

Customer Engagement in Enhancing Customer Loyalty: Empirical Evidence Non-Muslim Customers of Bank Syariah Indonesia (BSI) KCP Tomoni

Hardianti Yusuf¹, Muh. Ginanjar^{2*}, Mutiara Arlinda³

^{1,2,3} Institut Agama Islam Negeri Palopo, Indonesia

Email : Hardianti_yusuf@iainpalopo.ac.id, muh_ginanjar@iainpalopo.ac.id, mutiaraarlinda016@gmail.com

Article Info	Abstract
Article history: Received February 4, 2025 Revised March 12, 2025 Accepted March 13, 2025 *Corresponding author email : muh_ginanjar@iainpalopo.ac.id Keywords: Attitudinal Attachment, Behavioral Attachment, Cognitive Attachment, Customer Engagement, Loyalty	Introduction: One of the strategies implemented to engage customers is the application of the customer engagement concept. The purpose of this research is to analyze the customer engagement strategy's impact on the loyalty of non-Muslim customers at Bank Syariah Indonesia (BSI) KCP Tomoni. Research Methods: The research method employed in this study is qualitative research from a phenomenological perspective. The findings derived from in-depth interviews will then be analyzed using the Interpretative Phenomenological Analysis (IPA) method. Results: The implementation of customer engagement with the indicators of cognitive attachment, attitudinal attachment, and behavioral attachment can foster a sense of loyalty among non-Muslim customers towards BSI KCP Tomoni. Conclusion: The customer engagement strategy at BSI KCP Tomoni effectively enhances non-Muslim customer loyalty through cognitive, attitudinal, and behavioral dimensions. This study underscores the importance of inclusive and customer-centered approaches in Islamic banking to sustain loyalty across diverse segments.
DOI: 10.21154/etihad.v5i1.10427 Page: 15 - 23	Etihad with CC BY license. Copyright © 2025, the author(s)

INTRODUCTION

Bank Syariah Indonesia (BSI) has begun to establish its presence in the banking sector, aiming to become one of the Top 10 Global Islamic Banks. Its presence introduces a new dimension and benefits that are not available in conventional banks due to its distinct system. The term "sharia" is closely associated with religion, particularly Islam, and has been defined in various ways by experts. One such definition is that sharia can be understood as the way of life for Muslims, encompassing both prohibitions and recommendations, as well as what has been prescribed by Allah and His Messenger to guide the lives of individuals in all aspects (Muhammad, 2007).

Discussing the banking sector, each bank operates under a different system, with Islamic banks, such as Bank Syariah Indonesia, implementing their own unique system. The presence of Bank Syariah Indonesia in East Luwu Regency was not easily accepted by the community in Tomoni, as the majority of the population in Tomoni, according to data from the East Luwu Population and Civil Registry Office, is non-Muslim. This includes 4 head-of-households (HH) who are Christian, 328 HH who are Catholic, 34 HH who are Hindu, and 1 HH who is Buddhist, with the remaining 22 HH adhering to Islam. Based on this demographic data, which is predominantly non-Muslim, it presented a significant challenge for Bank Syariah Indonesia, particularly in the Tomoni area of East Luwu Regency, South Sulawesi Province. Attracting customers to become BSI clients was certainly not easy. BSI needed a strategy to attract customers, especially non-Muslim ones. The strategy implemented by BSI to attract non-Muslim customers can be considered successful, as evidenced by the presence of non-Muslim customers at BSI in Tomoni.

The intense competition in the banking sector has prompted BSI to devise new strategies to retain its non-Muslim customers and prevent them from switching to the conventional banks that had established a presence in Tomoni earlier. One of the strategies implemented to retain customers is the concept of customer engagement. Customer engagement refers to a series of marketing activities that focus on the behavioral and psychological aspects of customers. By providing emotional, psychological, and physical touch-points in the offerings of products or services in a repetitive manner, it aims to build consumer trust, which is the essence of customer engagement (

Brodie, R. J., Hollebeek, L. D., Jurić, B., & Ilić, A. 2011. Customer engagement gave a significant influence on brand trust. Customer engagement gave a significant influence on brand loyalty (

Tuti, M., & Sulistia, V. 2022. Customer engagement is a process designed to create interactions between the company and consumers, providing experiences that can influence consumer decisions, ultimately leading to transactions (Willems H, 2011). The most significant findings of this study reveal that brand trust and brand love factors can influence the level of customer engagement with the brand, which in turn will affect loyalty. The outcomes of

customer engagement with brand pages on social media aim to establish better emotional and effective relationships with them, thereby enhancing the ability to thrive in a competitive business environment (Omran, W. 2021).

The customer engagement implemented by BSI is believed to enhance the loyalty of non-Muslim customers, encouraging them to remain with BSI despite the presence of numerous conventional banks in the Tomoni region. Several factors contribute to building non-Muslim customer loyalty, including the fees paid, the service provided, promotional offerings, and the company's image. Previous studies on customer engagement, such as those by Mahayani, Aknuranda, and Kusyanti (2019), which discuss building customer engagement through customer experience, customer trust, and customer satisfaction among KA Kaligung passengers, and Syahputra (2019), which explores customer engagement in relation to brand trust, have been conducted. However, no research has specifically addressed customer engagement in relation to the loyalty of non-Muslim customers, focusing on the aspects of customer engagement, namely cognitive attachment, attitudinal attachment, and behavioral attachment, which is the focus of this study (Hollebeek, Glynn, and Brodie, 2014). Based on the previous explanation, this study will analyze the implementation of customer engagement strategies in enhancing the loyalty of non-Muslim customers at BSI KCP Tomoni.

RESEARCH METHOD

The method used in this research is qualitative, from a phenomenological perspective. The application of the phenomenological method focuses on an individual's experiences and their interpretation of the world. Data collection in qualitative research with a phenomenological approach is conducted through observation and interviews. In this approach, in-depth interviews are required, often referred to as in-depth interviews, with several informants: two key informants from BSI and two supporting informants from non-Muslim customers. The purpose of these in-depth interviews is to gather detailed information about a phenomenon or to engage in activities with thoroughness. In-depth interviews have a more specific objective, which is to uncover results that have not been previously observed. The findings obtained from these in-depth interviews will then be analyzed using the Interpretative Phenomenological Analysis (IPA) method proposed by Smith, as cited by Bayir and Limas. The stages involved in IPA are: (1) reading and re-reading, (2) initial noting, (3) developing emergent themes, (4) searching for connections across emergent themes, (5) moving to the next cases, and (6) looking for patterns across cases (Bayir and Limas, 2016).

RESULT AND DISCUSSION

Observation, documentation, and interviews with several informants, both from BSI and its customers, led to research findings focusing on the issue of customer engagement and its impact on non-Muslim customer loyalty.

Customer Engagement

Customer engagement is a term commonly used in marketing. It refers to the art of binding customers by involving them in the company's activities. Sashi (2012) argues that customer engagement is a concept designed to increase the time and attention of potential customers in various ways. One approach involves strengthening the emotional, psychological, and physical aspects of both parties through continuous and repeated interactions between customers and the company. The Marketing Science Institute (2010) further explains that consumer performance behavior toward a company's brand, beyond purchasing activities, results from individual consumer motives, such as word-of-mouth, interaction with other consumers, writing about a product on a website, writing reviews, and providing testimonials.

According to the theory by Hollebeek et al. (2014), the main indicators of customer engagement include:

1. Cognitive Attachment

Cognitive attachment is a process that occurs through the cognitive stages of consumers, such as sharing information and experiences with other customers. The dimensions of this variable include Contingency Interactivity and Self-Company Connection. Contingency interactivity involves activities that engage customers through social media, such as reading posts, downloading, and watching digital content. Customers then engage by liking, commenting, sharing, or even rating the posts. The posts on BSI's Instagram account should be based on elements that capture the respondents' interest when reading the content on the online platform, with the aim of generating interactive communication through the Instagram social media. This can be measured by the cognitive variable of contingency interactivity. The contingency interactivity indicator contributes to non-Muslim customer loyalty by providing excellent service from BSI, where the bank promptly responds to customer inquiries on BSI's social media platforms.

Meanwhile, self-company connection is established by approaching customers to make them feel like they are part of the company and to ensure they feel supported by the company in addressing the issues they face. The issue faced stems from the non-Muslim customers themselves regarding trust, such as differences in beliefs regarding the contract, as non-Muslim customers have their own beliefs. The connection to non-Muslim customer loyalty from the perspective of self-company connection lies in the pricing and service. BSI offers affordable rates and excellent service in addressing the issues faced by non-Muslim customers.

2. Attitudinal Attachment

Attitudinal attachment is a process that measures customer engagement through attitudes, as it encompasses stages of positive affection, openness to new experiences, and both social and interpersonal involvement, which are related to consumer attitudes that can

enhance personal growth. The sub-indicators within attitudinal attachment include extraversion and openness to experience. Extraversion is observed by examining customer attitudes toward the variety and new sensations gained from their experiences. The first indicator is extraversion, which refers to social assertiveness, strong activity, and positive effects. In this dimension, it can be achieved if consumers experience various sensations that influence their attitudes. The extraversion indicator enables customers to experience a different sensation compared to other banks. This is what makes non-Muslim customers loyal to BSI, as the bank offers unique service, such as greeting customers with a friendly salutation at all times.

On the other hand, openness to experience is assessed by looking at consumers' intellectual, behavioral, emotional, and aesthetic experiences resulting from changes made by the company, such as creative ideas, high imagination, and a constant openness to new concepts. This second indicator fosters customer loyalty toward BSI due to the promotions carried out by the bank to engage both new and existing customers. This is achieved by organizing events in collaboration with various institutions.

3. Behavioral Attachment

Behavioral attachment refers to efforts made to engage consumer behavior and involvement with the company, which are expected to lead to changes in behavior and motivate other consumers' behaviors. This indicator can be achieved by establishing two-way communication with customers in a cooperative manner, which fosters a strong relationship between the customer and the company. The sub-indicators of behavioral attachment include company behavior and customer behavior. Company behavior is a combined concept of company attitude and creation concept, where the company is able to create content that encourages consumers to share experiences, exchange information, provide feedback, and interact with other customers.

In this sub-indicator, the company's ability to produce interactive, consistent, and trustworthy content is evident, including aspects such as a good corporate reputation, stable financial management, and a long-term focus. The company's ability to receive positive responses and attitudes from consumers is also a key factor. This dimension refers to the company's attitude, which highlights its ability to provide digital content that motivates customers to engage on platforms like Instagram and the website, such as by leaving comments, exchanging information, and sharing experiences. For instance, BSI's digital services include information about products, promotions, and the bank's services. This can be observed by directly visiting the official social media accounts owned by BSI, which serve as sources of information and platforms for promoting the products and services offered by the bank. Both Muslim and non-Muslim customers can interact directly with the BSI social media admin and inquire about any issues they face. The company behavior indicator is closely related to the company's image, as a positive company image plays a significant role in fostering customer

loyalty. On the other hand, customer behavior is a combined concept of word-of-mouth intentions and collaboration concepts, where consumers voluntarily promote, recommend, and share positive experiences from the company with family, acquaintances, customers, or others.

The final dimension, which serves as an indicator, reflects the participation or engagement of BSI customers when they voluntarily promote or recommend a product and share positive feedback with family, friends, other customers, or anyone else who asks for their opinion on joining BSI. Based on the interview results at BSI, non-Muslim customers first make transactions at BSI, and the bank provides information to these non-Muslim customers. This marks the beginning of word-of-mouth marketing carried out by non-Muslim customers to other potential non-Muslim customers. These customers also share information about the advantages of saving at BSI, such as low installment rates and friendly, fast service, which will attract potential non-Muslim customers to join the bank. The indicator of customer behavior is closely related to customer loyalty, as customers voluntarily provide information about BSI products to potential new customers, a process known as word-of-mouth promotion. From this, it can be observed that non-Muslim customers are loyal to BSI.

Implementation of Cognitive Attachment on Loyalty

The implementation of the cognitive attachment indicator, with sub-indicators such as contingency interactivity and self-company connection, has successfully fostered non-Muslim customer loyalty toward BSI, as they receive convenient services from the bank. This is supported by the research of Marta, Abror, and Trinanda (2019), which states that customer engagement has a positive and significant impact on customer loyalty. This means that the higher the level of customer engagement with the bank, the higher the level of customer loyalty. Conversely, the lower the level of customer engagement with the bank, the lower the level of customer loyalty. the research presented by

Nur, A., Cahyani, D., Ningrum, N. K., 2024 customer engagement and brand loyalty remains significantly influential regardless of the presence or absence of the brand attachment variable. However, brand attachment has the potential to strengthen the relationship between customer engagement and brand loyalty. Customer engagement can affect brand loyalty through the quality of the relationship established with the brand.

Implementation of Attitudinal Attachment on Loyalty

The implementation of attitudinal attachment, with two sub-indicators—extra version and openness to experience—has been found to foster loyalty among non-Muslim customers at BSI KCP Tomoni. With various customer attitudes that exhibit different variations, companies are prompted to consider the management costs involved in organizing events that engage customers. Moreover, the results indicate that these relationships vary across different types

of services. These findings will assist service firms in identifying important predictive factors and channels of service behavioral loyalty, thus enabling them to optimize the costs of customer-service relationship management (Akhgari, M., & Bruning, E. R. 2024). This is in line with the findings of Wiranti and Nugraha (2018), who stated that customer engagement in the dimension of Dedication refers to a sense of belonging as a customer. Through involvement in events, customers feel like they are part of the company's extended family.

Implementation of Behavioral Attachment on Loyalty

The implementation of the behavioral attachment indicator, which includes two sub-indicators—company behavior and customer behavior—has been shown to strengthen non-Muslim customer loyalty at BSI KCP Tomoni. This finding aligns with previous research by (Wiranti and Nugraha, 2018), which found that the impact of customer engagement on loyalty is reflected through attitudinal and behavioral changes. Similarly, studies by (Akhgari and Bruning, 2024) and (Bahri-Ammari et al., 2016) indicate that attitudinal and behavioral attachments explain consumer behavioral loyalty, as they help maintain long-term relationships through repetitive purchasing behavior. Customers' willingness to recommend products and make repeat purchases indicates a strong sense of loyalty to the company. Furthermore, (Li and Su, 2025) found that emotional attachment and self-brand connection have a significant positive influence on repurchase behavior. Meanwhile, (Lim and Rasul, 2022) argue that the use of social media in customer engagement represents an important step toward advancing knowledge and improving customer representation in the future.

CONCLUSION

Based on the findings, it can be concluded that the implementation of the customer engagement strategy at BSI KCP Tomoni, using three indicators—cognitive attachment, attitudinal attachment, and behavioral attachment—has been effective. Cognitive attachment, which utilizes the components of contingency interactivity and self-company connection, has successfully fostered non-Muslim customer loyalty toward BSI by providing easy services. Attitudinal attachment, with components of extraversion and openness to experience, which introduces new experiences to non-Muslim customers, has also been found to enhance their loyalty to BSI KCP Tomoni. Meanwhile, behavioral attachment, involving company behavior and customer behavior, has enabled employees to feel like part of the company, thereby building non-Muslim customer loyalty at BSI KCP Tomoni.

REFERENCES

- Akhgari, M., & Bruning, E. R. 2024. How Attitudes Translate to Loyalty: An Integrative Model in Service Relationship Marketing. *Journal of Relationship Marketing*. <https://doi.org/10.1080/15332667.2024.2368323>
- Bahri-Ammari, N., van Niekerk, M., ben Khelil, H., & Chtioui, J. 2016. The effects of brand attachment on behavioral loyalty in the luxury restaurant sector. *International Journal of Contemporary Hospitality Management*, 28(3), 559–585. <https://doi.org/10.1108/IJCHM-10-2014-0508>
- Bayir, Aydan, and Tim Lomas. 2016. “Difficulties Generating Self-Compassion: An Interpretative Phenomenological Analysis.”
- Brodie, R. J., Hollebeek, L. D., Jurić, B., & Ilić, A. 2011. Customer engagement: Conceptual domain, fundamental propositions, and implications for research. *Journal of Service Research*, 14(3), 252–271. <https://doi.org/10.1177/1094670511411703>
- Hollebeek, Linda, D, Mark Glynn S, and Brodie. 2014. “Consumer Brand Engagement in Social Media: Conceptualization, Scale 2 Development and Validation.”
- Lim, W. M., & Rasul, T. 2022. Customer engagement and social media: Revisiting the past to inform the future. *Journal of Business Research*, 148, 325–342. <https://doi.org/10.1016/j.jbusres.2022.04.068>
- Li, W., & SU, C.-S. 2025. Impact of Emotional Attachment and Self-Brand Connection on Repurchase Behavior: The Mediating Role of Attitudinal Loyalty and Behavioral Loyalty. *Journal of Management World*, 2025(3), 76–83. <https://doi.org/10.53935/jomw.v2024i4.1046>
- Mahayani, Odytri Caesar, Ismiarta Aknuranda, and Ari Kusyanti. 2019. “Pengaruh Customer Engagement Melalui Media Sosial terhadap Kepercayaan Merek (Studi Kasus : Instagram Shopee).” <https://j-ptiik.ub.ac.id/index.php/j-ptiik/article/view/4920>
- Manggarani, C, A. 2018. *The Role of Customer Engagement on Customer Loyalty: A Study at a Private Higher Education Institution*. *Hasanuddin Economics and Business Review*. 2(1). 71-82
- Marketing Science Institute. 2010. *Marketing Research*. Cambridge: MSI
- Marta, Regi Erlan, Abror Abror, and Okki Trinanda. 2019. “Pengaruh Customer Engagement terhadap Loyalitas Nasabah dengan Kepuasan Pelanggan sebagai Variabel Intervening (Study Kasus pada Bank BRI Unit Belimbing Padang).” *Jurnal Ecogen* 2 (2): 156. <https://doi.org/10.24036/jmpe.v2i2.6676>.
- Muhammad, D, A. 2007. *Hukum Islam: Pengantar Ilmu Hukum Dan Tata Hukum Islam Di Indonesia*.

- Nur, A., Cahyani, D., Ningrum, N. K., 2024. Pengaruh customer engagement terhadap brand loyalty dengan brand attachment dan customer trust sebagai variabel intervening. *Jurnal Manajemen Terapan Dan Keuangan (Mankeu)*, 13(04).
- Nurhayati, N. 2018. Memahami Konsep Syariah, Fikih, Hukum dan Ushul Fikih. *Jurnal Hukum Ekonomi Syariah*, 2(2), 124-134. <https://doi.org/10.26618/j-hes.v2i2.1620>
- Omran, W. 2021. *Master in Marketing and Communication II Customer Engagement in Social Media Brand Community A Study of Fast-Food Facebook Brand Pages in Syria Constitution of the jury: President: Prof. Nuno Miguel Fortes Fonseca Santos*.
- Sashi, C.M. 2012. *Customer Engagement, Buyer-Seller Relationships, and Social Media*. Management Decision Journal. 50. <http://dx.doi.org/10.1108/00251741211203551>
- Syahputra, Dicky. 2019. "Building Customer Engagement through Customer Experience, Customer Trust, and Customer Satisfaction in Kaligung Train Customers." <https://doi.org/10.15294/maj.v9i4.33958>
- Tuti, M., & Sulistia, V. 2022. The Customer Engagement Effect on Customer Satisfaction and Brand Trust and Its Impact on Brand Loyalty. *Jurnal Manajemen Bisnis*, 13(1), 1–15. <https://doi.org/10.18196/mb.v13i1.12518>
- Van Doorn, J., dkk. 2010. *Customer Engagement Behavior: Theoretical Foundations and Research Directions*. *Journal of Service Research*. <http://dx.doi.org/10.1177/1094670510375599>
- Willems, H. 2011. *Customer-Driven Online Engagement : Transitioning into a Blueconomy*. *White Paper Customer-Driven Online*.
- Wiranti, Malisa Wahyu, and Hari Susanta Nugraha. 2018. "Analisis Strategi Customer Engagement terhadap Loyalitas pada PT. Nasmoco Magelang." <https://doi.org/10.14710/jiab.2017.14591>