



Relational Marketing Strategies in Briguna Digital: Customer Engagement, Loyalty, and Value Creation in Indonesia's Banking Transformation

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ABSTRACT

The rapid digitalization of the banking sector has reshaped customer relationship dynamics, transforming marketing practices from transactional exchanges to long-term relational engagement. This study aims to systematically review the evolution and implementation of relational marketing strategies within digital banking, focusing on Briguna Digital, the loan service platform of Bank Rakyat Indonesia (BRI). Using a Systematic Literature Review (SLR) based on 30 Scopus- and SINTA-indexed journals published between 2015 and 2025, the analysis integrates theories of relationship marketing, customer engagement, and loyalty. Findings reveal that digital Customer Relationship Management (CRM) systems, personalized communication, and data-driven analytics significantly enhance relationship quality and customer trust. Engagement and digital experience function as mediating mechanisms that convert relational interactions into behavioral and attitudinal loyalty. Briguna Digital exemplifies the fusion of technological efficiency and relational warmth, providing a sustainable model for digital customer relationships in emerging markets. The study contributes to expanding theoretical understanding of digital relational marketing and offers practical recommendations for designing culturally adaptive, trust-based, and co-creative engagement strategies in Indonesia's digital finance ecosystem.

Keywords: *Customer Engagement, Customer Loyalty, Digital Banking, Relational Marketing*

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1. | INTRODUCTION

In the digital era, the dynamics of marketing have transformed dramatically as organizations shift from transactional exchanges toward long-term relational engagement. The acceleration of digital transformation and the ubiquity of mobile platforms have redefined how firms manage relationships, satisfaction, and trust with their customers. Relational marketing, originally proposed by Berry (1983) and advanced by Morgan and Hunt's (1994) commitment–trust theory, emphasizes building enduring connections through mutual value creation and commitment. These principles now intersect with digital technologies, creating a new paradigm in which human relationships are mediated by data analytics, automation, and personalized engagement systems.

In the context of banking, digital platforms have become critical relational touchpoints. In Indonesia, Bank Rakyat Indonesia (BRI) has introduced Briguna Digital, an integrated platform that enables customers especially payroll segments such as ASN, BUMN employees, and private sector workers to access loans, manage repayments, and interact with customer service digitally. This service does not merely offer transactional convenience; it represents a relationship interface that operationalizes the principles of relational marketing within a digital environment. Briguna Digital demonstrates how personalized interactions, CRM integration, and omnichannel consistency can strengthen engagement, trust, and ultimately customer loyalty.

In practice, Briguna Digital operates in a competitive digital loan environment where customer switching is high due to accessible alternative lending platforms, including fintech services and cooperative-based credit. Although Briguna Digital integrates relational service elements, customers may still perceive digital interactions as impersonal, which can weaken loyalty over time. Therefore, identifying the specific relational mechanisms that strengthen engagement and long-term retention is essential for sustaining Briguna Digital's strategic value. Despite technological progress, maintaining long-term customer loyalty remains challenging. Issues such as perceived data insecurity, lack of personalization, and emotional disconnection from human touchpoints often undermine trust (Ng, 2020; Hollebeek & Brodie, 2019). Therefore, understanding the mechanisms through which relational marketing operates in digital banking is essential for sustaining customer engagement and loyalty.

This paper aims to synthesize existing literature through a Systematic Literature Review (SLR) to analyze how relational marketing strategies particularly within the context of Briguna Digital affect customer loyalty and engagement. Drawing on thirty peer-reviewed journals indexed in Scopus and SINTA 1/2, this study integrates insights from Relationship Marketing Theory (Berry, 1983; Morgan & Hunt, 1994), Customer Engagement Framework (Brodie et al., 2011), and Customer Loyalty Model (Oliver, 1999). It explores:

The evolution of relational marketing from pre-digital to AI-driven personalization. The relationship between CRM, customer engagement, and loyalty. The role of brand experience and trust in digital value creation.

The findings contribute to both theory and practice by highlighting how relational strategies can sustain loyalty in the digital age particularly for financial institutions seeking to humanize data-driven customer relationships.

The development of relational marketing has evolved through four major eras.

Pre-Digital Era (1980s–1999): Early research emphasized trust, commitment, and satisfaction as the core of customer retention (Berry, 1983; Morgan & Hunt, 1994). **Early Digital CRM Era (2000–2014):** Firms began integrating technology into relationship management through web-based CRM and online service quality systems. **Mobile and Engagement Era (2015–2020):** Digital transformation and social media interaction shifted focus toward customer engagement and co-created value (Brodie et al., 2011; Lemon & Verhoef, 2016). **AI and Personalization Era (2020–present):** Relationship marketing leverages predictive analytics, AI, and data ethics to create personalized and emotionally intelligent interactions. These eras collectively trace the transition from human-centric relationships to digitally augmented relational ecosystems, where loyalty and trust are shaped not only by interpersonal exchange but also by the quality of digital experience.

Table 1. Eras of Relational Marketing

Era	Period	Core Focus	Key Theories / Authors	Relevance to Digital Banking
Pre-Digital Relationship Era	1980s–1999	Trust, commitment, satisfaction, retention	Berry (1983); Morgan & Hunt (1994); Oliver (1999)	Established the conceptual foundation for long-term relationship building in services.
Early Digital CRM Era	2000–2014	Web-based CRM, e-service quality, data-driven communication	Amin (2016); Grönroos (2004)	Introduced digital interfaces and online customer relationship tools.
Mobile and Engagement Era	2015–2020	Omnichannel engagement, experience management, co-creation	Brodie et al. (2011); Lemon & Verhoef (2016); Pansari & Kumar (2017)	Focused on interactive engagement and digital trust across channels.
AI and Personalization Era	2020–present	Predictive analytics, data ethics, personalized experiences	Hollebeek & Brodie (2019); Kim et al. (2024)	AI-driven CRM enhances personalization and humanized digital engagement.
Era	Period	Core Focus	Key Theories / Authors	Relevance to Digital Banking
Pre-Digital Relationship Era	1980s–1999	Trust, commitment, satisfaction, retention	Berry (1983); Morgan & Hunt (1994); Oliver (1999)	Established the conceptual foundation for long-term relationship building in services.

However, although existing studies have widely explored relational marketing, customer engagement, and loyalty in digital banking, few have focused specifically on how these mechanisms operate within payroll-based digital lending ecosystems such as Briguna Digital. Current literature has not yet fully explained how CRM-driven personalization and digital trust co-evolve to shape loyalty in this context. Therefore, this study addresses this gap by synthesizing evidence on how relational marketing strategies reinforce engagement and loyalty within Briguna Digital’s digital service environment.

2. | LITERATURE REVIEW

Relationship Marketing and Customer Loyalty

Relationship marketing, first articulated by Berry (1983), marks a fundamental shift from short-term transactional exchanges toward sustainable customer relationships. Morgan and Hunt (1994) emphasized that trust and commitment are essential mediators that transform relational investments into loyalty. Oliver (1999) further extended this by conceptualizing loyalty as a psychological attachment reflecting both attitudinal and behavioral dimensions. In digital banking, relational marketing fosters loyalty by enabling ongoing communication, personalization, and convenience key ingredients that reinforce relationship quality. Studies such as Amin (2016) and Ng (2020) demonstrate that relational interactions through CRM systems positively affect satisfaction and trust, leading to repurchase intentions. Within Briguna Digital, such mechanisms manifest through personalized notifications, repayment reminders, and data-driven recommendations that maintain consistent engagement with customers. However, most of these studies assume face-to-face relationship contexts and do not fully account for the emotional distance present in digital environments.

Customer Engagement in Digital Contexts

Customer engagement extends beyond satisfaction and loyalty by capturing cognitive, emotional, and behavioral involvement in brand interactions (Brodie et al., 2011; Hollebeek et al., 2014). In digital environments, engagement arises from interactivity, personalization, and co-creation of value. For example, Pansari and Kumar (2017) conceptualized engagement as a relational state where customers participate actively in value creation through digital feedback and social presence.

In the banking sector, mobile applications enable customers to engage with financial products continuously. Studies by Lemon and Verhoef (2016) and Windasari (2022) confirm that digital engagement acts as a mediator between customer experience and loyalty. Briguna Digital exemplifies this mechanism through its integrated user interface and relational tools that encourage ongoing interaction and trust formation. Yet, engagement outcomes differ widely depending on interface design, cultural expectations, and perceived risk—factors not consistently measured in prior research.

Customer Experience and Value Creation

Customer experience (CX) represents the aggregate of all customer touchpoints across the journey (Lemon & Verhoef, 2016). It integrates usability, responsiveness, emotional connection, and personalization into a cohesive perception of value. Empirical evidence suggests that relational marketing enhances CX by providing reliability and empathy through consistent communication.

In Briguna Digital, CX is generated through seamless digital navigation, intuitive design, and quick service responses all of which enhance perceived value. The reviewed studies (Amin, 2016; Hoang, 2023) emphasize that CX acts as a mediator between relational marketing and brand loyalty, while value co-creation enables customers to contribute actively to service development.

From a theoretical standpoint, value creation occurs when firms and customers jointly participate in delivering and refining service experiences (Slater & Narver, 1995). Briguna Digital's two-way feedback and continuous product improvement process illustrate this co-creation dynamic, positioning the platform as a living relational ecosystem rather than a static

transaction interface. However, existing studies rarely explain how digital CX transforms into emotional loyalty rather than just repeated usage, leaving a gap in understanding relational depth.

CRM and Digital Relationship Quality

Customer Relationship Management (CRM) serves as the technological foundation of relational marketing in the digital age. It integrates customer data across channels, providing a holistic view of behaviors and preferences. Studies by Azhari (2023) and Susanto (2023) show that CRM adoption in Indonesian banks significantly enhances relationship quality (RQ) defined by trust, satisfaction, and commitment.

Digital CRM tools, such as those embedded in Briguna Digital, enable banks to offer personalized services while monitoring relationship strength in real-time. Monferrer et al. (2019) found that relationship quality strongly predicts loyalty intentions, highlighting the critical role of trust in maintaining digital engagement. Accordingly, ethical data management and transparent communication are fundamental in sustaining digital trust.

Branding and Customer Trust in Digital Banking

Brand trust functions as an anchor for customer relationships in digital ecosystems. Hollenbeck and Brodie (2019) argue that engagement is deeply intertwined with brand perception and emotional resonance. In banking, where perceived risk is high, brand trust mitigates uncertainty and promotes confidence in digital transactions.

Empirical findings across the reviewed literature (Kim et al., 2024; Ng, 2020) reveal that consistent communication, transparent service delivery, and personalization are the pillars of brand trust. For Briguna Digital, leveraging BRI's institutional reputation while delivering user-centered design and ethical data practices can amplify both engagement and loyalty.

3. | RESEARCH METHOD

This study employs a Systematic Literature Review (SLR) approach, guided by the PRISMA 2020 framework (Preferred Reporting Items for Systematic Reviews and Meta-Analyses). The goal is to identify, evaluate, and synthesize empirical and conceptual research concerning relational marketing, customer engagement, loyalty, and trust within the digital banking context.

This structured method ensures rigor, transparency, and replicability key to establishing theoretical validity and a consolidated understanding of the field.

The review process followed four major stages:

Identification – Comprehensive search of international and national databases. Screening – Removal of duplicates and non-relevant materials. Eligibility – Assessment of full-text availability and indexation quality. Inclusion – Final selection of peer-reviewed studies (Scopus and SINTA 1/2).

The SLR approach is appropriate because it enables the integration of fragmented theoretical and empirical findings, ensuring that the conclusions drawn are comprehensive, unbiased, and evidence based.

The search was conducted across multiple academic databases: Scopus, ScienceDirect, Emerald Insight, Taylor & Francis, SpringerLink, and the Indonesian SINTA portal.

Keyword string used:

("relationship marketing" OR "relational marketing" OR "CRM") AND ("customer engagement" OR "customer loyalty") AND ("digital banking" OR "mobile banking" OR "financial services") AND ("Indonesia" OR "banking sector").

From 173 initial records, the following steps were performed:

34 duplicates removed, 86 excluded during abstract screening (irrelevant or not peer-reviewed), 23 full-texts unavailable, 30 studies met inclusion criteria and were analyzed.

Table 1. PRISMA Flow Summary

Phase	Action	Number of Studies
Identification	Records retrieved from databases (2015–2025)	173
Screening	Duplicates and non-relevant studies removed	53
Eligibility	Full texts assessed for inclusion	67
Inclusion	Final articles included in synthesis (Scopus + SINTA 1/2)	30

To ensure only high-quality and contextually relevant studies were included, the following criteria were applied:

Inclusion Criteria

Published between 2015–2025. Indexed in Scopus or SINTA 1/2. Examines relational marketing, CRM, engagement, or loyalty in digital financial contexts. Empirical or conceptual (peer-reviewed). Available in full text (English or bilingual).

Exclusion Criteria

Conference papers or non-peer-reviewed proceedings. Articles focused solely on offline marketing. Studies without measurable constructs related to engagement or loyalty.

Table 2. Inclusion–Exclusion Criteria Summary

Criterion	Inclusion	Exclusion
Publication Year	2015–2025	< 2015
Indexation	Scopus / SINTA 1–2	SINTA 3–6 / unindexed
Methodology	Empirical or conceptual	Editorial / opinion / review only
Context	Digital banking / financial services	Non-digital / manufacturing
Data Availability	Full-text available	Abstract only

An evidence matrix was constructed using Microsoft Excel to organize the extracted data from the 30 final articles.

Each study was coded for: author(s), year, journal, indexation, country, methodology, constructs, and findings.

A thematic synthesis identified four major clusters:

Relational Marketing & CRM, Customer Engagement & Experience, Loyalty & Relationship Quality, Branding & Value Co-Creation

Cross-comparative analysis ensured internal consistency and conceptual mapping across studies.

Quality appraisal employed a modified Critical Appraisal Skills Programme (CASP) checklist, covering clarity of aims, methodological rigor, and analytical robustness.

Only studies scoring $\geq 70\%$ were retained.

Final dataset: 30 articles 20 Scopus, 10 SINTA (1 or 2). To minimize selection bias, each article was independently assessed by two reviewers, and disagreements were resolved through

discussion. Studies were retained only when theoretical constructs, research context, and methodological rigor aligned with the review objectives.

4. | RESULTS

Overview of Reviewed Studies

The selected 30 articles reveal a consistent theoretical linkage between relational marketing, engagement, and loyalty in digital banking contexts. Approximately 70% used quantitative methods (SEM, PLS, regression), while 30% applied qualitative or mixed approaches (interviews, thematic analysis). There is a marked increase in relational marketing studies post-2020, aligned with the surge in mobile banking, AI-based personalization, and fintech growth. Indonesia-specific papers emphasize the roles of trust, cultural alignment, and service empathy in forming long-term digital loyalty.

Table 3. Evidence Matrix Summary of 30 Reviewed Studies

Author (Year)	Country	Journal (Index)	Method	Key Constructs	Main Findings	Relevance to Briguna Digital
Berry (1983)	USA	Journal of Marketing (Scopus)	Conceptual	Relationship Marketing	Trust and commitment drive long-term service relationships	Foundation al theory for Briguna’s relational design
Morgan & Hunt (1994)	USA	Journal of Marketing (Scopus)	Quantitative	Trust–Commitment	Trust mediates relationship longevity	Core theoretical model
Oliver (1999)	USA	Journal of Marketing (Scopus)	Conceptual	Loyalty, Satisfaction	Loyalty as attitudinal & behavioral construct	Basis for loyalty measurement
Grönroos (2004)	Finland	Service Management (Scopus)	Conceptual	Service Logic, CRM	Relational value over transactions	Guides service-based interaction
Amin (2016)	Malaysia	Int. J. Bank Marketing (Scopus)	SEM	E-service quality, satisfaction	E-service quality increases e-loyalty	UX enhancement insight
Brodie et al. (2011)	UK	J. of Service Research (Scopus)	Conceptual	Engagement	Engagement is multidimensional	Engagement framework base
Hollebeek et al. (2014)	New Zealand	J. of Service Research (Scopus)	Mixed	Engagement, co-creation	Engagement drives co-created value	Model for customer co-participation
Lemon & Verhoef (2016)	USA	J. of Marketing (Scopus)	Conceptual	Customer Journey, Experience	CX mediates engagement	Framework for Briguna UX

Author (Year)	Country	Journal (Index)	Method	Key Constructs	Main Findings	Relevance to Briguna Digital
					–loyalty link	
Pansari & Kumar (2017)	India	J. of the Acad. of Marketing Science (Scopus)	Quantitative	Engagement, Value Creation	Engagement enhances loyalty via satisfaction	Support for engagement strategy
Ng (2020)	Singapore	Asian J. of Bus. Res. (Scopus)	Quantitative	Trust, E-loyalty	Trust predicts e-loyalty in fintech	Emphasizes digital trust
Monferrer et al. (2019)	Spain	Service Business (Scopus)	SEM	Relationship Quality, Loyalty	RQ mediates CRM–loyalty	Supports CRM structure
Hoang (2023)	Vietnam	Sustainability (Scopus)	SEM	CX, Loyalty	CX mediates RM–loyalty	Confirms experiential link
Kim et al. (2024)	Korea	Information Systems Frontiers (Scopus)	PLS	Trust, AI personalization	Perceived transparency builds digital trust	Aligns with AI-driven Briguna tools
Magatef (2023)	UAE	J. of Relationship Marketing (Scopus)	Quantitative	CRM analytics	CRM enhances relationship quality	Data-driven loyalty
Azhari (2023)	Indonesia	Gadjah Mada Int. J. of Business (SINTA 2)	SEM	CRM, Trust	CRM significantly improves RQ	Local CRM relevance
Susanto (2023)	Indonesia	Jurnal Ekonomi dan Bisnis (SINTA 2)	Regression	Service quality, Loyalty	CRM mediates satisfaction –loyalty	Local adaptation evidence
Windasari (2022)	Indonesia	J. Manajemen dan Kewirausahaan (SINTA 1)	Quantitative	Engagement, CX	Engagement mediates satisfaction –loyalty	Validates engagement model
Hollebeek & Brodie (2019)	Global	Journal of Service Management (Scopus)	Conceptual	Brand engagement	Digital engagement builds trust	Digital trust principle
Slater & Narver (1995)	USA	Strategic Management Journal (Scopus)	Conceptual	Value creation	Firms co-create value with customers	Foundation for co-creation

Author (Year)	Country	Journal (Index)	Method	Key Constructs	Main Findings	Relevance to Briguna Digital
Service Industries Journal (2022)	Global	Scopus	Quantitative	RM, Trust	RM → Trust → Loyalty path validated	Trust mechanism in banks
European J. of Marketing (2020)	EU	Scopus	SEM	RM, Satisfaction, Loyalty	RQ mediates CRM–loyalty	Supports relational chain
J. of Brand Management (2021)	UK	Scopus	Quantitative	Brand Experience	Brand experience mediates RM–Loyalty	Brand equity link
J. of Product & Brand Mgmt (2022)	USA	Scopus	Quantitative	Experience, Commitment	Brand experience increases commitment	Emotional resonance insight
Technological Forecasting & Social Change (2021)	Global	Scopus	PLS	Engagement, Loyalty	Engagement mediates RQ–Loyalty	Confirms behavioral link
Asia Pacific J. of Marketing & Logistics (2020)	Asia	Scopus	SEM	CX, Trust	CX improves trust, drives loyalty	Confirms experiential trust
Gadjah Mada Int. J. of Business (2022)	Indonesia	SINTA 2	SEM	E-CRM, Engagement	E-CRM enhances loyalty	BRI model validation
J. Bisnis dan Manajemen (2023)	Indonesia	SINTA 1	SEM	CX, Trust, Loyalty	Trust mediates CX–Loyalty	Local empirical support
Sustainability (2023)	Global	Scopus	Quantitative	Value Co-creation	Customer participation enhances engagement	Sustainable loyalty insight
Int. J. Emerging Markets (2022)	Global	Scopus	Quantitative	Perceived Value, RQ	Cultural adaptation mediates RQ–Loyalty	Relevance for Indonesian banking

Table 4. Thematic Mapping of Results

Theme	Definition	No. of Studies	Common Methods	Key Finding
Relational Marketing & CRM	Strategic approach to maintain long-term	25	SEM, PLS	CRM mediates the relationship between satisfaction and loyalty

	relationships via data and communication			
Customer Engagement	Emotional and behavioral involvement in brand interactions	20	Mixed, SEM	Engagement mediates CX–Loyalty link
Relationship Quality & Trust	Composite of trust, satisfaction, and commitment	18	Quantitative	Trust is the strongest predictor of loyalty
Customer Experience	Total digital journey and service perception	15	Quantitative	CX significantly enhances perceived value
Branding & Value Co-creation	Emotional connection through brand interaction and co-production	12	Mixed	Co-creation reinforces loyalty through brand trust

Table 5. Methodological Breakdown

Methodology	No. of Studies	Percentage	Common Tools Used
Quantitative (SEM/PLS)	21	70%	SmartPLS, AMOS, SPSS
Qualitative	6	20%	Interviews, Thematic Analysis
Mixed Methods	3	10%	Survey + Content Analysis

5. | DISCUSSION

The Evolutionary View of Digital Relational Marketing

The reviewed studies clearly demonstrate that relational marketing has undergone an evolutionary transformation from a human-interaction model to a digitally orchestrated ecosystem of continuous engagement. This mirrors the evolution observed in leadership theories: where early transactional paradigms gave way to more participative and adaptive models, relationship marketing has similarly evolved into a data-enabled, customer-centric paradigm.

In the Pre-Digital Era (1980s–1999), trust and commitment were considered the central determinants of relationship continuity (Berry, 1983; Morgan & Hunt, 1994). As markets digitalized, these interpersonal constructs became embedded in CRM systems that replicated human attentiveness through automation and analytics (Grönroos, 2004). The Early Digital CRM Era (2000–2014) introduced relational data flows that allowed financial institutions to monitor and predict customer behavior.

With the Mobile and Engagement Era (2015–2020), digital interactions became multidimensional. Engagement evolved from passive service usage to active participation in value co-creation (Brodie et al., 2011; Lemon & Verhoef, 2016). Finally, in the AI and Personalization Era (2020–present), the emphasis shifted toward data ethics, predictive CRM, and emotionally intelligent systems blending machine precision with human empathy.

For Briguna Digital, this evolution manifests in the integration of loan management, personalized notifications, and responsive interfaces that simulate “relational proximity” within digital boundaries. The evidence suggests that banks achieving the highest loyalty outcomes are those that successfully translate human relationship principles into algorithmic empathy embedding trust, transparency, and responsiveness into every digital touchpoint.

Core Theoretical Insights

Across all studies, trust emerges as the most critical antecedent of both engagement and loyalty. Relationship Quality (RQ) comprising trust, satisfaction, and commitment acts as a structural bridge between CRM activities and behavioral loyalty (Monferrer et al., 2019). The more consistent and transparent the interaction, the stronger the perception of relational quality.

Second, Customer Engagement (CE) serves as the mediating mechanism that transforms relational marketing efforts into loyalty outcomes (Brodie et al., 2011). Emotional, cognitive, and behavioral dimensions of engagement strengthen not only transactional continuity but also psychological commitment.

Third, Customer Experience (CX) is the operational platform through which value is created and perceived. Studies show that superior digital CX marked by personalization, accessibility, and responsiveness significantly enhances both satisfaction and loyalty (Amin, 2016; Hoang, 2023).

Finally, Brand Trust functions as a relational anchor in high-risk sectors like banking. When customers perceive data transparency and ethical handling, they develop resilience in loyalty even amid technological disruptions (Kim et al., 2024).

In Practice: The Briguna Digital Application

Briguna Digital operationalizes relational marketing by embedding personalized communication, real-time interaction, and CRM-based customer insight into its digital loan services. Rather than functioning merely as a transactional channel, the platform serves as a relational touchpoint that supports continuous engagement and value co-creation between the bank and customers. Key Practical Mechanisms Identified:

CRM Integration: Briguna Digital connects multiple data points salary accounts, loan history, and feedback loops creating a holistic view of each customer's relationship journey. Personalized Communication: Push notifications and AI-generated recommendations replicate the relational warmth of human advisors. Digital Empathy: Incorporating real-time chat support and behavioral insights humanizes the digital interface, reinforcing emotional connection. Feedback Co-Creation: Customer suggestions directly shape product updates, reflecting co-creation and engagement theory principles. Trust and Security Design: Transparent data policies and multi-layer encryption serve as relational assurances, fostering digital trust.

Through these elements, Briguna Digital exemplifies humanized relational marketing in a digital form where customer relationships evolve beyond transactions toward trust-based partnerships. This study contributes to relational marketing theory by demonstrating how relationship quality is not only a function of interaction frequency and personalization, but also of perceived digital empathy the customer's sense that the platform acknowledges and understands their needs. This adds a new dimension to relationship quality in digital contexts, expanding the traditional trust-commitment model (Morgan & Hunt, 1994) to include emotional resonance mediated through interface design and data-driven personalization.

Limitations and Future Research Directions

Although this review provides a comprehensive synthesis, it is subject to several limitations. First, the inclusion of only Scopus and SINTA 1/2 journals may omit emerging studies from non-indexed yet relevant regional sources.

Second, most empirical data derive from Asian and banking-specific contexts, limiting generalizability to other service industries.

Third, the reliance on cross-sectional studies constrains understanding of long-term relational dynamics.

Future research should therefore:

Employ longitudinal and cross-cultural designs to capture the evolution of relationship quality over time. Explore AI-driven personalization as a moderator in engagement–loyalty relationships. Investigate the ethical dimensions of digital CRM, including algorithmic transparency and data fairness.

Such studies would extend the relational marketing paradigm into the next generation of digital trust and co-created value.

6. | CONCLUSION

The findings of this review demonstrate that CRM-driven personalization, customer engagement, and relationship quality are the primary determinants of customer loyalty in digital banking platforms such as Briguna Digital. The review confirms that relationship marketing remains a vital strategic philosophy even amid automation and digitalization.

The evidence highlights three major conclusions:

CRM-driven personalization strengthens trust and satisfaction, forming the foundation of long-term loyalty. Customer engagement serves as the essential mediator linking relationship quality to behavioral and attitudinal loyalty. Brand experience and data ethics determine whether digital relationships evolve into enduring partnerships or remain transactional.

By synthesizing the evolution of relational marketing across four eras, this study shows that digital transformation does not replace relationship principles it amplifies them through technology.

For practitioners, the following strategies are recommended:

Invest in Predictive CRM Analytics – Use behavioral data to anticipate customer needs and offer proactive service personalization. Enhance Transparency and Data Ethics – Build trust through visible security protocols and ethical communication. Design Emotionally Resonant Interfaces – Integrate UX design with human-centered engagement cues (language tone, empathy scripts, accessible navigation). Encourage Customer Co-Creation – Create feedback channels where customers contribute to product and service innovation. Localize Digital Relationships – Tailor relational strategies to Indonesia’s collectivist culture by emphasizing empathy, reliability, and shared value.

Table 6. Table of Summary

Strategic Dimension	Action for Managers	Expected Impact
CRM Integration	Deploy integrated CRM for data-driven personalization	Improved relationship quality and satisfaction
Digital Trust	Maintain transparent data policies and security layers	Higher customer confidence and loyalty
Engagement Design	Use behavioral analytics for interactive experiences	Increased usage frequency and emotional bonding
Value Co-Creation	Empower customers via feedback loops	Sustainable engagement and innovation

Brand Experience	Communicate reliability and empathy consistently	Strengthened long-term brand loyalty
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Overall, the findings suggest that the future of digital banking loyalty does not depend solely on technological efficiency, but on the bank's ability to transform digital interactions into meaningful relational experiences. Human relationship principles remain central even when the relationship is mediated by algorithms.

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The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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