

**Signifikansi Keterlibatan Konsumen pada Perbankan Syari'a*****The Role of Customer Engagement in Islamic Banking*****Maziyah Mazza Basya\***

Universitas Islam Negeri Sunan Ampel Surabaya, Indonesia

**Abstrak**

Strategi pemasaran untuk dilibatkan dengan pelanggan bank syariah harus memperhatikan kemampuannya untuk mendapatkan keunggulan kompetitif dan membangun posisi kompetitif yang kuat tanpa mengabaikan etika bisnis Islam. Keterlibatan pelanggan (Customer Engagement) di bank syariah tidak bersaing pada produk dan harga, tetapi lebih menekankan pada kualitas layanan yang mereka berikan untuk menarik hati nurani pelanggan. Penelitian ini mencoba untuk meningkatkan pemahaman tentang CE terkait perannya untuk meningkatkan kuantitas dan loyalitas nasabah bank syariah dengan sudut pandang etika bisnis Islam. Ini adalah penelitian kualitatif yang mengembangkan konsep keterlibatan pelanggan yang relevan untuk diterapkan dalam perbankan Islam dengan mengumpulkan beberapa teori CE tentang pendekatan CE melalui pemasaran hubungan dan menganalisisnya dengan ikhtisar etika bisnis Islam. CE dalam perbankan Islam harus bergantung pada hukum Syariah. Poin utama dari CE dalam perbankan syariah adalah tidak hanya memiliki hubungan yang baik dengan pelanggan dan menjadi persaudaraan, tetapi juga untuk mencapai tujuan perbankan syariah.

**Kata kunci:** Keterlibatan pelanggan, perbankan syariah, etika bisnis Islam**Abstract**

*The marketing strategy to be engaged with customer of an Islamic bank must be concerned with its ability to gain a competitive advantage and establish a strong competitive position without neglecting an Islamic business ethic. Customer engagement (CE) in Islamic bank does not take any matter of competing on product and prices, but rather in stressing quality of the services they provide appealing customers conscience. This research attempts to enhance understanding of CE related in its role to increase the quantity and loyalty of Islamic banks customers with the Islamic business ethics point of view. This is a qualitative research that develops customer engagement concept that relevant to be applied in Islamic banking by collecting some of CE theories regarding the CE approach through relationship marketing and analyze them with Islamic business ethic overview. CE in Islamic banking has to be relied with Sharia's law. The main point of CE in Islamic banking is not only to have a good relationship with the customer and be a brotherhood, but also to reach the Islamic banking purposes.*

**Keywords:** Customer engagement, Islamic banking, Islamic business ethic

## Introduction

Each country with a dual banking system give a space for its citizens to freely choose the bank that corresponds to their desire, whether it's conventional banks as well as Islamic banks. Islamic banking is a leader of financial institution regarding to campaign economic system of Islam. Islamic banking is only beginning to become an alternative to conventional banks that had to exist, but as time went on, the development of Islamic banks attempted to occupy key positions in the economy. As a result of these developments, an Islamic bank can be expected to face competition not only from the Islamic windows of conventional commercial banks, but also from other Islamic banks (Hassan, Abdelkader and Salma, 2008). Islamic bank in an effort to keep its existence must manage the assets owned in order to liquidity runs smoothly so it can reach the desired target. The target in this case is the customer's decision to choose Islamic bank as a partner of their economic activities. The success of a business is driven largely by whether customers decide to purchase its products (Christopher and Frank, 2010).

Decision making of customer to invest in Islamic bank, take the financing, or take advantage the other services of Islamic bank has always been based on rational considerations. The large number of choices, make the customer is in a phase at risk because it's so easy to turn into substitution products offered by competitors. Different customer expectations level becomes the main factors inhibiting Islamic bank to accomodating facilities and the benefits of a product/service in accordance with customer needs in order to improve customer satisfaction. Moreover, nowadays, every bank provides its facilities, features, and benefits are relatively the same, therefore it is necessary presence of a bond to hook the customers in order to choose Islamic banks, where the bond is called by Customer Engagement (CE). The development of the Islamic banking relies on its customers, where if the relationship with its customers is good, it will be a positive impact for the Islamic bank's itself.

Islamic banks should do the various renewal efforts that never cease to be able to become a major player in its segment, thus, Islamic banking can become a major customer preferences that resulted in customer satisfaction and loyalty, this case required relationship called customer engagement. Customer engagement turns customer into fans, but for customers to become fans, they have to progress through the stages of the CE cycle (CM Sashi, 2012). CE cycle is one of the model of CE theories. CE represents a strategic imperative for generating enhanced corporate performance, including sales growth, superior competitive advantage (Sedley, 2008) and profitability (EIU, 2007). To build the CE, the entire Islamic bank employees have to be involved actively in any process. The initial stage in increasing awareness of the customer is to implement a program of employee engagement that aims to strengthen teamwork and a positive view of employees to their job, co-workers, and the place of work or Islamic Bank. By developing employee engagement strategy, employees are expected to be more productive and customer-oriented as well as improve the CE.

CE will provide a positive impact, that is customer satisfaction through increased loyalty, increase revenue and profitability, cost reduction services, and the magnitude the opportunity for cross selling. Customer satisfaction can be defined as a perspective customer experience after using a product or services at Islamic bank. Satisfaction can be interpreted as the result of a judgement or the perception of the customer that the product or service has provided a certain level of enjoyment. The level of enjoyment of that question is the conformity between what is perceived by the customer from the experience gained with what to expect. Thus, it can happen that the actual, a product and services, according to the bank have the potential to meet the expectations of the customer, but it turned out to be a result of the customer's perception is not the same as that desired by the bank as the owner of products and services. This can occur due to a gap between what are perceived by the bank with what are perceived by the customer.

## Definition of CE: Cognitive, Emotional, Behavioral

Over the past two decades, business across all sectors have increasingly moved toward relationships, networks, and interactions (Webster, 2000). Customer engagement (CE) is a one

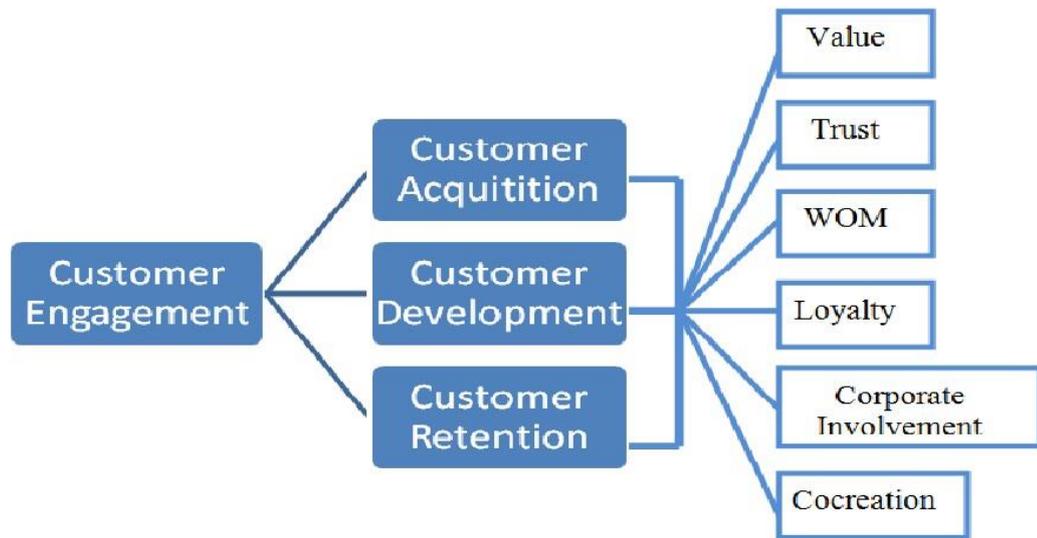
form of that relationships, networks, and interactions implementation. In the last few years, the topic about CE, especially due to banking industry, has been discussed by the large number of papers, blogs, seminars, symposia, and so much more. The term engagement has been used extensively in fields including psychology, sociology, political science, and organizational behavior, leading to a variety of conceptual approaches that highlight different aspects of the concept (Hollebeek, 2011). Various approach of engagement represent cognitive, emotional, and/or behavioral multi-dimensions depend on stakeholder perspective. The term engagement in Islamic banking business means a reciprocal relationship, take and give between customer and Islamic bank.

Some of researcher pertinencing CE with a psychological process wich drives customer loyalty. Practitioners look at CE from the perspective of the organization and define it as activities facilitating “repeated interactions that strengthen the emotional, psychological or physical investment a customer has in a brand” (Sedley 2010, p. 7). But academics in information systems look at CE as the “intensity of customer participation with both representatives of the organization and with other customers in a collaborative knowledge exchange process” (Wagner and Majchrzak 2007, p. 20). A psychological process that models the underlying mechanism by which customer loyalty forms for new customers of a service brand as well as the mechanism by which loyalty may be maintained for repeat purchase customers of a service brand (Bowden, 2009). CE is repeated interactions that strengthen a customer’s emotional, psychological, or physical investment, in a brand. CE is not a nirvana that can be reached, it is a process of developing and nurturing relationship (Sedley, 2008). In this perspective, product and price of Islamic bank is not a main factor to be considered. This is about how to make customers straightly choose the Islamic bank and will not influenced with other competitors whatever would be. This is a level above the customer loyalty, Customer engagement occurs when the relationships between your brand with the customer already builded very well. This relationship has reached the highest stage, where there is a strong emotional affinity. When this happens, the customer is no longer use their rational consideration and purchase price is no longer a factor of consideration. This means that the customer willing to pay for your product/service is more expensive because it had the perception that the product is indeed worth buying at a price you offer (Djoko Kurniawan, 2014).

Multidimensional use of the term engagement according to cognitive, emotional and/or behavioral aspects is relevant with business practice discourse. The definition of CE consist of both rational loyalty (includes overall satisfaction, intent to repurchase, and intent to recommend) and emotional attachment (including confidence in a brand, believe in its integrity, pride in the brand, and passion for it) (Appelbaum, 2001). CE defined as the behavioral manifestation from a customer toward a brand of a firm which goes beyond purchase behavior. This behavioral manifestation may affect the brand or firm and its constituents in ways other than purchase such as a word-of-mouth (WOM) referrals, participation in the firms activities, suggestions for service improvements, customer voice, participation in brand communities, or revenge activities (Bijmolt, *et al.*, 2010). CE is a closer marketing relationship. Satisfied customers will be a loyal customers that develop feelings of intimacy and turning on emotional attachment. They become a fans of the product, brand, or company and pride of it.

### **Theoretical Model of CE**

Model Formulation of CE has been discussed in various literature. The CE approach from the business side more accentuated on the interaction with the customer. Integrative conceptual model addressing the association between these concepts is developed in this section according to business implementation in Islamic banking. Subsequently, we discuss how manifestations of customer engagement, that is, trust, value, WOM, loyalty, corporate involvement, and cocreation, , may be included in analytical models of this kind while referring to both recent developments and future research directions. This paper provide a conceptual model of CE along three key stages: customer acquisition, customer development, and customer retention (Kamakura et al. 2005; Reinartz, Krafft, and Hoyer 2004) that be seen at Figure 1.



**Figure 1** Theoretical model of CE

### Customer Acquisition

The initial goal of customer acquisition is to select the “right” prospects for the acquisition campaign (Bijmolt, *et al.*, 2010). There are several stages in the CE, in terms of banking, it causes the existence of a classification level where the requires of customer interaction will be in different levels of intensity between each class in the classification. Under the notion that different acquisition channels lead to different “qualities” of customers (Lewis 2006) . In particular, it can not only be observed if, when, and what the customer purchased but also visitor movements through the bank can be tracked; that is, what items of banks products visitors looked at, how long they considered their decisions of dealing transaction in both funding and lending, in which sequence they take invest or finance and so on. That’s why in each bank has a wealth management of priority service from several customer that put their trust in selected bank.

At the acquisition channel level, firms can acquire customers directly (i.e., marketing induced customer acquisition) through one of the following channels: personal selling, mass media (e.g., radio and television), direct marketing channels (e.g., direct mail and telemarketing), Internet, and retail outlets (Bolton, Lemon, and Verhoef 2004). At the same time, firms can use different messages (in terms of content and design) to attract different customers. For example, messages may contain brand-related information or price-related information.

### Customer Development

Customer Development leads to marketing activities. Marketing is an organizational function and a set processes for creating, communicating, and delivering value to customers and for managing customer relationships in ways that benefit the organization and it stakeholders (Kotler and Keller, 2006). Marketing activities can reach CE if customers in addition to rational motives have also have a emotional motive in order to their transaction. Rational motives have given customers an understanding of the shifts and the transformation of customer understanding so that customer attracted into various strategies practiced by marketers. On the emotional level, the ability of marketers to understand the customers became a very important thing, and in banking industries, its called by Know Your Customer (KYC) activity. Marketing strategies according to build CE can be categorized as either offensive and defensive. Activities aimed at obtaining additional customers, encouraging brand switching, and increasing purchase frequency are offensive strategies, whereas those aimed at reducing customer exit and brand switching are defensive marketing strategies (Shiri, *et al.*, 2012).

## **Customer Retention**

Customer retention focuses on preventing customer attrition or churn, that is, the termination of the contractual or noncontractual relationship between the customer and the company. Management of customer retention requires the elaboration of tools that allow managers to assess the risk of each individual to defect (Tammo, *et al.*, 2010). Relationship with customers should be kept forever because every time the competitors can take it from us and possibly make a risk of the occurrence of customer churn. The way to make a good customer retention is to keep them satisfy in every service. A study of the effects of customer satisfaction, affective, and calculative commitment on customer retention finds that customer satisfaction has a positive effect on retention. Retention gives rise to either affective commitment (highly positive emotions) or calculative commitment (long-term relationships) (CM Sashi, 2012).

## **Ethic: Islamic Banking Identity**

Life in Islam is not limited only in the world, but what we have done is to prepare for hereafter. The above concept is part of the indoctrination to the Muslims who commit economic activity that economic activities must be conducted in accordance with the directives which have been published in the al-Quran and al-Sunna either implicitly or explicitly. A principal economic will demonstrated to him that the doctrine is absolute and definitive. Therefore, human actions, specifically related to the economic activities are never separated from the radar of Allah swt through His angels who always observe and record everything that human beings made. Islam is the religion that guides the lives of adherents from all aspects so that Islam can not be separated from all the activities of life, including in terms of business ethics. Islamic bank is a manifestation form of Islamic teaching. Every step in Islamic bank must be related to sharia and under the supervision of the National Council of Sharia.

Islam is a source of values and ethics in all aspects of human life as a whole, including the business discourse. Islam has a comprehensive insight about business ethics. Starting from the basic principles, the fine points of damage in trade, the factors of production, capital, labor organizations, the distribution of wealth, the issue of wages, goods and services, qualifications in business, comes to the ethics of socio economic development concerning property rights and social relationships. Business activity is an integral part of economic discourse. Economic system of Islam departed from awareness of ethics, whereas other economic systems, such as capitalism and socialism, the appropriate disregard ethics so that aspect of the value is not so apparent in the building of both the economic system. The second system was the drying of the discourse of morality, because both did not depart from the ethics, but of interest (interest). Capitalism depart from individual interests while departing from the collective interests of socialism. The difference with the Islamic business ethics is understood in the study of Economics is located on a foundation of unity and long-term orientation (afterlife). This principle is ensured more binding. Islamic business ethics has two scopes. First, the scope of internal, which means the company has internal management pay attention to aspects of the employees welfare, human treatment and not discriminating plus education. While both external coverage, cover transparation, accountability, honesty and responsibility. Similarly, the willingness of companies to pay attention to aspects of the environment and community as stake holder of the company.

Islamic business ethic is nature and universal so that can be practiced on anyone. Islamic business ethics can be manifested in the form of company sincerity with the orientation not only on corporate profits but also beneficial to the community in the truest sense. For Islamic banks, it is not so much a matter of competing on price, but rather in stressing the unique quality of the service they provide (Rodney, 2002). Approach to win-win solution is a priority. All parties benefited so there is no shifty practices such as deceptive tax officer with the public or financial reports that are executed and others. The business is also a form of strengthening brotherhood of man and not look for enemies.

The ethics of being ignored can make the company lose the trust of the community may even be required in advance of the law. The management did not apply the ethics and values is

just profit-oriented (goals) short term, will not be able to survive (survive) in the long term. If so, the choice is in our hands. Whether choosing short-term profits with ignored ethics or long-term gains with the commit to the principles of ethics – in this case the Sharia-business ethics.

Islamic banks are representative of a new wave of corporations whose social goals are at least (if not more) as important as making profit (Roszaini and Hudaib, 2007). The function of Islamic bank isn't different with the conventional bank, both of them are intermediary institution between surplus society into deficit society, they provide most the same banking services such as deposits, foreign exchange facilities, safe deposit services and cashier services, but they are different in basic principal because Islamic banks avoid interest as a manifestation form of riba and they provide an ethical financial services. Islamic bank are considered to having ethical identity because it is exist by implementation of religion. Ethics may be defined as the set of moral principles that distinguish what is right from what is wrong (Raffik I. Beekun, 1996). It is a normative field because it prescribes what one should do or abstain from doing. Business ethics, sometimes referred to as management ethics or organizational ethics, simply limits its frame of reference to organizations. Islamic ethics in the Islamic bank can help elevate the standards of both behavior and living.

The importance ethical identity of the company as a part of the personality in the achievement of business objectives, has the purpose to describe the manifestations and uniqueness in order to operate well and success in the market, able to provide recognition and distinction between banks, as an important aspect of the bank's market competitiveness of sustainable, which includes an understanding of the ethical and social culture of the bank.

### **CE in Islamic Banking**

Maintaining the sustainability of the customer in the long term is the main goal of CE. The main requirement for the Islamic banking could grow is ability to manage customers. CE is the key of companys existence. With good engagement program, the company will have a loyal customer base that indicated by four things, that is still using the product, reluctantly tried a competitor's product, recommend to others, and become an advocate for the company. The steps to apply CE on Islamic banking can not be achieved in a day, week or a month, but along the company stand out. It is the foundation of a relationship that includes trust, dialogue, a steady growth in service ownership and a growth in share of wallet if done correctly. The alternative to focusing on building customer engagement is to keep the relationship from potential of customer attrition.

Islamic banks need to be more closely engaged with their clients and make a convincing moral argument for their business method. Islamic banks must convince their customers of the advantages of their innovative financial products, and demonstrate that the products are both shariah compliant and at the same time related to new business circumstances (Rodney, 2002). Identify customer's needs and offer a wide range of products and services, with emphasis in promoting the establishment, servicing and development of small and medium size enterprises is some efforts to build CE in Islamic banking. There are several steps toward CE in Islamic banking:

#### **1. Improve Acquisition Targeting**

Customer engagement begins before a new customer even opens an account. So that Islamic banks must be sensitive to a potential customer wanna be. Quantity of citizen would be a prospective market target according to Islamic banking development (Nur Rianto, 2012: 129). With today's depth of data and processing capability, it is possible to find new prospects that are similar to the best customers who already have accounts at a financial institution. By building acquisition models that look at product usage, financial behavior and relationship profitability, opening accounts that have limited potential for engagement or growth is reduced. Beyond demographic, financial behavior and product use modeling, geographic modeling is also important since the strongest potential trade areas are not always clearly defined by branch radius mapping.

## **2. Good Conversation**

One of the key elements of building an engaged customer relationship begins with the conversation during the initial account opening process. Every encounter with the customer must be preceded by a Islamic greeting named salam. Abu Hurairah told, you will not go to heaven until you believe, and you are not a believer until you love each other, will I show into you a thing that if you do this then you will love each other? spread salam among you (HR Muslim: 54). Salam is a form of Islamic bank identity, because it differentiate with the conventional bank.

The next step according to make a good conversation is to build trust of customer. the nature of responsible, honest, professional became the cornerstone of each manager so that it reflected the integrity of good muslim executive (Wahab, 2003). The conversation must focus on making sure the customer believes that you are genuinely interested in getting to know them, are willing to look out for them and that, over time, you will reward them for their business/loyalty. Honesty is a must in every products referral on conversation because it is one of an Islamic business ethics. This early conversation needs to focus more on capturing insight from the customer and discussing the value different products and services will have from the customer perspective as opposed to simply discussing features. The goal is to illustrate to the customer that the products and services being sold will meet their unique financial and non-financial needs. Conversation in Islamic bank must contain an explanation a biggest differential between Islamic bank and conventional bank, there is no contain any interest in Islamic bank, so that customer will be understand the value of Islamic bank.

## **3. Communicate Early and Often**

CE is a process to creating deep connection with customers that drive purchase decisions, interaction, and participation over time (CM Sashi, 2012). In term of strategy, CE refers to the creation of the experiences that allow Islamic bank to build deeper, more meaningful and sustainable interactions between the company and its customer or external stakeholders (EIU, 2007). Every employee has the potential to affect customer satisfaction directly or indirectly. All employees should be aware of the advantages for companies to retain customers in the long term. All employees must identify ways to improve relationships with customers at the moment they are serving the customers. However, not all employees dealing directly with customers. Therefore, building customer relationships is not always possible to directly. Thus forms a relationship between a single employee with another employee of the customer will be different with the same purpose. The same goal it is to create an attachment to customers not just with products that are produced, but also with the attributes that belong to the company.

## **4. Build Trust Before Selling**

Trust in the company is defined as customer confidence in the quality and reliability of the service offered by the organization (Gabriano and Johnson, 1999: 73). As in any relationship, it is imperative that a strong foundation of trust is established before moving the relationship forward. In banking, this equates to providing the necessary information required to best use the service opened before trying to sell another product or service. During this relationship growth process, additional insight into the customer's needs should be collected whenever possible with personalized communication reflecting this new insight. Islamic banks is not so much a matter of competing on price, but rather in stressing the unique quality of the service they provide (Rodney, 2002). This means they have to be believable, and be able to engage the customer by appealing to his or her conscience.

## **5. Ontime**

Islamic corporate culture is Islamic beliefs and values that coloring the whole pattern, behavior, attitude, and rules of enterprise (Syakir Sula, 2004: 589). An example of Islamic culture is to always be on time to follow up customer. Ontime will show the commitment of Islamic banks

to give the best service to their customer. To be ontime can make customer feel that Islamic bank is care with them and so they can be satisfied with the good service.

## **6. IT connection**

Community preference against Islamic bank shows the high interests of the community against the Islamic bank, but it can be declined because of the limitations of the network (MN Rianto, 2012: 123). Banking services will be effective if it is supported by an extensive IT connection. CE frequently employs IT technology as a means to attract, develop, and retain customers. For example, the application of IT technology allows for IT-based interactivity that makes it possible for customers to have access to product and service information much faster than earlier (Adam and Michael, 2005). While direct mail and phone are highly effective in building an engaging relationship, the use of email and SMS texting can significantly improve results because of mobile communication consumption patterns. To communicate with the mobile customer, email and SMS texting should be direct and to the point. The customer does not want to know everything about the account, they want to know what's in it for them and how do they respond. While links should be used to provide additional product information if needed, a 'single click' option should be available to say Yes. Social interaction in virtual words where users communicate and interact in real time can be used to connect with customers, provide information and experiences, and obtain customer input (Tikkanen, *et al.*, 2009).

## **7. Test and Learn**

Most firms do not know exactly what a CE strategy entails primarily because they do not know how to measure it (V Kumar, *et al.*, 2010). Unfortunately, there is no single formula for success for customer engagement in banking. Because of the difference in market areas, competition, product lines and customer profiles, all of the above secrets of engagement can take on different forms for different institutions. The key is to continue to test your engagement process for optimal efficiency and effectiveness. A consulting firm that has much emphasis on CE is Gallup, which uses 11 questions to measure rational as well as emotional aspects of CE in both customer and business markets (CM Sashi, 2012). The result of this measurement can show the performance of Islamic bank.

## **Conclusion**

Islam encourages work in general, and trade and commerce in particular. The Quran states: 'God has made business lawful for you' (Quran 2:275), and Prophet Mohammad says: 'Nine tenths of sustenance is in commerce'. Prophet Mohammad was himself engaged in commerce before prophet-hood. He was a successful businessman known for integrity and he bore the title, 'the trustworthy'. Islamic business practices and perspectives represent an alternative to the way business is conducted today. Islam requires that traders, both organizations and individuals, achieve a balance between commercialism and humanitarianism, and between profit and social responsibility.

Customer Engagement (CE) is the important thing to do by every corporate, especially in Islamic bank. The relationship between Islamic bank and its customer are based on partner and brotherhood in Islam, so CE must be applied well to increase the quantity and loyalty customers of Islamic bank. Toward CE in Islamic banks need several stages, there are Improve Acquisition Targeting, Good Conversation, Communicate Early and Often, Build Trust Before Selling, Ontime, IT connection and Test and Learn.

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