

The spiritual connection: Building customer loyalty in Islamic banking through strategic communication that touches on transcendental aspects

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ABSTRAK

Dalam lanskap persaingan industri keuangan modern, perbankan syariah menghadapi tantangan ganda: harus bersaing secara komersial dengan bank konvensional sambil mempertahankan keaslian nilai-nilai Islam yang mendefinisikan identitasnya. Dalam konteks ini, diferensiasi bukan lagi sekadar produk, melainkan makna yang ditawarkan kepada nasabah. Artikel ini bertujuan untuk mengkaji bagaimana komunikasi strategis dapat menjadi jembatan untuk menjangkau aspek transcendental dalam diri nasabah, yaitu kebutuhan spiritual untuk merasa terhubung dengan nilai-nilai ilahi dalam aktivitas ekonomi. Dengan menggunakan tinjauan pustaka dan analisis kualitatif terhadap strategi komunikasi beberapa bank syariah di Indonesia (khususnya Bank Syariah Indonesia/BSI), artikel ini menemukan bahwa loyalitas nasabah tidak lagi dapat dibangun hanya melalui promosi, suku bunga kompetitif, atau kemudahan transaksi.

Sebaliknya, komunikasi yang menekankan nilai-nilai kepercayaan, keberkahan, dan ibadah terbukti lebih efektif dalam menciptakan hubungan emosional dan spiritual yang mendalam. Temuan ini menegaskan bahwa kesuksesan perbankan syariah di masa depan bergantung pada kemampuan mereka menyampaikan pesan keuangan dalam bahasa spiritual, sehingga setiap interaksi dengan nasabah bukan sekadar transaksi, melainkan sebuah perjalanan menuju keberkahan.

ABSTRACT

In the competitive landscape of the modern financial industry, Islamic banking faces a double challenge: it must compete commercially with conventional banks while maintaining the authenticity of the Islamic values that define its identity. In this context, differentiation is no longer just a matter of products, but rather the meaning offered to customers. This article aims to examine how strategic communication can serve as a bridge to reach the transcendental aspects within customers, namely the spiritual need to feel connected to divine values in economic activities. Using a literature review and qualitative analysis of the communication strategies of selected Islamic banks in Indonesia (particularly Bank Syariah Indonesia/BSI), this article finds that customer loyalty can no longer be built solely through promotions, competitive interest rates, or ease of transactions. Instead, communication that emphasizes the values of trust, blessing, and worship has proven to be more effective in creating deep emotional and spiritual connections. These findings confirm that the future success of Islamic banking depends on their ability to convey financial messages in spiritual language, so that every interaction with customers becomes not just a transaction, but a journey towards blessings



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Introduction

The Competitive Landscape of Islamic Banking: At the Crossroads between Commercial and Spiritual

Indonesia's Islamic banking is now at a fascinating stage. Having attained a more significant market share (about 7 percent of total national banking assets; OJK, 2024), Islamic banks are now not just complementing players, but become substantial ones in the national financial activities. This was further established with the existence of Bank Sharia Indonesia (BSI), which represents a consolidation of three largest Islamic banks (BRIS, BNIS and BSM) (Keuangan, 2024).

But this very expansion contains a paradox. On the other hand, Islamic banks need to be as competitive as contemporary financial organizations: efficient, creative and profit-focused. On the other hand they must have to conserve their spiritual freedom and Islamic as well the principles, foundations of life (Indah, Rohmani Nur and Mufidah, 2014). It is a crucial meeting point between commercialism and spirituality, where success comes to the side with the biggest bank balance.

Beyond Financial Quotient: Mapping the Gap between Products and Customers' Spiritual Needs

Modern customers are not only rational beings who pursue profit, but also spiritual beings who seek meaning. They have two sides to their needs that go hand in hand: Financial Quotient (FQ) and Spiritual Quotient (SQ). FQ drives them to choose products that are efficient, easy, and profitable. However, SQ drives a deeper dimension the search for inner peace, blessings, and a sense of connection with divine values (Nugraha, Diki Egie and Khusnudin, 2024).

Many Islamic banks have focused on the rational aspects of products: low margins, clear contracts, or fast digital services. However, there is a large gap that has not been fully addressed the transcendental needs of customers: how they feel that their financial activities are also a form of worship (Aziz, R., & Muttaqin, 2024).

The concept of "transcendental aspects" here is not merely formal religiosity, but rather an inner experience that their financial decisions contribute to a greater good. When someone saves money in an Islamic bank, they want to feel that their funds are not only safe, but also useful and rewarding. This is where Islamic banks must be present not merely as financial intermediaries, but as mediators of spiritual meaning (Rahayu, 2017). Weaving the Framework: Positioning Strategic Communication as a 'Spiritual Bridge'.

Amidst uniform competition in terms of products, strategic communication emerges as the most human key to differentiation. Communication is not merely the delivery of a message, but a process of meaning how messages about products, services, or values are framed so that they resonate with the hearts and beliefs of customers (Alserhan, 2011).

This article is based on the thesis that strategic communication in Islamic banking acts as a spiritual bridge, transforming financial transactions into meaningful religious experiences. By integrating relational marketing theory, Muslim consumer psychology, and the principles of Maqashid Syariah, this article explores three main topics:

1. Deconstructing loyalty from a spiritual perspective
2. A roadmap for strategic communication that touches the soul, and
3. Real-world implementation through case studies of campaigns and digital communication (Hidayat, 2019).

Results And Discussion

Deconstructing Sharia Customer Loyalty: From Transactional to Transcendental

When “Interest Rates” Are No Longer Enough: Understanding the Psychology of Spiritual Loyalty

In conventional marketing, loyalty is often explained through the Commitment-Trust Theory of Relationship Marketing (Morgan, R. M., & Hunt, 1994), which emphasizes the importance of trust and commitment in maintaining long-term relationships. In the context of Islamic banking, these two factors have a much deeper meaning. Trust is not just a matter of reputation or fund security, but about faith in the values upheld by the institution. Commitment is not merely customer loyalty to a brand, but a spiritual bond between personal values and institutional values (Hasan, Z., & Dridi, 2010).

When customers believe that Islamic banks are not only running a business but also fulfilling a divine mandate, the relationship that is formed is transcendental it goes beyond the boundaries of economic logic. This kind of loyalty is not easily shaken by competitors' promotions because it is rooted in a bond of values and beliefs (Rahman, 2021).

Spiritual Capital as the Foundation of Crisis-Resilient Loyalty

The concept of spiritual capital (Zohar, D., & Marshall, 2004), describes the power of spiritual values and meaning as intangible resources that strengthen the resilience of individuals and organizations. In Islamic banking, spiritual capital includes honesty, trustworthiness, worshipful intentions, and blessings values that, when communicated consistently, will strengthen the foundation of loyalty. When an economic crisis hits, price-based loyalty will collapse. However, loyalty born of spiritual capital will actually grow stronger, because customers see the institution not merely as a service provider, but as a partner in practicing religious values.

Strategic Communication Roadmap: Designing Messages that Touch the Heart and Soul***Narrative of Blessings vs. Narrative of Profit: A Framing Analysis***

In framing theory (Entman, 1993), the way a message is structured determines the meaning received by the public. Many conventional banks promote narratives of profit “get high interest rates,” “balance bonuses,” or “instant gifts.” In contrast, Islamic banks need to frame their messages with a narrative of blessing: that profit is a consequence of honesty and good intentions.

An example of this can be seen in the BSI Life campaign “Financial Hijrah, Meaningful Hijrah,” which emphasizes the spiritual journey in managing finances, not just the pursuit of profit. This kind of framing creates a deeper emotional resonance and encourages long-term engagement (Khan, M. M., & Bhatti, 2008).

Value Amplification: Integrating Maqashid Syariah into Educational Content

Maqashid Syariah preserving religion, life, intellect, lineage, and wealth can serve as a strategic compass in designing communication messages. For example:

1. Hajj Savings Product: preserving religion and wealth through the intention to worship.
2. Sharia Home Financing: preserving lineage and life in a peaceful family.
3. Sharia Investment: preserving reason from excessive speculation and wealth from uncertainty (Sula, 2014).

When these messages are packaged in an educational and inspirational way, customers not only understand the product, but also feel the values of Sharia that are alive in everyday practice.

Down-to-Earth Storytelling: Bringing Abstract Concepts to Life through Customer and Community Stories Storytelling is an effective technique for touching customers emotional and spiritual sides. Not with theological jargon, but through real stories (Yusuf, 2020).

For example, BSI's campaign on “Nasabah Berkah” (Blessed Customers) featuring the story of a small entrepreneur who grew his business by applying the principles of halal and honesty is more powerful than a simple product advertisement. The story builds identification and shared faith emotion between the bank and its customers. Lively communication through stories like this makes Islamic banks more human, relevant, and inspiring.

Case Study & Implementation: Spiritual Connection in Action***“Investasi Akhirat” Campaign: Analysis of BSI’s Communication Strategy in Hajj & Qurban Savings Products***

One concrete example is BSI’s “Investasi Akhirat” campaign, which encourages people to view Hajj savings not as a financial obligation, but as a spiritual investment

towards eternal blessings. In its communication materials, BSI avoids “luxury travel” visuals and replaces them with reflective nuances: images of elderly people praying, children helping their parents register for Hajj, and narratives about gratitude (Bank Syariah Indonesia, 2024).

The main message is not “savings to go,” but “savings to get closer. This approach shows how spiritual framing creates a stronger emotional bond than simply promoting gifts or bonuses.

The Role of “Nyantri” Digital Ambassadors: Building Personal Connections on Social Media

In the digital age, the presence of religious influencers has become an increasingly important communication strategy. However, their effectiveness is not determined by popularity alone, but rather by the authenticity of their spirituality.

Several Islamic banks have partnered with young figures such as Ustaz Hanan Attaki or Ustaz Syam Elmarusy in their digital campaigns. These figures are not only widely known, but also have moral credibility. When they talk about “managing money in a way that is pleasing to Allah,” the message has a high resonance. This is a form of personal communication that is warm, humble, and close to the daily lives of the people. The combination of education, light preaching, and personal honesty strengthens the spiritual connection between the brand and its audience (Alnaser, F., Alnaser, N., & Dahan, 2018).

Conclusion and Recommendations

Conclusion

Building a spiritual connection in Islamic banking is not a cosmetic marketing strategy, but rather the core of true differentiation. Amidst the homogeneity of products and services, the main strength of Islamic banks lies in the meaning they offer that transactions can be acts of worship, and that financial success can be aligned with blessings.

Through strategic communication that touches on transcendental aspects, Islamic banks can build loyalty that is not fragile due to short-term incentives, but rather grows from faith, trust, and a sense of spiritual togetherness. This kind of loyalty is organic, authentic, and sustainable (Rangkuti, 2022).

Recommendations

For Islamic Banking Practitioners:

An “Spiritual Content Board” needs to be established in every Islamic financial institution, tasked with ensuring that every communication message is in line with Islamic values and maqashid principles. This team should consist not only of marketing professionals, but also scholars, Muslim consumer psychologists, and communication experts.

For Further Research:

Quantitative research can be conducted to measure the impact of spiritual communication campaigns on Customer Lifetime Value (CLV), Net Promoter Score (NPS), and customer retention rates. Longitudinal studies are also important to understand how transcendental loyalty is formed and sustained in the long term.

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