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The Strategy of Bank Sumut Sharia Sub-Branch Office HM Yamin Medan in Maintaining Customer Loyalty Amid the Decline in Funding Product Returns

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Abstract

This study analyzes how Bank Sumut Sharia Sub-Branch Office HM Yamin Medan maintains customer loyalty when the returns of funding products decline. Design/methodology/approach: The study uses a qualitative case study design. Data were collected through semi-structured interviews, direct observation, and internal documentation involving bank officers and funding customers. Findings: The decline in returns affected customer evaluation of funding products and coincided with a 4.81 percent decrease in total third-party funds in 2025. However, loyalty was not shaped by returns alone. Customers remained attached to the bank when service quality, personal approach, intensive communication, product education, soft selling, and appreciation were consistently delivered. Originality/value: This study strengthens the discussion on customer loyalty in Islamic banking by showing that non-financial relationship mechanisms can buffer the negative effect of declining financial attractiveness in funding products.

Keywords: Islamic banking; customer loyalty; funding products; profit-sharing return; relationship marketing

Abstrak

Penelitian ini menganalisis strategi Bank Sumut KCP Syariah HM Yamin Medan dalam mempertahankan loyalitas nasabah ketika imbal hasil produk funding mengalami penurunan. Metode: Penelitian ini menggunakan desain studi kasus kualitatif. Data dikumpulkan melalui wawancara semi-terstruktur, observasi langsung, dan dokumentasi internal dengan melibatkan petugas bank dan nasabah produk funding. Hasil: Penurunan imbal hasil memengaruhi penilaian nasabah terhadap produk funding dan berkaitan dengan penurunan total Dana Pihak Ketiga sebesar 4,81 persen pada tahun 2025. Namun, loyalitas nasabah tidak hanya ditentukan oleh imbal hasil. Nasabah tetap bertahan ketika kualitas layanan, pendekatan personal, komunikasi intensif, edukasi produk, soft selling, dan apresiasi dijalankan secara konsisten. Orisinalitas: Penelitian ini memperkuat kajian loyalitas nasabah bank syariah dengan menunjukkan bahwa mekanisme relasional non-finansial dapat menahan dampak negatif dari melemahnya daya tarik finansial produk funding.

Kata kunci: perbankan syariah; loyalitas nasabah; produk funding; imbal hasil; relationship marketing

INTRODUCTION

Islamic banking grows through a dual mandate. It must maintain commercial competitiveness while observing sharia principles in fund mobilization, financing, and service delivery. Funding products occupy a strategic position because savings, current accounts, and mudharabah deposits supply liquidity for financing activities and signal public confidence in Islamic banks. In a competitive banking market, funding customers compare not only the level of return, but also security, service experience, sharia credibility, and the quality of their relationship with the bank [1].

The issue becomes more important when the return of funding products declines. In Islamic banking, profit-sharing return is not interest, but customers still treat it as an economic benefit when deciding whether to keep or move their funds. A lower return can reduce perceived value, especially for deposit customers who directly compare returns across Islamic and conventional financial institutions. This condition creates rate of return risk and may trigger displaced commercial risk when Islamic banks struggle to offer competitive returns to depositors [2].

Previous research has explained customer loyalty in Islamic banking through service quality, religiosity, trust, satisfaction, customer engagement, and sharia compliance. These studies are valuable, but many of them examine loyalty under normal service conditions. Fewer studies examine how a sharia bank maintains loyalty when the main financial attraction of funding products weakens. This article therefore focuses on the non-financial strategies that can protect loyalty when return-based appeal declines [3].

Bank Sumut Sharia Sub-Branch Office HM Yamin Medan provides a relevant case because its funding portfolio shows both growth and decline during 2021 to 2025. Internal branch data indicate that total third-party funds increased from 2021 to 2024, but declined

[1] Saad A Metawa and Mohammed Almossawi, “Banking Behavior of Islamic Bank Customers: Perspectives and Implications,” *International Journal of Bank Marketing* 16, no. 7 (1998): 299–313, https://doi.org/10.1108/02652329810246028; Asyraf Wajdi Dusuki and Nurdianawati Irwani Abdullah, “Why Do Malaysian Customers Patronise Islamic Banks?,” *International Journal of Bank Marketing* 25, no. 3 (2007): 142–60, https://doi.org/10.1108/02652320710739850; Muslim Amin and Zaidi Isa, “An Examination of the Relationship between Service Quality Perception and Customer Satisfaction,” *International Journal of Islamic and Middle Eastern Finance and Management* 1, no. 3 (2008): 191–209, https://doi.org/10.1108/17538390810901131.

[2] Gita Rismayani and Umi Laili Nanda, “Displaced Commercial Risk: Studi Empiris Bank Umum Syariah Di Indonesia,” *Jurnal Akuntansi* 14, no. 2 (2019): 88–105; Kautsar Riza Salman, “The Determinants of Profit-Sharing Rates for Mudharabah Deposits: The Case of Islamic Banks in Indonesia,” *Turkish Journal of Islamic Economics* 9, no. 2 (2022): 99–119.

[3] Muniaty Aisyah, “Islamic Bank Service Quality and Its Impact on Indonesian Customers’ Satisfaction and Loyalty,” *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah* 10, no. 2 (2018): 367–88, https://doi.org/10.15408/aiq.v10i2.7135; Abu Amar Fauzi and Tatik Suryani, “Measuring the Effects of Service Quality by Using CARTER Model towards Customer Satisfaction, Trust and Loyalty in Indonesian Islamic Banking,” *Journal of Islamic Marketing* 10, no. 1 (2019): 269–89, https://doi.org/10.1108/JIMA-04-2017-0048; Abror Abror et al., “Service Quality, Religiosity, Customer Satisfaction, Customer Engagement and Islamic Bank’s Customer Loyalty,” *Journal of Islamic Marketing* 11, no. 6 (2020): 1691–1705, https://doi.org/10.1108/JIMA-03-2019-0044; Bayu Arie Fianto et al., “Customer Loyalty to Islamic Banks: Evidence from Indonesia,” *Cogent Business and Management* 7, no. 1 (2020): 1859849, https://doi.org/10.1080/23311975.2020.1859849.

in 2025. This decline was mainly visible in savings and deposit products, while current accounts still grew. Such a pattern requires explanation beyond simple financial comparison because customer loyalty in services often combines cognitive evaluation, affective attachment, trust, and repeated behavioral commitment [4].

The novelty of this study lies in its case-based explanation of how Islamic bank officers use non-financial relationship strategies to maintain funding customers during a period of declining return. The study does not only describe the existence of service quality or relationship marketing, but also explains how personal approach, intensive communication, soft selling, product education, and appreciation operate as loyalty buffers. This contribution is relevant for Islamic banking branches that cannot rely only on profit-sharing ratios to retain depositors and savers [5].

Based on this background, this study aims to analyze the strategy of Bank Sumut Sharia Sub-Branch Office HM Yamin Medan in maintaining customer loyalty amid the decline in funding product returns. The novelty of this study lies in its focus on how non-financial relationship strategies work as loyalty buffers when the financial attractiveness of Islamic banking funding products weakens. Unlike previous studies that mostly examine customer loyalty through service quality, trust, satisfaction, religiosity, or sharia compliance under normal conditions, this study specifically explains how personal approach, intensive communication, product education, soft selling, and customer appreciation help retain savings and deposit customers during a period of declining return. This study contributes to Islamic banking literature by offering a contextual explanation of customer loyalty in branch-level Islamic banking and provides practical insight for Islamic banks in designing retention strategies that do not depend solely on profit-sharing ratios, but also on trust, service experience, and long-term relationship quality.

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[4] Alan S Dick and Kunal Basu, "Customer Loyalty: Toward an Integrated Conceptual Framework," *Journal of the Academy of Marketing Science* 22, no. 2 (1994): 99–113, https://doi.org/10.1177/0092070394222001; Richard L Oliver, "Whence Consumer Loyalty?," *Journal of Marketing* 63, no. 4 (1999): 33–44; Asuncion Beerli, Josefa D Martin, and Agustin Quintana, "A Model of Customer Loyalty in the Retail Banking Market," *European Journal of Marketing* 38, no. 1/2 (2004): 253–75, https://doi.org/10.1108/03090560410511221.

[5] Christian Gronroos, "From Marketing Mix to Relationship Marketing: Towards a Paradigm Shift in Marketing," *Management Decision* 32, no. 2 (1994): 4–20, https://doi.org/10.1108/00251749410054774; Robert M Morgan and Shelby D Hunt, "The Commitment-Trust Theory of Relationship Marketing," *Journal of Marketing* 58, no. 3 (1994): 20–38, https://doi.org/10.1177/002224299405800302; Dwayne Ball, Pedro S Coelho, and Alexandra Machas, "The Role of Communication and Trust in Explaining Customer Loyalty: An Extension to the ECSI Model," *European Journal of Marketing* 38, no. 9/10 (2004): 1272–93, https://doi.org/10.1108/03090560410548979; Rizka Alwathan and Peni Nugraheni, "Factors Affecting Customer Loyalty of Islamic Bank in Sumbawa City, Indonesia," *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah* 12, no. 2 (2021): 119–28, https://doi.org/10.18326/muqtasid.v12i2.119-128.

THEORETICAL FOUNDATIONS

Islamic Bank Funding Products and Profit-Sharing Return

Funding products in Islamic banking include savings, current accounts, and deposits that are structured through sharia contracts, mainly wadiah and mudharabah. Wadiah products emphasize safekeeping, where customers deposit funds and the bank guarantees their return according to agreed terms. In this contract, customers do not primarily seek profit, although the bank may provide discretionary bonuses. Mudharabah products have a different character because customers act as fund owners, while the bank acts as fund manager. The bank then channels the funds into productive activities and distributes the profit according to an agreed ratio. This structure shows that Islamic funding products are not merely deposit instruments, but also reflect trust, risk sharing, and sharia-based financial intermediation [6].

Customers of mudharabah deposits usually pay close attention to profit-sharing returns because this product functions as an investment placement with a specific maturity period. Although Islamic banks do not promise interest, customers still evaluate the actual return they receive and compare it with other financial instruments, including deposits in conventional banks, sukuk, or other investment products. This comparison shapes customer expectations and influences their perception of whether the product provides fair economic value. When the return decreases, customers may reassess the benefits of keeping their funds in the bank. Therefore, the level of return can affect satisfaction, loyalty, and the long-term stability of third-party funds collected by Islamic banks significantly over time [7].

Customer Loyalty in Islamic Banking

Customer loyalty refers to a customer's commitment to continue using a service provider and to maintain a favorable attitude toward it over time. In banking services, loyalty cannot be understood merely as repeated transactions because customers make decisions by considering several factors at once. They evaluate financial risk, service convenience, transaction security, relationship quality, institutional reputation, trust, and the perceived value of the service. A customer may continue using a bank not only because the product is profitable, but also because the bank provides comfort, reliability, and confidence. Therefore, loyalty can remain stable even when one product attribute weakens, as long as other relational and service attributes are strong enough to compensate for that weakness [8].

In Islamic banking, customer loyalty also includes religious, ethical, and relational dimensions. Customers do not only assess products through economic benefits, but also through the extent to which the bank follows sharia principles, provides transparent

[6] Abdul Qawi Othman and Lynn Owen, "Adopting and Measuring Customer Service Quality in Islamic Banks: A Case Study in Kuwait Finance House," *International Journal of Islamic Financial Services* 3, no. 1 (2001): 1–26; Salman, "The Determinants of Profit-Sharing Rates for Mudharabah Deposits: The Case of Islamic Banks in Indonesia."

[7] Rismayani and Nanda, "Displaced Commercial Risk: Studi Empiris Bank Umum Syariah Di Indonesia"; Alwathan and Nugraheni, "Factors Affecting Customer Loyalty of Islamic Bank in Sumbawa City, Indonesia."

[8] Dick and Basu, "Customer Loyalty: Toward an Integrated Conceptual Framework"; Beerli, Martin, and Quintana, "A Model of Customer Loyalty in the Retail Banking Market."

information, and treats customers fairly. Sharia compliance, polite service, institutional trust, and ethical conduct can shape positive customer attitudes toward Islamic banks. For some customers, loyalty may grow because they feel that the bank reflects Islamic values in its products and services. Indonesian studies show that service quality, trust, satisfaction, customer engagement, and Islamic values can strengthen loyalty. However, the influence of profit sharing may differ across customer segments because some customers prioritize financial return, while others value trust, comfort, and religious suitability [9].

Service Quality, Relationship Marketing, and Customer Retention

Service quality is a central antecedent of customer loyalty because banking services are intangible, risky, and highly dependent on customer experience. Customers cannot fully evaluate banking services before using them, so they rely on service encounters, employee competence, responsiveness, and institutional trust. The SERVQUAL framework explains service quality through five dimensions, namely tangibles, reliability, responsiveness, assurance, and empathy. These dimensions help explain how customers judge whether a bank is professional, dependable, and attentive to their needs. In Islamic banking, the CARTER model extends this framework by adding compliance as a key dimension. This is important because Islamic bank customers also expect services to follow sharia principles, not only to meet conventional service standards [10].

Relationship marketing explains how banks build long-term loyalty through trust, commitment, communication, conflict handling, and relational benefits. This perspective is highly relevant for branch-level Islamic banking because customer relationships are often formed through direct interaction with bank officers. Officers can strengthen loyalty by maintaining personal communication, visiting customers, giving regular follow-up, and responding to customer needs in a timely manner. These interactions create emotional closeness and make customers feel recognized as important partners, not only as account holders. In a competitive market, such relational efforts can reduce the tendency of customers to switch to other banks. For Islamic banks, relationship marketing also supports ethical service because it emphasizes honesty, care, and long-term mutual benefit [11].

[9] Tika Kartika, Achmad Firdaus, and Mukhamad Najib, "Contrasting the Drivers of Customer Loyalty: Financing and Depositor Customer, Single and Dual Customer, in Indonesian Islamic Bank," *Journal of Islamic Marketing* 11, no. 4 (2020): 933–59, https://doi.org/10.1108/JIMA-04-2017-0040; Aisyah, "Islamic Bank Service Quality and Its Impact on Indonesian Customers' Satisfaction and Loyalty"; Abror et al., "Service Quality, Religiosity, Customer Satisfaction, Customer Engagement and Islamic Bank's Customer Loyalty"; Fianto et al., "Customer Loyalty to Islamic Banks: Evidence from Indonesia."

[10] A Parasuraman, Valarie A Zeithaml, and Leonard L Berry, "SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality," *Journal of Retailing* 64, no. 1 (1990): 12–40; J Joseph Cronin and Steven A Taylor, "Measuring Service Quality: A Reexamination and Extension," *Journal of Marketing* 56, no. 3 (1992): 55–68, https://doi.org/10.1177/002224299205600304; Othman and Owen, "Adopting and Measuring Customer Service Quality in Islamic Banks: A Case Study in Kuwait Finance House"; Fauzi and Suryani, "Measuring the Effects of Service Quality by Using CARTER Model towards Customer Satisfaction, Trust and Loyalty in Indonesian Islamic Banking."

[11] Thorsten Hennig-Thurau, Kevin P Gwinner, and Dwayne D Gremler, "Understanding Relationship Marketing Outcomes: An Integration of Relational Benefits and Relationship Quality," *Journal of Service Research* 4, no. 3 (2002): 230–47, https://doi.org/10.1177/1094670502004003006; Fikri Riza and Rahmat Agus Santoso, "The Influence of Relationship Marketing on Loyalty with Mediation of Customer

Customer retention is more efficient than continuous customer acquisition because loyal customers help reduce marketing costs, increase repeat transactions, and create positive word-of-mouth recommendations. In banking, retaining existing customers is especially important because customers usually require time to build trust before placing funds or using long-term financial products. Loyal customers may also become less sensitive to short-term changes when they feel satisfied with the bank's service and relationship quality. In the context of declining returns, customer retention depends on the bank's ability to create non-financial value that can offset lower financial attractiveness. This value may come from service reliability, personal attention, transparent communication, product education, and appreciation. Therefore, retention strategy must combine economic, emotional, and relational considerations [12].

METHOD

This study uses a qualitative case study design at Bank Sumut Sharia Sub-Branch Office HM Yamin Medan. A case study was selected because the research problem concerns a specific organizational response to a contextual challenge, namely the decline in returns on funding products and its implications for customer loyalty. This design enables the researcher to examine the issue within its real institutional setting and to understand how the branch responds through service, communication, and relationship-based strategies. The case study also allows internal funding data, interview accounts, branch service practices, and customer experiences to be connected in one bounded case. Through this approach, the study can explain not only what strategies are used, but also why they matter for maintaining loyalty during declining returns [13].

The informants were selected purposively because they had direct knowledge of funding products, customer service activities, and customer loyalty practices at the branch level. The study involved informants coded as MGT-1 for branch management, AO-1 for the account officer or funding officer, CS-1 for customer service, and CUS-1 to CUS-4 for

Trust at PT. Bank Rakyat Indonesia (Persero) Tbk Krian Branch Office," *Dinasti International Journal of Economics, Finance and Accounting* 4, no. 2 (2023): 220–36, https://doi.org/10.38035/dijefa.v4i2.1737; Gronroos, "From Marketing Mix to Relationship Marketing: Towards a Paradigm Shift in Marketing"; Morgan and Hunt, "The Commitment-Trust Theory of Relationship Marketing."

[12] Valarie A Zeithaml, Leonard L Berry, and A Parasuraman, "The Behavioral Consequences of Service Quality," *Journal of Marketing* 60, no. 2 (1996): 31–46, https://doi.org/10.1177/002224299606000203; Albert Caruana, "Service Loyalty: The Effects of Service Quality and the Mediating Role of Customer Satisfaction," *European Journal of Marketing* 36, no. 7/8 (2002): 811–28, https://doi.org/10.1108/03090560210430818; Benjamin Osayawe Ehigie, "Correlates of Customer Loyalty to Their Bank: A Case Study in Nigeria," *International Journal of Bank Marketing* 24, no. 7 (2006): 494–508, https://doi.org/10.1108/02652320610712102; Razali Haron, Nurulashikin Abdul Subar, and Khairunisah Ibrahim, "Service Quality of Islamic Banks: Satisfaction, Loyalty and the Mediating Role of Trust," *Islamic Economic Studies* 28, no. 1 (2020): 3–23, https://doi.org/10.1108/IES-12-2019-0041.

[13] Albine Moser and Irene Korstjens, "Series: Practical Guidance to Qualitative Research. Part 3: Sampling, Data Collection and Analysis," *European Journal of General Practice* 24, no. 1 (2018): 9–18, https://doi.org/10.1080/13814788.2017.1375091; Lorelli S Nowell et al., "Thematic Analysis: Striving to Meet the Trustworthiness Criteria," *International Journal of Qualitative Methods* 16, no. 1 (2017): 1–13, https://doi.org/10.1177/1609406917733847.

customers using savings or mudharabah deposit products [14]. This coding was used to protect informant identity while keeping the source of information clear in the analysis. Customer informants were selected because they had experience using funding products and could explain how changes in returns influenced their decision to maintain funds at the bank. This selection helped the study obtain information from both internal bank actors and customers [15].

Data were collected through semi-structured interviews, direct observation, and documentation. Semi-structured interviews were used because they allowed the researcher to explore the informants' experiences while still keeping the discussion focused on the research problem. The interviews examined the meaning of declining returns, reasons for customer retention, service practices, communication patterns, soft-selling practices, and forms of customer appreciation. Direct observation focused on branch service interaction, customer handling, employee communication behavior, and the atmosphere of service delivery. Documentation was used to support and verify the interview and observation findings. The documents included DPK data, the number of funding customers, and relevant branch records. The combination of these techniques helped produce richer and more credible qualitative data [16].

Data analysis followed thematic analysis. First, interview summaries, field notes, and documentation results were read repeatedly to identify meaningful units related to the research focus. Second, the researcher developed initial codes from recurring ideas found in the data. These codes were then grouped into broader themes, including return sensitivity, service quality, personal approach, communication, soft selling, appreciation, trust, and customer retention. Third, the themes were compared with observation findings and internal documentation to ensure that the interpretation did not rely only on interview statements. This process helped the researcher build a coherent explanation of how Bank Sumut Sharia Sub-Branch Office HM Yamin Medan maintained customer loyalty during declining funding returns [17].

Trustworthiness was strengthened through source triangulation, method triangulation, informant coding, and transparent presentation of field evidence. Source triangulation was conducted by comparing information from branch management, account officers, customer service staff, and customers. Method triangulation was applied by connecting interview findings with direct observation and internal documentation. The analysis did not treat a single interview statement as final evidence. Instead, the study

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[14] W Syarvina, "Penerapan Akad Mudharabah Muqayyadah Pada Bank Syariah Di Indonesia," *STUDIA ECONOMICA: Jurnal Ekonomi Islam* 7, no. 1 (2021): 21–40, https://doi.org/10.30821/se.v7i1.9806.

[15] Irene Korstjens and Albine Moser, "Series: Practical Guidance to Qualitative Research. Part 4: Trustworthiness and Publishing," *European Journal of General Practice* 24, no. 1 (2018): 120–24, https://doi.org/10.1080/13814788.2017.1375092; Moser and Korstjens, "Series: Practical Guidance to Qualitative Research. Part 3: Sampling, Data Collection and Analysis."

[16] Helen Noble and Joanna Smith, "Issues of Validity and Reliability in Qualitative Research," *Evidence-Based Nursing* 18, no. 2 (2015): 34–35, https://doi.org/10.1136/eb-2015-102054; Nowell et al., "Thematic Analysis: Striving to Meet the Trustworthiness Criteria."

[17] Noble and Smith, "Issues of Validity and Reliability in Qualitative Research"; Nowell et al., "Thematic Analysis: Striving to Meet the Trustworthiness Criteria."

compared management views, service practices, customer responses, and internal DPK trends to produce a more balanced interpretation. Ethical considerations were addressed by using informant codes, protecting personal identity, and limiting sensitive customer information in the published manuscript. These steps were taken to ensure that the research process remained credible, responsible, and respectful toward all participants [18].

Table 1. Informant Profile and Data Contribution

Informant Code	Informant Category	Selection Criteria	Main Data Contribution
MGT-1	Branch management	Directly involved in service and funding policy at branch level	Policy orientation, service strategy, funding condition
AO-1	Account officer or funding officer	Handles funding customers and follow-up communication	Personal approach, soft selling, customer retention practice
CS-1	Customer service	Provides front-office service to funding customers	Service quality, customer complaints, customer records
CUS-1 to CUS-4	Funding customers	Use savings or mudharabah deposit products and have repeated interaction with the branch	Customer perception of return, trust, service experience, loyalty reasons

Source: Field data design

Table 1 presents the informant profile and the contribution of each informant category to the data collection process. The informants were selected based on their direct involvement with funding products, customer service activities, and customer loyalty practices at Bank Sumut Sharia Sub-Branch Office HM Yamin Medan. The use of several informant categories helped the researcher obtain data from both internal bank perspectives and customer perspectives. This design also strengthened the credibility of the study because each informant contributed different information according to their role and experience. MGT-1 represented branch management and provided information related to service policy, funding strategy, and the general condition of funding products at the branch level. AO-1 contributed data on customer follow-up practices, personal approaches, soft selling, and customer retention strategies. CS-1 provided information about front-office service, customer complaints, customer records, and daily interaction with funding customers. Meanwhile, CUS-1 to CUS-4 represented customers who used savings or mudharabah deposit products and had repeated interactions with the branch [19].

The combination of these informants allowed the study to compare managerial policy, employee practices, and customer experiences. Management data explained the

[18] Moser and Korstjens, “Series: Practical Guidance to Qualitative Research. Part 3: Sampling, Data Collection and Analysis”; Korstjens and Moser, “Series: Practical Guidance to Qualitative Research. Part 4: Trustworthiness and Publishing.”
[19] Syarvina, “Penerapan Akad Mudharabah Muqayyadah Pada Bank Syariah Di Indonesia.”

strategic direction of the branch, while officer data described how the strategy was implemented in daily service activities. Customer data showed how those strategies were received and interpreted by funding customers. Therefore, the informant structure supported a more complete understanding of how the bank maintained customer loyalty amid declining funding product returns. This approach is consistent with qualitative research principles that emphasize purposive informant selection, information richness, and thematic credibility in data analysis [20].

RESULTS AND DISCUSSION

Funding Data Trend and the Effect of Declining Returns

The branch funding data show that total DPK increased from 2021 to 2024, but declined in 2025. The 2021 total was recalculated from the components because the previous total in the manuscript did not match the savings, current account, and deposit values. The 2023 deposit figure was also adjusted to match the total DPK components. These corrections are necessary because inconsistent financial data can weaken the credibility of a qualitative case study. (Rismayani & Nanda, 2019; Salman, 2022).

Table 2. Development of Third-Party Funds by Product, 2021-2025

Product	2021	2022	2023	2024	2025	Change 2024-2025
Savings	23.22	24.06	25.04	26.32	23.98	-8.90%
Current accounts	0.45	1.05	2.22	2.65	2.85	7.58%
Deposits	27.96	34.29	34.17	34.68	33.76	-2.65%
Total DPK	**51.62**	**59.40**	**61.43**	**63.65**	**60.59**	**-4.81%**

Source: Internal funding record of Bank Sumut Sharia Sub-Branch Office HM Yamin Medan

The corrected DPK table shows that total third-party funds increased from Rp51.62 billion in 2021 to Rp63.65 billion in 2024, before declining to Rp60.59 billion in 2025. The decline from 2024 to 2025 reached 4.81 percent. Savings declined by 8.90 percent and deposits declined by 2.65 percent, while current accounts still increased by 7.58 percent. This trend supports the claim that the weakening of return-based attractiveness was felt more strongly in savings and deposit products [21].

The customer data also show a downward trend after 2022. Total funding customers increased from 988 in 2021 to 1,067 in 2022, then declined to 999 in 2023, 646 in 2024, and 588 in 2025. This pattern suggests that loyalty pressure did not emerge suddenly in 2025, but

[20] Moser and Korstjens, “Series: Practical Guidance to Qualitative Research. Part 3: Sampling, Data Collection and Analysis”; Nowell et al., “Thematic Analysis: Striving to Meet the Trustworthiness Criteria.”
[21] Rismayani and Nanda, “Displaced Commercial Risk: Studi Empiris Bank Umum Syariah Di Indonesia”; Salman, “The Determinants of Profit-Sharing Rates for Mudharabah Deposits: The Case of Islamic Banks in Indonesia.”

had begun earlier as a decline in active customer accounts. The sharp fall in current account customers in 2024 and 2025 is retained as internal data, but it is explained as active accounts recorded in the branch customer service file [22].

Table 3. Number of Funding Product Customers, 2021-2025

Product	2021	2022	2023	2024	2025	Change 2024-2025
Savings	484	525	441	621	489	-21.26%
Current accounts	484	525	536	1	2	100.00%
Deposits	20	17	16	24	97	304.17%
Total	**988**	**1067**	**999**	**646**	**588**	**-8.98%**

Source: Customer service record of Bank Sumut Sharia Sub-Branch Office HM Yamin Medan.

Table 3 menunjukkan bahwa jumlah nasabah produk funding Bank Sumut Syariah KCP HM Yamin Medan cenderung menurun pada 2024 sampai 2025. Total nasabah turun dari 646 menjadi 588, atau berkurang 8,98%. Produk tabungan masih menjadi kontributor utama, tetapi jumlahnya turun 21,26% dari 621 menjadi 489 nasabah. Giro terlihat naik 100%, dari 1 menjadi 2 rekening aktif, tetapi angka ini perlu dibaca hati-hati karena hanya mencerminkan akun aktif dalam arsip administrasi cabang. Deposito justru meningkat tajam sebesar 304,17%, dari 24 menjadi 97 nasabah, yang mengindikasikan kenaikan minat pada produk simpanan berjangka.

Customer Sensitivity to Declining Returns

The interviews indicate that declining returns influenced customer evaluation of funding products, especially among customers who actively compared mudharabah deposit returns with other financial instruments. For these customers, the return remained an important signal of economic benefit and product competitiveness. AO-1 stated, "When the return decreases, some customers ask whether the bank can still give a competitive profit-sharing result. They usually compare it, but they also consider safety and service." This statement shows that customers do not assess funding products only through profit-sharing levels. They also consider fund security, service responsiveness, and their relationship with bank officers [23].

Customer statements support this interpretation by showing that loyalty is formed through both rational and relational considerations. CUS-2 explained, "The return matters, but I still keep my account because the staff respond quickly and I feel familiar with them." This statement indicates that fast responses and personal familiarity can reduce the negative effect of lower returns. CUS-3 also emphasized that fund security and ease of communication were more important than small differences in return. These findings

[22] Alwathan and Nugraheni, "Factors Affecting Customer Loyalty of Islamic Bank in Sumbawa City, Indonesia."

[23] Alwathan and Nugraheni; Salman, "The Determinants of Profit-Sharing Rates for Mudharabah Deposits: The Case of Islamic Banks in Indonesia."

suggest that customer loyalty can survive when lower financial benefit is balanced by trust, comfort, service quality, and relationship value [24].

Thus, the impact of declining returns is conditional and does not automatically lead customers to leave the bank. Customers may initially evaluate funding products through financial benefit, especially when comparing returns across banks or other investment instruments. However, the final decision to stay depends on the overall relationship experience offered by the branch. In this case, service quality, trust, transparent communication, and personal attention help reduce customers' intention to switch. This finding is consistent with Islamic banking studies showing that customer loyalty is often shaped by relationship strength and service experience, not only by profit-sharing levels [25].

Service Quality and Personal Approach as Loyalty Buffers

The branch maintains customer loyalty by improving service quality through responsive, polite, and attentive interaction. CS-1 stated, "Customers are calmer when we explain the product slowly and respond to their questions without making them wait too long." This statement indicates that service quality is not limited to technical speed, administrative accuracy, or procedural compliance. It also includes empathy, patience, and clarity in communication. In the context of declining funding returns, customers need explanations that reduce uncertainty and help them understand product conditions. Therefore, service quality becomes a relational instrument that strengthens trust and keeps customers comfortable with the bank [26].

A personal approach appears as the strongest branch-level strategy in maintaining customer loyalty. AO-1 explained that the bank conducts regular follow-up through phone calls, WhatsApp messages, and direct visits to customers who need product explanation or have large balances. This approach enables the bank to reduce social distance and build closer relationships with customers. It also helps officers understand customer preferences, fund placement motives, complaints, and expectations regarding service and returns. Through this interaction, customers do not see the bank merely as a financial institution, but as a partner that pays attention to their needs [27].

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[24] Oliver, "Whence Consumer Loyalty?"; Dick and Basu, "Customer Loyalty: Toward an Integrated Conceptual Framework."

[25] Nur Asnawi, Badri Munir Sukoco, and Muhammad Asnan Fanani, "The Role of Service Quality within Indonesian Customers Satisfaction and Loyalty and Its Impact on Islamic Banks," *Journal of Islamic Marketing* 11, no. 1 (2020): 192–212, https://doi.org/10.1108/JIMA-03-2017-0033; Aisyah, "Islamic Bank Service Quality and Its Impact on Indonesian Customers' Satisfaction and Loyalty"; Haron, Abdul Subar, and Ibrahim, "Service Quality of Islamic Banks: Satisfaction, Loyalty and the Mediating Role of Trust."

[26] Fauzi and Suryani, "Measuring the Effects of Service Quality by Using CARTER Model towards Customer Satisfaction, Trust and Loyalty in Indonesian Islamic Banking"; Parasuraman, Zeithaml, and Berry, "SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality."

[27] Gronroos, "From Marketing Mix to Relationship Marketing: Towards a Paradigm Shift in Marketing"; Morgan and Hunt, "The Commitment-Trust Theory of Relationship Marketing."

Customers interpreted the personal approach as attention rather than pressure. CUS-1 stated, "I feel noticed because the officer still contacts me even when I do not make a new deposit." This response shows that customer loyalty is shaped not only by economic benefits, but also by emotional recognition and interpersonal treatment. In service businesses, customers often remain loyal when they feel known, respected, and protected by the provider. Regular communication creates a sense of being valued, especially when returns decline and customers begin to compare alternatives. This emotional bond helps reduce the possibility of switching to other financial institutions [28].

Table 4. Main Themes and Field Evidence

Theme	Field Evidence	Analytical Meaning
Return sensitivity	Customers ask about lower return and compare it with alternatives	Return influences rational evaluation but does not fully determine loyalty
Service quality	Customer service explains products clearly and responds quickly	Reliability, responsiveness, and empathy reduce dissatisfaction
Personal approach	Officers use visits, calls, and WhatsApp follow-up	Personal contact creates closeness and customer-specific service
Soft selling	Officers explain benefits without pressure	Education increases comfort and voluntary decision-making
Appreciation	Loyal customers receive attention and small rewards	Recognition strengthens emotional attachment and retention

Source: Processed from interviews, observation, and documentation.

Table 4 menunjukkan bahwa loyalitas nasabah produk funding tidak hanya dipengaruhi oleh tingkat imbal hasil, tetapi juga oleh kualitas layanan dan hubungan personal dengan petugas bank. Tema return sensitivity memperlihatkan bahwa nasabah tetap memperhatikan penurunan return dan membandingkannya dengan alternatif lain, namun keputusan mereka tidak sepenuhnya ditentukan oleh aspek keuntungan. Kualitas layanan berperan penting karena penjelasan produk yang jelas, respons cepat, dan sikap empatik dapat mengurangi ketidakpuasan nasabah. Pendekatan personal melalui kunjungan, telepon, dan WhatsApp follow-up menciptakan kedekatan yang lebih kuat. Selain itu, soft selling membuat nasabah merasa nyaman karena keputusan dilakukan secara sukarela. Bentuk apresiasi kepada nasabah loyal juga memperkuat ikatan emosional dan mendorong retensi.

Communication, Soft Selling, and Customer Appreciation

Communication was carried out intensively through face-to-face service, telephone calls, and WhatsApp messages as part of the bank's effort to maintain close relationships with funding customers. This communication did not only function as a promotional channel for savings and deposit products, but also as a medium for explaining changes in returns, profit-

[28] Hennig-Thurau, Gwinner, and Gremler, "Understanding Relationship Marketing Outcomes: An Integration of Relational Benefits and Relationship Quality"; Ball, Coelho, and Machas, "The Role of Communication and Trust in Explaining Customer Loyalty: An Extension to the ECSI Model."

sharing mechanisms, and fund security. MGT-1 emphasized that customers needed simple and consistent explanations because uncertainty about profit sharing could quickly create suspicion and reduce trust. Regular communication helped customers feel informed, respected, and accompanied in their financial decisions, when return information changed and customers began comparing alternatives [29]

Soft selling was used to offer funding products in a non-coercive manner. AO-1 explained, 'We do not force customers to increase their balances. We explain the benefit, the sharia mechanism, and the security of the funds, then customers decide.' This approach allowed customers to receive information without feeling pressured by the bank. The officer focused on education, transparency, and comfort, so customers could understand the benefits of saving or placing deposits in Islamic banking. This strategy is relevant to Islamic banking because ethical communication, honesty, and product clarity strengthen trust and reduce customer resistance during the decision process [30].

Customer appreciation was implemented through special attention, greetings, follow-up, and small rewards for loyal customers. Although these forms of appreciation were not large financial incentives, they created emotional recognition and symbolic value for customers. CUS-4 stated that appreciation made customers feel that their relationship with the bank was not purely transactional, but also personal and relational. This finding shows that loyalty can be strengthened through simple gestures that make customers feel remembered, valued, and respected. Appreciation also helped the bank maintain emotional closeness with customers, especially when financial returns declined and customers needed stronger reasons to remain loyal to the institution [31].

Analysis/Discussion

The findings show that declining returns can weaken customer loyalty, but the effect is not deterministic. Banking loyalty is shaped by the interaction between economic calculation and relational experience. Return influences customers' cognitive judgment because customers evaluate whether the benefits they receive are still comparable with alternative financial institutions. However, loyalty in banking also contains affective and relational dimensions. Service quality, trust, personal attention, and emotional closeness can reduce the negative effect of lower returns. Customers may reconsider their fund placement

[29] Ball, Coelho, and Machas, “The Role of Communication and Trust in Explaining Customer Loyalty: An Extension to the ECSI Model”; Zeithaml, Berry, and Parasuraman, “The Behavioral Consequences of Service Quality.”

[30] Abdelghani Echchabi and Olorogun Lukman Olaniyi, “Malaysian Consumers’ Preferences for Islamic Banking Attributes,” *International Journal of Social Economics* 39, no. 11 (2012): 859–74, https://doi.org/10.1108/03068291211263907; Mohammad A Janahi and Mohammed M S Al Mubarak, “The Impact of Customer Service Quality on Customer Satisfaction in Islamic Banking,” *Journal of Islamic Marketing* 8, no. 4 (2017): 595–604, https://doi.org/10.1108/JIMA-07-2015-0049.

[31] Ellen Garbarino and Mark S Johnson, “The Different Roles of Satisfaction, Trust, and Commitment in Customer Relationships,” *Journal of Marketing* 63, no. 2 (1999): 70–87, https://doi.org/10.1177/002224299906300205; Caruana, “Service Loyalty: The Effects of Service Quality and the Mediating Role of Customer Satisfaction.”

when returns decline, but they do not automatically switch if they still perceive the bank as reliable, caring, and trustworthy. Therefore, a decline in return becomes a serious risk when the branch fails to provide alternative value through service and relationship quality [32].

The data trend strengthens this argument. The decline in DPK in 2025 and the decline in the total number of funding customers indicate pressure on customer retention. These figures suggest that lower returns may reduce the attractiveness of savings and deposit products, especially for customers who compare benefits across Islamic and conventional banks. However, the interview evidence shows that customers did not automatically leave the bank after returns decreased. Some customers continued to maintain their funds because they felt safe, recognized, and served personally by bank officers. This condition shows that customer loyalty is not only a response to product performance, but also a result of trust and service experience. The finding supports the view that service quality and trust mediate the relationship between product experience and loyalty [33].

Service quality works as a loyalty buffer because it reduces the perceived cost of staying with the bank. Customers may accept lower returns if the bank consistently offers reliable service, quick response, accurate information, and empathetic handling. In this context, service quality does not merely create short-term satisfaction. It also builds a sense of security and confidence that encourages customers to maintain long-term relationships with the bank. Good service makes customers feel that the bank understands their needs, responds to their concerns, and protects their interests. Therefore, service quality transforms the bank from a place for fund placement into a trusted financial partner. This role becomes more important when financial benefits are less competitive than before [34].

The personal approach is equally important because funding products depend on long-term relationship confidence. Customers who place funds in savings or deposits need assurance that the bank will maintain communication and respond to their needs. Direct visits, personal follow-up, and informal communication reduce uncertainty and make customers feel recognized as important partners. This explains why the branch's limited marketing personnel became a substantive issue in the manuscript. When the number of officers is limited, not all customers receive regular relationship maintenance. As a result, some customers may feel neglected, even though the product remains available. In a relationship-based banking context, loyalty can weaken when communication becomes less

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[32] Dick and Basu, "Customer Loyalty: Toward an Integrated Conceptual Framework"; Oliver, "Whence Consumer Loyalty?"; Beerli, Martin, and Quintana, "A Model of Customer Loyalty in the Retail Banking Market."

[33] Asnawi, Sukoco, and Fanani, "The Role of Service Quality within Indonesian Customers Satisfaction and Loyalty and Its Impact on Islamic Banks"; Haron, Abdul Subar, and Ibrahim, "Service Quality of Islamic Banks: Satisfaction, Loyalty and the Mediating Role of Trust"; Fianto et al., "Customer Loyalty to Islamic Banks: Evidence from Indonesia."

[34] Parasuraman, Zeithaml, and Berry, "SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality"; Cronin and Taylor, "Measuring Service Quality: A Reexamination and Extension"; Fauzi and Suryani, "Measuring the Effects of Service Quality by Using CARTER Model towards Customer Satisfaction, Trust and Loyalty in Indonesian Islamic Banking."

intensive. Therefore, personal contact is not merely a marketing activity, but a retention mechanism [35].

Soft selling and product education also have a specific role in Islamic banking. Customers need to understand that returns in Islamic banking can fluctuate because they are linked to profit-sharing mechanisms, not fixed interest. A lower return does not necessarily mean that the bank is unsafe or that customer funds are poorly managed. For this reason, bank officers need to explain changes in returns clearly, ethically, and without pressure. Soft selling allows customers to receive information in a comfortable way and helps them make decisions based on understanding, not coercion. Product education also strengthens transparency because customers can see the logic behind the return mechanism. This supports Islamic service logic, where customer relationships are built through clarity, fairness, honesty, and trust [36].

The theoretical contribution of this study is the proposition that loyalty toward Islamic bank funding products during a declining return period is maintained through a layered mechanism. The first layer is trust in fund security and sharia governance. Customers need confidence that their funds are safe and managed according to Islamic principles. The second layer is service quality and relationship closeness. These factors create satisfaction, emotional attachment, and confidence in the branch. The third layer is continuous communication, product education, soft selling, and appreciation. These practices help customers understand return changes and feel valued by the bank. Together, these layers convert non-financial value into customer retention strength. This proposition expands loyalty theory by showing how relational mechanisms can protect loyalty when financial attractiveness decreases [37].

The practical implication is that Islamic bank branches should not rely only on profit-sharing ratios to retain funding customers. Returns remain important, but they are not the only reason customers stay. Branches need to develop customer segmentation so that officers can identify customers with large balances, long relationships, or high switching potential. Regular follow-up schedules are also needed to ensure that customers receive consistent attention. In addition, branches should provide transparent explanations about changes in returns, especially to deposit customers who are sensitive to financial benefits. Service recovery mechanisms are necessary when customers complain or show signs of dissatisfaction. Small but consistent appreciation programs can also strengthen emotional

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[35] Gronroos, “From Marketing Mix to Relationship Marketing: Towards a Paradigm Shift in Marketing”; Morgan and Hunt, “The Commitment-Trust Theory of Relationship Marketing”; Riza and Santoso, “The Influence of Relationship Marketing on Loyalty with Mediation of Customer Trust at PT. Bank Rakyat Indonesia (Persero) Tbk Krian Branch Office.”

[36] Othman and Owen, “Adopting and Measuring Customer Service Quality in Islamic Banks: A Case Study in Kuwait Finance House”; Echchabi and Olaniyi, “Malaysian Consumers’ Preferences for Islamic Banking Attributes”; Janahi and Al Mubarak, “The Impact of Customer Service Quality on Customer Satisfaction in Islamic Banking.”

[37] Ball, Coelho, and Machas, “The Role of Communication and Trust in Explaining Customer Loyalty: An Extension to the ECSI Model”; Hennig-Thurau, Gwinner, and Gremler, “Understanding Relationship Marketing Outcomes: An Integration of Relational Benefits and Relationship Quality”; Abror et al., “Service Quality, Religiosity, Customer Satisfaction, Customer Engagement and Islamic Bank’s Customer Loyalty.”

attachment. These practices are important for maintaining loyalty when returns become less competitive [38].

This study has several limitations that should be acknowledged. The case is limited to one sub-branch office, namely Bank Sumut Sharia Sub-Branch Office HM Yamin Medan. Therefore, the findings reflect a specific branch context and cannot be generalized statistically to all Islamic banks. The study also relies on branch-level internal data and selected informants, so the results depend on the availability, accuracy, and depth of the information obtained from the field. Nevertheless, the findings provide a useful contextual explanation of how loyalty can be maintained during a declining return period. Future research can compare several Islamic bank branches, examine different depositor segments, or combine qualitative interviews with quantitative loyalty modeling. Such studies can test the proposed loyalty-buffer mechanism more broadly [39].

CONCLUSION

This study concludes that the decline in returns on funding products can affect customer loyalty at Bank Sumut Sharia Sub-Branch Office HM Yamin Medan. The corrected branch data show that total DPK declined in 2025 after increasing from 2021 to 2024. Savings and deposits became the most visible products affected by the decline. The number of funding customers also decreased after 2022, showing pressure on customer retention. The decline in returns did not automatically eliminate loyalty. Customers still considered financial return, but they also valued safety, service quality, trust, communication, and personal relationships with bank officers. This means that loyalty in Islamic banking is built through a combination of rational and relational factors.

The main strategies used by the bank were improving service quality, strengthening a personal approach, maintaining intensive communication, applying soft selling, educating customers about product benefits and fund security, and providing appreciation to loyal customers. These strategies helped reduce the negative effect of declining returns by making customers feel informed, respected, and emotionally connected to the bank. The article contributes to Islamic banking studies by showing that customer loyalty in funding products can be maintained through non-financial value when the financial attractiveness of return weakens. For practice, Bank Sumut and other Islamic banks need to build structured customer retention programs, strengthen customer communication, document return changes clearly, and ensure that every funding customer receives consistent relationship maintenance.

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[38] Zeithaml, Berry, and Parasuraman, "The Behavioral Consequences of Service Quality"; Caruana, "Service Loyalty: The Effects of Service Quality and the Mediating Role of Customer Satisfaction"; Alwathan and Nugraheni, "Factors Affecting Customer Loyalty of Islamic Bank in Sumbawa City, Indonesia."

[39] Noble and Smith, "Issues of Validity and Reliability in Qualitative Research"; Korstjens and Moser, "Series: Practical Guidance to Qualitative Research. Part 4: Trustworthiness and Publishing."

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