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### The Impact of Marketing Innovation, Payment Flexibility, and Customer Trust on Brand Advocacy in Retail Banking

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KEYWORDS	ABSTRACT
Marketing Innovation, Payment Flexibility, Customer Trust, Brand Advocacy, Retail Banking	This study investigates the impact of marketing innovation, payment flexibility, and customer trust on brand advocacy in retail banking. This research aims to understand how marketing innovation, payment flexibility, and customer trust influence brand advocacy. A survey of 300 retail banking customers was conducted using a structured questionnaire to collect data. The study employs a quantitative research design. Data were collected using a structured questionnaire. Data analysis was performed through SPSS and PLS-SEM. The findings highlight that marketing innovation significantly enhances brand advocacy by engaging customers and fostering emotional connections. Payment flexibility, including installment options and multi-platform payment facilities, positively influences customer loyalty, motivating them to recommend the brand to others. Customer trust emerged as a pivotal factor, as trust in the bank's reliability and data security directly impacts customers' willingness to advocate for the brand. The research concludes that retail banks should focus on adopting innovative marketing strategies, offering flexible payment options, and building trust to encourage brand advocacy. By leveraging these factors, banks can create a network of loyal customers who actively promote the brand, leading to sustained growth and competitive advantage.
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