional programs tend to have positive perceptions of the bank and feel more emotionally involved. This is supported by research findings (Panjaitan & Setyorini, 2020) which state that appropriate promotional strategies can build customer loyalty through customer satisfaction pathways. For BRI Putri Hijau, promotions conducted function not only as marketing communication tools but also as means to form sustainable relationships with customers, especially from millennial and digital-savvy groups.

This research is also in line with Kotler and Keller's (2016) theory which states that promotion is an important element in the marketing mix because it functions to inform, persuade, and remind consumers of products and services offered. When customers are routinely exposed to relevant and attractive promotions, they are not only encouraged to try new products but also tend to build preferences and loyalty to the brand. In the BRI context, promotions conducted consistently and targeted - both through online and offline media - successfully increase brand awareness and positive perceptions of the bank, which ultimately increases overall customer loyalty.

CONCLUSION

Based on the data analysis results using multiple linear regression in this research, it can be concluded that there is a significant influence between several marketing strategy variables (4P) on customer loyalty at *PT Bank Rakyat Indonesia (Persero), Tbk Medan Putri Hijau Branch*. Specifically, the *Product* variable significantly affects customer loyalty, with a significance value of 0.002 and a regression coefficient of 0.275, indicating that the better the customer perception of BRI's product quality and relevance, the higher the loyalty shown. The *Place* variable also has a significant influence, with a significance value of 0.015 and a regression coefficient of 0.301, affirming that ease of access to BRI services, both physically and digitally, encourages customer loyalty. The *Promotion* variable significantly influences loyalty, with a significance value of 0.049 and a regression coefficient of 0.231, demonstrating that BRI's promotional strategies can attract attention and build emotional attachment that positively impacts loyalty. Conversely, the *Price* variable does not significantly affect customer loyalty, with a significance value of 0.774, although its regression coefficient is positive (0.334), indicating that price is not the main determining factor for loyalty in the *BRI Putri Hijau* context. The coefficient of determination shows that 56.4% of the variation in customer loyalty can be explained by the four *marketing mix* variables. These findings suggest that BRI should focus on product development, service accessibility improvement, and effective promotional strategies to enhance customer loyalty. For future research, it is recommended to expand the scope of respondents, use mixed methods approaches, consider variables outside the 4P framework, and conduct customer segmentation analysis to provide more comprehensive insights into customer loyalty behavior in the banking industry. *Customer segmentation* based on age, job type, or product types used will help understand loyalty in more detail and provide more targeted recommendations for bank marketing strategies.

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