



Religious Value Co-Creation As an Islamic Marketing Capability for BPRS Marketing Performance

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Article Info	Abstract
Article history: Received March 10, 2026 Revised April 13, 2026 Accepted June 27, 2026 Available online August 15, 2026 *Corresponding author email: ubaid@uinsaizu.ac.id Keywords: BPRS, market orientation, marketing performance, religious value co-creation.	Introduction/Main Objectives: This article examines how market orientation may improve the marketing performance of Indonesian Islamic rural banks (BPRS) through religious value co-creation (RVCC), highlighting the role of Islamic values in strengthening customer relationships and organisational outcomes. Research Methods: An integrative conceptual review synthesised service-dominant logic, resource-advantage theory, market orientation, value co-creation, and Islamic marketing literature published from 2015 to July 2026, supplemented by seminal earlier studies.). Finding/Results: The review develops four theoretical propositions positioning market orientation as a market-sensing capability, RVCC as a value-realisation capability, and marketing performance as the proposed outcome. RVCC is represented through capable to give and capable to accept. Conclusion: The framework extends RVCC by explaining its organisational capability and mediating role in BPRS and provides a basis for future empirical validation.
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INTRODUCTION

Islamic economics and business scholarship increasingly examines how Islamic values become observable market practices. Shariah compliance remains indispensable in Islamic finance, but formal compliance alone does not necessarily generate trust, relational quality, or favorable marketing outcomes. Customers experience Islamic values through contract explanations, complaint handling, treatment during financial difficulties, and opportunities to participate in service improvement. This issue is especially important for Bank Pembiayaan Rakyat Syariah (BPRS), whose relationships with micro and small enterprises are embedded in local networks, religious norms, and community trust.

BPRS occupies a distinctive position in Indonesian Islamic finance. They mobilize local deposits and provide financing to microenterprises, household entrepreneurs, and communities that larger banks may underserve. Their proximity to customers supports financial inclusion, yet it also exposes them to competition from conventional rural banks, cooperatives, informal lenders, fintech platforms, and other Islamic institutions. Consequently, BPRS must improve financing growth, deposit mobilization, satisfaction, retention, and referral while maintaining the credibility of their Islamic mandate.

Market orientation offers an established explanation for how organizations respond to such pressure. It emphasizes customer and competitor intelligence, as well as coordinated organizational responses (Kohli & Jaworski, 1990; Narver & Slater, 1990). In BPRS, customer orientation should encompass economic needs, business cycles, and concerns about contract clarity and fairness. Competitor orientation should identify alternative providers and meaningful points of Islamic differentiation. Interfunctional coordination should align marketing, financing, risk, operations, and Shariah governance rather than confining market knowledge to a single department.

Evidence from service SMEs, small enterprises, and Islamic banks links market orientation and related marketing capabilities to organizational performance (Andrade Navia et al., 2023; Fauzi et al., 2025; Pramuki & Kusumawati, 2024; Suandi et al., 2023a, 2023b). Nevertheless, market orientation primarily explains how organizations sense and respond to markets; it does not fully account for how a religiously grounded value experience is jointly produced. BPRS customers may evaluate not only price, speed, and financing volume but also transparency, fairness, sincerity, mutual assistance, and whether they are treated as partners rather than passive borrowers. This unresolved conversion of market intelligence into religiously meaningful service constitutes the central theoretical gap.

RVCC provides a basis for addressing this gap. Sudarti and Fachrunnisa (2024) established RVCC as value co-creation enriched by transcendental or religious value, and represented it through the capabilities of giving and accepting. The present article retains that construct and its two dimensions; it does not relabel RVCC as a wholly new concept. Its extension lies in locating RVCC at the organizational level as a value-realization capability: a patterned ability through

which BPRS translates market knowledge into transparent, participatory, and morally meaningful service routines.

Accordingly, this article asks: How can market orientation translate into marketing performance through RVCC in BPRS? An integrative conceptual review is used to clarify construct boundaries, integrate service-dominant logic (SDL) and resource-advantage (R-A) theory, develop four theoretical propositions, and derive preliminary indicators for future measurement. The article proposes a mediating mechanism rather than reporting tested causal effects.

The article makes three contributions. First, it extends SDL by treating Islamic values as operant resources that shape the meaning and evaluation of value-in-use. Second, it elaborates on R-A theory by distinguishing market orientation, a sensing capability, from RVCC, a value-realization capability. Third, it advances Islamic marketing by demonstrating how the established RVCC construct can link market intelligence to financing, deposit growth, satisfaction, loyalty, and referrals in BPRS. These contributions shift the discussion from Islamic identity as a symbolic position to Islamic value as an organisationally enacted relational capability.

THEORETICAL FOUNDATION

SDL rejects the assumption that firms independently produce value and deliver it to passive customers. Value instead emerges through interaction, resource integration, and use in context (Prahalad & Ramaswamy, 2004; Vargo & Lusch, 2004, 2016). In BPRS services, customers contribute by disclosing needs, interpreting contract information, using financing, and providing feedback. BPRS contributes product knowledge, risk assessment, guidance, and relational accountability. The value of financing, therefore, develops throughout the relationship rather than ending when funds are disbursed. Islamic marketing broadens this logic by embedding exchange within moral accountability. Trustworthiness, justice, mutual assistance, consultation, and humility influence whether customers regard a transaction as merely compliant or authentically Islamic. These values can serve as operant resources by structuring communication, integrating resources, and interpreting outcomes. This position is consistent with Islamic marketing scholarship that distinguishes ethically grounded practice from the symbolic use of Islamic or halal labels (Alserhan, 2010; Wilson & Liu, 2010).

R-A theory provides the competitive complement to SDL. It explains performance differences through comparative advantages in resources that are valuable, difficult to imitate, and effectively deployed (Hunt & Morgan, 1995). For BPRS, strategically relevant resources include local knowledge, relational trust, Shariah credibility, service routines, and community embeddedness. These resources cannot create advantage merely by existing; they must be converted into service experiences that customers recognize as useful and credible. Within this framework, market orientation is an information-based sensing capability. It identifies customer needs, competitor actions, and internal response requirements. Sensing, however, is distinct from value realization. A BPRS may collect customer information without changing service routines, monitor competitors without developing meaningful differentiation, or claim internal

coordination while leaving Islamic values detached from front-line behavior. RVCC is therefore proposed as the capability that converts intelligence into the enactment of ethical and participatory service.

Market orientation in BPRS comprises customer orientation, competitor orientation, and interfunctional coordination. Customer orientation concerns economic, social, and religious needs, including contract understanding and perceived fairness. Competitor orientation concerns the interpretation of alternative providers and the design of distinctive value propositions. Interfunctional coordination aligns marketing, financing, operations, risk management, and Shariah supervision. Together, these dimensions generate the knowledge and organizational coherence required for relevant value co-creation. Sudarti and Fachrunnisa (2024) conceptualize RVCC as capable of giving and capable of accepting. Capable of giving sincere knowledge sharing, explanation, and assistance that strengthen understanding of religion-based products or services. In BPRS, it can be expressed through comprehensible contract explanations, transparent disclosure of benefits and obligations, financial or business guidance, and supportive responses to legitimate customer difficulty. Capable of accepting reflects openness to knowledge, feedback, and participation from others; in BPRS, it can manifest as listening to complaints, consultation, customer forums, and incorporating customer input into service design.

The proposed extension concerns the theoretical role and level of analysis rather than construct ownership. Earlier RVCC work establishes the religious content and reciprocal dimensions of co-creation. This article reinterprets those dimensions as repeatable organizational routines that connect market sensing with value realization. RVCC is consequently distinguished from generic value co-creation by its transcendental value content, from market orientation by its enactment function, and from Shariah compliance by its focus on customers' relational experience. Table 1 makes these boundaries explicit. Marketing performance is treated as a multidimensional organizational outcome. Conventional indicators include sales or customer growth, market share, satisfaction, and loyalty (Ferdinand, 2000; Kiyabo & Isaga, 2020). For BPRS, relevant market outcomes include financing growth, deposit growth, and local market reach, while relational outcomes include satisfaction, retention, and referral. These measures should not be confused with RVCC itself: RVCC concerns the organization's value-realization routines, whereas marketing performance captures the proposed consequences of those routines.

Prior studies support individual links but not the complete mechanism. Market-oriented and ethically grounded practices have been associated with Islamic bank performance and competitive advantage (Fauzi et al., 2025; Suandi et al., 2023a, 2023b). Generic value co-creation has been positioned as a mechanism between organizational orientations and marketing outcomes (Lutfi & Nupus, 2023; Mubushar et al., 2021), while Islamic banking research shows that co-created socio-economic value can shape service relationships (Javed et al., 2016). These studies do not jointly theorize an established RVCC construct as the organizational mechanism

that links market orientation to BPRS marketing performance. The framework's originality, therefore, lies in a specific mechanism: market orientation supplies market intelligence and coordination, whereas RVCC supplies the religiously grounded process through which that knowledge is enacted with customers. Put differently, BPRS must both know the market and realize Islamic value within it. The framework also offers a context-specific operational bridge by mapping RVCC onto BPRS routines and preliminary indicators, while recognizing that those indicators still require empirical validation.

Table 1. Construct boundaries and novelty of the proposed framework

Analytical element	Established RVCC literature	Proposed BPRS application	Novel contribution
Construct status	RVCC is an established religious extension of value co-creation.	The established construct is retained rather than renamed.	Originality lies in its capability role and mediating mechanism.
Unit of analysis	Firm-customer interaction and perceived co-creation.	BPRS-level routines experienced by customers.	Moves from an interaction construct to an organizational capability application.
Core dimensions	Capable of giving and capable of accepting.	Transparent assistance and consequential customer participation.	Maps the original dimensions onto observable BPRS routines.
Theoretical function	Religiously grounded reciprocal value creation.	Value-realization capability following market sensing.	Separates sensing from enactment.
Proposed mechanism	Religious knowledge exchange and reciprocal acceptance.	Sensing, interpretation, service enactment, and relational learning.	Explains how market knowledge may become customer value.
Expected outcomes	Religious value and relational engagement.	Financing/deposit growth, satisfaction, retention, and referral.	Connects RVCC with BPRS marketing performance.

Analytical element	Established RVCC literature	Proposed BPRS application	Novel contribution
Context	Religion-based services and religio-centric markets.	Indonesian BPRS serving micro and small enterprises.	Provides an Islamic rural banking boundary condition.

Source: Author's synthesis.

METHOD

This study adopts an integrative conceptual review. This approach is appropriate when fragmented theoretical streams must be combined to clarify constructs, explain mechanisms, and develop propositions, rather than to aggregate effect sizes (Jaakkola, 2020; MacInnis, 2011; Snyder, 2019; Torraco, 2005). The review therefore pursues theoretical integration and problematization, rather than the exhaustive coverage expected of a systematic meta-analysis. Literature retrieval was updated in July 2026 through structured searches of Crossref-indexed records and publisher platforms, including Emerald, ScienceDirect, SpringerLink, Wiley, and Sage. Search combinations used terms related to "religious value co-creation", "Islamic value co-creation", "Islamic marketing", "market orientation", "marketing capability", "Islamic banking", "BPRS", "Islamic microfinance", and "marketing performance". The principal window for current contextual evidence was 2015-July 2026. Seminal pre-2015 works were retained when they defined SDL, R-A theory, market orientation, value co-creation, or Islamic marketing.

Sources were included when they were peer-reviewed journal articles or established scholarly works that defined a focal construct, explained a relevant mechanism, or provided evidence in banking, services, SMEs, or Islamic markets. Duplicate records, non-scholarly commentary, and studies lacking a substantive connection to the focal constructs were excluded. Backward citation tracing was used to recover foundational studies, and forward-oriented searching identified later applications of RVCC and value co-creation. Selection was iterative and concept-driven because the aim was theory building rather than frequency estimation.

Analysis proceeded in four stages. First, the practical tension between BPRS competitiveness and the enactment of authentic Islamic values was specified. Second, each literature stream was coded for construct definition, level of analysis, causal role, mechanism, and expected outcome. Third, overlaps and boundaries among market orientation, RVCC, Shariah compliance, and marketing performance were compared. Fourth, SDL and R-A theory were integrated to derive the four propositions and preliminary RVCC indicators. Table 2 reports the review protocol and analytical outputs.

The theoretical unit of analysis is the BPRS organization because market orientation and capability-based RVCC depend on routines, coordination, and managerial commitment. Customer perceptions remain relevant as evidence that organizational routines are experienced as transparent, fair, and participatory. No primary survey, interview, or panel data are analyzed.

Accordingly, the relationships below are theoretical propositions, and the proposed indicators are candidate measures rather than validated empirical findings.

Table 2. Integrative Conceptual Review Protocol

Protocol element	Procedure	Decision rule	Output
Review design	Integrative conceptual review.	Use when theory streams are fragmented, and mechanism building is required.	Theory-driven synthesis.
Search sources	Crossref-indexed records; Emerald, ScienceDirect, SpringerLink, Wiley, and Sage.	Scholarly sources connected to the focal constructs.	Traceable literature base.
Search terms	RVCC, Islamic value co-creation, market orientation, capability, Islamic banking, BPRS, and performance.	Single terms and Boolean combinations.	Relevant candidate studies.
Time boundary	Current evidence: 2015-July 2026; seminal works retained before 2015.	Recency for context; historical importance for construct origin.	Balanced foundational and current evidence.
Eligibility	Peer-reviewed articles and established scholarly works; duplicates and weakly related items excluded.	Definition, mechanism, evidence, or contextual relevance.	Conceptually relevant source set.
Synthesis	Code definitions, levels, roles, mechanisms, and outcomes; compare boundaries; derive propositions.	Theoretical coherence across SDL, R-A theory, MO, and RVCC.	Four propositions and preliminary indicators.

Source: Author's synthesis.

RESULT AND DISCUSSION

RESULT

The first proposed relationship links market orientation with marketing performance. Customer-oriented BPRS can identify working capital, investment, savings, and guidance needs, as well as concerns about contract clarity. Competitor orientation reveals where conventional

and digital providers are strong and where Islamic differentiation may be meaningful. Interfunctional coordination helps ensure that marketing personnel's promises are supported by financing procedures, risk assessment, operations, and Shariah supervision.

This logic makes a positive relationship theoretically plausible, but not automatic. Market information is expected to improve service fit, responsiveness, and retention only when it informs coordinated organizational action. The first statement is therefore framed as a proposition for future testing rather than as a reported result.

P1 (theoretical proposition). Market orientation is expected to influence BPRS marketing performance positively.

The second relationship concerns market orientation as an antecedent of RVCC. Capable of giving requires knowledge of customers' businesses, financial literacy, and religious expectations. Capable of accepting channels through which customer knowledge, criticism, and proposals can enter organizational decision-making. Customer orientation supplies this information, competitor orientation identifies spaces for relational differentiation, and interfunctional coordination supports consistent enactment.

Market orientation may also prevent RVCC from becoming ceremonial. Customer education, contract explanation, and consultation should address documented customer problems rather than merely display religious symbols. Thus, sensing is expected to make the enactment of religious values more relevant and actionable.

P2 (theoretical proposition). Market orientation is expected to influence RVCC in BPRS positively. The third relationship links RVCC with marketing performance. Capable of giving may reduce uncertainty by improving contract understanding, transparency, and the relevance of customer assistance. Being able to accept may strengthen perceived respect and partnership by making customer participation consequential. These experiences are expected to support satisfaction, retention, and referrals, which may subsequently contribute to growth in financing, deposit mobilization, and local market reach.

RVCC may also reduce relational friction. Clearer information can reduce dissatisfaction caused by misunderstandings, while responsive feedback and responsible assistance can sustain relationships during business difficulties. These are proposed mechanisms rather than demonstrated effects in the present article.

P3 (theoretical proposition). RVCC is expected to influence BPRS marketing performance positively. The fourth and central relationship specifies mediation. Market orientation enables BPRS to sense customer needs and organizational response requirements, but sensing alone does not ensure that customers experience Islamic value. RVCC translates intelligence into practices such as patient contract explanation, transparent disclosure, consultation, humble complaint handling, and context-sensitive guidance.

The proposed indirect path refines the conventional market orientation-performance link. It suggests that part of the potential performance effect of market orientation is channeled through

the organization's ability to realize Islamic value with customers. A direct path is retained because market intelligence may also influence performance through pricing, distribution, product, or operational responses that RVCC does not fully capture.

P4 (theoretical proposition). RVCC is expected to mediate the relationship between market orientation and BPRS marketing performance.

Table 3. Theory-to-proposition and preliminary operationalization matrix

Element	Theoretical role	Expected mechanism	Preliminary operationalisation
P1: MO -> performance	Market-sensing antecedent.	Better service fit and coordinated response.	Customer orientation; competitor orientation; interfunctional coordination; financing/deposit growth; satisfaction.
P2: MO -> RVCC	Sensing activates relevant co-creation.	Market knowledge informs giving and accepting routines.	Use of customer insight in explanation, guidance, feedback, and consultation.
P3: RVCC -> performance	Religious value-realization capability.	Transparency and participation strengthen relational outcomes.	Satisfaction; retention; referral; financing/deposit growth.
P4: mediation	Translation mechanism.	RVCC channels are part of the market orientation effect.	Indirect effect of MO on performance through RVCC.
Capable of giving	Proactive, religiously meaningful contribution.	Reduces uncertainty and supports customer value-in-use.	Comprehensible Shariah knowledge; transparent benefits, risks, and obligations; financial/business guidance; supportive response.
Capable to accept	Openness to customer contribution.	Converts participation into relational learning.	Invites feedback; listens without defensiveness; consults customers; uses input to improve service.

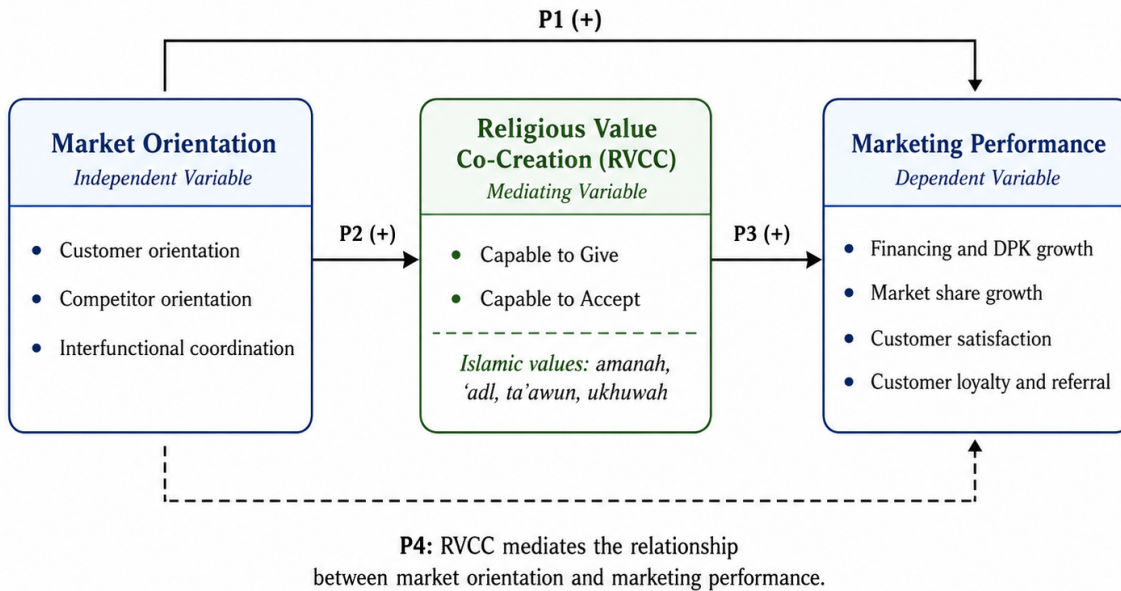
Source: Author's synthesis.

Conceptual Framework

Figure 1 summarises the proposed framework. Market orientation is positioned as the antecedent sensing capability, RVCC as the mediating Islamic marketing and value-realization

capability, and marketing performance as the organizational outcome. The direct path is retained to allow partial mediation. All arrows represent relationships to be tested empirically; they should not be interpreted as confirmed causal effects.

Figure 1. Conceptual Framework



Theoretical foundations: Service-Dominant Logic (Vargo & Lusch, 2004, 2016);
Resource-Advantage Theory (Hunt & Morgan, 1995).

Figure 1. Proposed framework linking market orientation, RVCC, and BPRS marketing Performance

Implications

The framework offers three theoretical implications. First, it moves Islamic identity from a positioning claim to a capability enacted through recurring service routines. Second, it extends SDL by treating values such as amanah, adl, taawun, syura, and tawadhu as operant resources that structure information exchange, resource integration, and value evaluation. Third, it extends R-A theory by proposing that a value-realization capability embedded in culture, Shariah governance, and community relationships may become difficult to imitate. The framework also clarifies that RVCC is neither a substitute for operational efficiency nor a generic measure of religiosity. Technology, speed, price, and risk management remain essential. RVCC explains how those resources and market insights may be enacted in ways that customers experience as transparent, participatory, and religiously meaningful. Its distinct contribution is therefore relational and organizational rather than symbolic.

For managers, market orientation should not remain a marketing department activity. Customer and competitor knowledge should be shared with finance officers, operations, risk management, and Shariah supervisory actors, and then translated into service standards and staff development. Recurrent misunderstanding of a financing contract, for example, should trigger redesigned explanations, clearer summaries, and communication training rather than only revised promotional material. Preliminary indicators of capability to give include sharing comprehensible knowledge of Shariah services, explaining benefits, risks, and obligations transparently, providing relevant financial or business guidance, and responding supportively to legitimate customer difficulties. These indicators extend the original RVCC logic into observable BPRS routines; they remain provisional until content validity and measurement quality are established.

Preliminary indicators of capability to accept include inviting customer knowledge and feedback, listening to complaints without defensiveness, consulting customers or communities in service improvement, and using their input to modify routines. Participation should be consequential rather than ceremonial. Future measurement should distinguish organizational self-reports from customer perceptions of whether these practices are actually experienced. The framework also has social implications. BPRS often serves customers with limited bargaining power, so RVCC may support a more dignified form of financial inclusion by recognizing customers as resource integrators and partners. This orientation may align business sustainability with customer welfare, but the balance must be evaluated empirically rather than assumed.

For regulators and industry associations, the framework suggests complementing financial ratios with service governance indicators such as customer understanding, transparency, complaint responsiveness, and meaningful participation. Such indicators should support, not replace, prudential and Shariah compliance assessment.

Managerial Roadmap for BPRS

The first stage is market sensing. BPRS should collect information on customer business cycles, contract understanding, repayment constraints, religious concerns, and expectations of fairness. At the same time, competitor analysis should cover price, service speed, digital channels, education, and community engagement. The output is a richer account of the customer's context rather than a narrow demographic profile. The second stage is value interpretation. Marketing, financing, operations, risk, and Shariah functions should jointly interpret market evidence. Confusion about margins, profit sharing, or fees becomes an amanah issue as well as a literacy issue; repeated delays become a question of respect and fairness as well as efficiency. This stage links sensing with ethical judgment.

The third stage is service enactment. BPRS translates the interpretation into clearer contract explanations, transparent disclosures, customer education, consultative service design, and ethical complaint handling. Staff development should integrate technical banking knowledge

with Islamic communication ethics so that value is produced through consistent routines rather than isolated religious messaging.

The fourth stage is relational learning. Feedback from surveys, complaints, customer forums, and community interactions should be recorded, analyzed, and linked to service changes. Communicating those changes to customers demonstrates the capability to accept and enables participation to become an organizational learning resource.

The final stage is performance reflection. Financing and deposit growth should be reviewed alongside contract understanding, perceived transparency, satisfaction, complaint resolution, retention, and referral. This balanced review helps managers assess whether growth is accompanied by credible enactment of Islamic values.

Table 4. Operational roadmap for implementing RVCC

Stage	Main activity	Islamic value emphasis	Expected marketing effect
Market sensing	Collect customer, competitor, and community evidence.	Amanah in understanding customer realities.	Better service fit.
Value interpretation	Interpret evidence across business and Shariah functions.	Adl and maslahah in framing customer problems.	Coherent value proposition.
Service enactment	Apply insights to explanation, guidance, disclosure, and consultation.	Taawun, Ihsan, and Syura are in service.	Potential satisfaction and trust.
Relational learning	Use feedback to improve routines and communicate changes.	Tawadhu in accepting participation.	Potential retention and referral.
Performance reflection	Review growth with understanding, fairness, and relational outcomes in mind.	Accountability in balancing performance and values.	More credible performance assessment.

Source: Author's synthesis.

Future Research Agenda

The immediate research priority is measurement development. Qualitative interviews with BPRS managers, front-line staff, Shariah supervisory actors, and customers can assess whether the proposed capable-to-give and capable-to-accept indicators reflect the BPRS context. Expert review and content validity assessment should precede exploratory and confirmatory factor analyses. Researchers should avoid treating the candidate items in Table 3 as an already validated scale. Subsequent quantitative studies may test the four propositions using organizational respondents, customer respondents, or matched multi-source data. Structural equation modeling can estimate the indirect effect of market orientation on marketing

performance through RVCC and compare partial with full mediation. Longitudinal designs would provide stronger temporal evidence than a single cross-sectional survey.

Qualitative and mixed-method studies can examine how RVCC is enacted in contract explanation, complaint handling, customer consultation, and support during periods of business difficulty. Comparative studies involving BPRS, Islamic commercial banks, cooperatives, and conventional rural banks can determine which routines are specifically religious and which reflect general relationship quality.

Future studies should also examine boundary conditions. Competitive intensity, Shariah governance quality, digital capability, and customer religiosity may alter the strength or meaning of the proposed relationships. Bank size, regional culture, and customer segment may also affect whether RVCC becomes an embedded capability or remains an isolated front-line practice.

Table 5. Future empirical validation agenda

Research direction	Suggested design	Possible data source	Expected contribution
Content validation	Interviews, expert review, and content validity assessment.	Managers, staff, Shariah supervisors, and customers.	Refines the candidate RVCC indicators.
Measurement validation	EFA followed by CFA or a consistent PLS assessment.	Independent BPRS samples.	Tests dimensionality, reliability, and validity.
Mediation testing	Longitudinal or matched multi-source SEM.	Organizational and customer-level data.	Tests the proposed indirect mechanism.
Process research	Case study, interview, and observation.	Service encounters, forums, and governance actors.	Explains how RVCC becomes an organizational routine.
Boundary conditions	Comparative and moderated-mediation designs.	Bank, market, governance, and customer measures.	Identifies when and where RVCC is most relevant.

Source: Author's synthesis.

Limitations

This conceptual study lacks empirical validation and is context-specific to Indonesian BPRS. Future research should use systematic review protocols and multi-level, multi-source testing to assess the framework's generalizability and customer perceptions of RVCC.

CONCLUSION

This integrative conceptual review proposes that market orientation may support BPRS marketing performance, in part, through RVCC. Market orientation is theorized as a sensing capability that identifies customer, competitor, and coordination requirements; RVCC is theorized as the value-realization capability that may translate those insights into transparent, participatory, and religiously meaningful service. The article does not introduce RVCC as a new construct and does not claim that its mediating effect has been demonstrated. Its contribution is to extend the established capable-to-give and capable-to-accept dimensions into an organizational capability mechanism for BPRS, specify their construct boundaries, and propose preliminary indicators. If validated, this mechanism may help explain financing and deposit growth, satisfaction, retention, and referral without reducing Islamic marketing to formal compliance or symbolic communication. Future research should refine the indicators, establish measurement validity, and test the four propositions with longitudinal and multi-source designs. Until such evidence is available, the framework should be read as a theoretically grounded explanation and research agenda for understanding how BPRS may create market, relational, and social value through authenticity.

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