

## Charting the connection: How Customer Engagement navigates Customer Trust and Customer Loyalty

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### Abstract

This paper systematically examines the role of customer engagement in fostering customer trust and loyalty within dynamic and competitive market environments. Customer engagement is conceptualized as a pivotal, multidimensional construct encompassing cognitive, emotional, and behavioural dimensions, reflecting customers’ interactive experiences with a brand. The study highlights the dynamic and ecosystem-based nature of engagement, viewing it as a recurring pattern of interactions rather than a one-time outcome. Through continuous and meaningful interactions, customer engagement facilitates the development of emotional bonds, enhances perceived value, and strengthens relational exchanges between customers and firms. These processes collectively contribute to the gradual formation of customer trust, which functions as a critical mediating mechanism in transforming engagement into long-term loyalty. By analysing the interrelationships among engagement, trust, and loyalty, the study offers a nuanced understanding of how organizations can strategically leverage engagement initiatives to cultivate enduring customer relationships. Overall, the research reinforces customer engagement as a key driver of trust and loyalty, providing important theoretical and managerial insights for achieving sustainable competitive advantage.

**Keywords:** Customer Engagement, Customer Trust, Customer Loyalty

### Introduction

Customer engagement has increasingly gained prominence as a central construct in contemporary marketing scenario, attracting substantial attention from academicians and practitioners seeking to understand its strategic relevance. It is widely acknowledged as a multidimensional concept comprising cognitive, emotional, and behavioural dimensions that collectively shape customers’ interactive experiences with brands (Lu, 2025). These dimensions reflect the depth of customers’ psychological involvement, affective attachment, and participatory behaviours, all of which are critical to long-term organizational performance. In this context, customer engagement is no longer viewed as a transactional outcome but rather as a dynamic, relational process embedded within broader marketing ecosystems. The primary objective of this study is to systematically examine how customer engagement influences and navigates customer trust and customer loyalty. By emphasizing the interactive and evolving nature of engagement, the study positions it as a recurring pattern of interactions between customers and firms across multiple touchpoints. Such interactions foster emotional bonds, enhance perceived value, and strengthen relational exchanges, thereby facilitating the development of trust over time. Trust, in turn, serves as a foundational mechanism through

which customer engagement is transformed into sustained loyalty (Aiste Dovaliene, 2016). By investigating the interrelationships among customer engagement, trust, and loyalty, this research contributes to a nuanced understanding of how organizations can strategically leverage engagement to build enduring customer relationships. Ultimately, the study reinforces the role of customer engagement as a key driver of trust and loyalty, offering valuable insights for firms seeking sustainable competitive advantage in dynamic market environments.

### **Aim of the Study**

To examine the role of customer engagement in influencing customer trust and customer loyalty and to identify effective strategies for leveraging customer engagement.

### **Research Questions**

- What role does customer engagement play in shaping customer trust and customer loyalty?
- How can organizations strategically leverage customer engagement to strengthen trust and enhance customer loyalty?

### **Objectives**

1. To investigate the navigating role of customer engagement on customer trust and customer loyalty.
2. To recognize the relationship between customer engagement, trust and loyalty and also to identify the approaches for leveraging customer engagement

### **Literature Review**

The author examines customer engagement as a multidimensional construct that incorporates emotional, cognitive, and behavioural dimensions, which collectively drive brand loyalty through trust and commitment. Over time, customers develop confidence in the firm, leading to the emergence of trust. Customers feel connected to a brand when they invest time and actively engage with it, often engaging in word-of-mouth communication, which further contributes to the development of customer loyalty (Lu, 2025). This sense of connection represents one of the distinct characteristics of customer engagement. Customer satisfaction refers to the extent to which customers’ needs, expectations, and desires are fulfilled in relation to a product or service. Customer trust and commitment are considered mediating variables that play a crucial role in sustaining long-term customer relationships. The study conceptualises loyalty as a non-monetary outcome conditioned by customer engagement. Nonetheless, customer satisfaction does not serve as a definitive guarantee of loyalty. Customer engagement acts as a guiding mechanism that facilitates the development of trust and, ultimately, customer loyalty (Sharma, 2022).

Through the prism of mobile applications, consumer engagement materialises only when an application possesses the capability to facilitate communication and enable the sharing of perspectives within the platform. The study highlights the paramount importance of customer sociability and technological convenience as the primary determinants fostering engagement. Breidbach et al. (2014) and Malthouse and Collinger (2016) conceptualised the notion of “ecosystems of engagement,” emphasising the interconnected nature of engagement platforms and broader service ecosystems (Breidbach, Brodie & Hollebeek, 2014). Leveraging

mobile and digital technologies, customer engagement offers foundational insights into consumer behaviour and overall customer experience. Notably, engagement in mobile applications presents a paradoxical finding that reinforces the inherently multidimensional nature of customer engagement. Creating the argument of the assumption that consumers are hooked to the platform only if it is enjoying or satisfying. Instead, the author finds that the real drivers for the engagement is beyond the age of the customer and their priorities. Young adults demand the good mix of efficiency and social connection over convenience.

Finally, the study excludes dimensions such as customer brand experience, brand dialogue behaviours, brand consumption behaviours, and shopping behaviours from the customer engagement framework (Aiste Dovaliene, 2016).

The study reviews a range of definitions and conceptual frameworks related to customer engagement. Engagement is understood as behaviour that extends beyond transactions and purchase activities, encompassing customers’ decisions and actions across various stages of interaction (Ng et al., 2020). Trust is considered a key antecedent of engagement, as it is closely associated with perceptions of fairness and reliability, which encourage greater customer involvement and subsequently strengthen loyalty. Trust and satisfaction emerge as initial outcomes of customer engagement; for existing customers, these outcomes become prerequisites for deeper engagement, which in turn promotes loyalty. This process reflects a cyclical relationship in which customer engagement acts as a navigational mechanism between trust and loyalty, with sustained engagement ultimately evolving into loyalty. The authors argue that customer engagement is a multifaceted construct comprising emotional, cognitive, and behavioural components, functioning both as an antecedent and a mediator in fostering trust and loyalty through consistent, interactive, and transparent experiences. Emotional bonds and active participation subsequently translate into loyalty, as customers feel valued and connected (Aiste Dovaliene, 2016). Thus, customer engagement guides the pathway whereby trust arises from meaningful interactions and loyalty develops from sustained engagement, positioning engagement as the central mechanism linking customer confidence with long-term brand commitment.

This study shows that customer engagement is primarily driven by market orientation, customer satisfaction, affective elements, and self-brand connection, and establishes that customer engagement strongly predicts customer loyalty. Customer satisfaction is the strongest predictor among identified factors. When satisfaction combines with positive emotional experiences and meaningful self-brand connections during service interactions, customer engagement behaviours significantly increase. This integration demonstrates that multiple factors working together enhance engagement more effectively than individual elements alone. Through continued interaction over time, sustained engagement functions as a mediating mechanism that fosters long-term customer loyalty. The empirical evidence underscores the synergistic and cumulative contribution of cognitive and affective constructs in the transformational process whereby engagement evolves into long-term loyalty commitments (Diego Monferrer, 2019). These findings illuminate the multidimensional nature of customer-brand relationships and substantiate the theoretical proposition that engagement functions as a

critical intermediary construct linking experiential antecedents to behavioural loyalty outcomes, thereby advancing understanding of relational dynamics within contemporary service contexts.

Customer Brand Engagement (CBE) represents a multidimensional psychological construct emerging from consumers' interactive brand experiences, with particular salience in social media contexts. Drawing on the framework proposed by Hollebeek et al. (2014), CBE is operationalized through three interrelated dimensions: cognitive processing, affection, and activation. Cognitive processing represents the level of conscious attention consumers devote to analyse, assess and acquire knowledge from brand-related content. Affective engagement encompasses the positive emotional reactions evoked through brand interactions, including enjoyment, enthusiasm, and pride. Activation represents engagement's behavioural dimension, expressed through consumers' energy, effort, and participation in brand-related activities. Collectively, these dimensions illustrate the extent to which consumers are cognitively, emotionally, and behaviourally connected to a brand's social media presence. Customer brand engagement further facilitates co-creative experiences between consumers and firms, thereby strengthening relational bonds and enhancing consumer-based brand equity. As such, CBE serves as a critical mechanism through which social media interactions translate into sustained brand value and long-term relationship development (Algharabat, Rana, Alalwan, & Baabdullah, 2020).

Customer engagement is recognised as a central and multidimensional construct in contemporary marketing, closely integrated with relationship marketing and customer loyalty within its operational framework. However, Van Doorn et al. (2010) conceptualised customer engagement as a unidimensional construct, primarily focused on interactions between the firm and the customer. The study emphasises participation, advocacy, feedback, and co-creation as key mechanisms that logically connect to customer engagement. Drawing on perspectives from psychology and organisational behaviour, the author extends the concept of customer engagement by incorporating dimensions such as customer satisfaction, involvement, customer experience, and loyalty within a broader engagement ecosystem. Engagement is shaped by customers' satisfaction levels, their degree of involvement with the brand, and the experiences they derive post-purchase. Customer engagement thus serves as a pathway that navigates the development of trust and loyalty. By prioritising emotional bonds followed by active participation, customer engagement functions simultaneously as both an antecedent and an outcome, fostering long-term commitment and sustaining competitive advantage for firms. Pinki (2022) Consequently, organisations should focus on experimenting with and implementing customer engagement strategies to enhance firm performance and achieve sustainable long-term growth.

(Brodie R. J., 2011) discusses the potential of customer engagement and positions it as a profitable approach for businesses. The paper systematically examines customer engagement and recognises it as a multidimensional construct driven by customer satisfaction, involvement, and experience, with loyalty identified as a fundamental outcome. Customer engagement is conceptualised as a psychological state that significantly influences customer behaviour.

Within the marketing context, engagement emerges both as a response to and a consequence of perceived interactions, which gradually shape customer experiences over time. These accumulated experiences, in turn, inform customers’ decision-making processes. Consequently, organisations increasingly seek innovative ways to engage customers through targeted campaigns, recognising that engaged customers represent valuable assets for the firm. Such customers are more likely to generate positive outcomes in the long run, particularly when supported by meaningful and high-quality customer experiences. Pinki (2022) The study further suggests that effective customer engagement strategies contribute to sustained customer relationships and enhance overall organisational performance. Ultimately, the findings indicate that well-designed customer engagement initiatives can serve as a source of sustainable competitive advantage for businesses operating in dynamic and competitive markets.

The study conceptualises customer engagement as an emotional phenomenon that emerges through consistent interactions, providing customers with a variety of experiences. Customer engagement is framed in terms of emotional, cognitive, and behavioural attachment, which develops from customers’ satisfaction, loyalty, and excitement toward the brand. Engagement leads to the formation of emotional bonds that contribute to long-term customer value. Online communities, digital platforms, and social media channels play a critical role in facilitating engagement by providing interactive spaces where customers and firms can actively connect. The study argues that firms cannot rely solely on customer satisfaction; instead, they must move beyond satisfaction to establish deeper relational connections with customers. To achieve this, organisations must actively capture customer attention and implement relevant strategies that increase the frequency and quality of online interactions while effectively promoting the brand. Such efforts enable firms to leverage the benefits of engaged customers, including stronger relational ties and enhanced advocacy. Ultimately, by fostering strong emotional attachment and sustained engagement, businesses can gain a competitive advantage over rivals and build enduring customer relationships in an increasingly digital marketplace (Chaudhary, 2016).

This paper conceptualises customer engagement as a key precursor to brand loyalty. Drawing on Commitment–Trust Theory, Self-Determination Theory, and Social Exchange Theory, the study emphasises the roles of trust, commitment, intrinsic motivation, and reciprocal relationships with brands in fostering customer engagement. Engaged customers are more likely to develop loyalty toward a brand, and loyal customers, in turn, contribute significantly to business growth. When customers consistently prefer a particular brand and actively reject competitors, it reflects a strong sense of developed loyalty. Prior studies have similarly argued that customer engagement functions as an antecedent to brand loyalty, while also recognising engagement as a multidimensional construct. In response, firms increasingly seek effective engagement strategies, particularly through online platforms, to attract and retain customers. Furthermore, by leveraging artificial intelligence and digital technologies with appropriate tools, organisations can enhance customer experiences and create personalised interactions that strengthen engagement. Such improved experiences encourage customers to

remain committed to the brand, thereby reinforcing loyalty and supporting sustainable competitive advantage in dynamic and competitive markets (Deokate, 2025).

Engaged customers have a substantial impact on customer experience and on their intentions to engage in word-of-mouth (WOM) communication regarding products and services. Customer experience serves as a mechanism for aligning perceived value and trust. Pinki (2022) While customer trust generates a strong foundation for customer engagement, it does not necessarily guarantee customers’ intentions to engage in WOM promotion. This study investigates the dynamics of WOM by integrating customer engagement, trust, and perceived value into a unified framework. Previous research has drawn the attention of both scholars and practitioners to mobile banking services, emphasising the need to strengthen customer engagement, trust, and perceived value to improve service adoption and usage. From the customer’s perspective, perceived trust and perceived value act as facilitators that link positive and negative usage experiences with the intention to use mobile application services. However, the findings confirm that customer trust enhances customer engagement more strongly than it influences WOM intentions. Trust also functions as a mediating variable between customer experience and WOM, as well as between perceived value and WOM, highlighting its central role in shaping customer behaviour (Mofokeng)

From a psychological perspective, prior research confirms that customer engagement is directly associated with the degree of involvement customers have with a brand. Such involvement fosters habitual bonds that emerge from emotional connections. Through responsiveness and transparency, customer engagement contributes to the development of trust and the sustenance of loyalty. When diverse engagement strategies are implemented, they facilitate customised communication and align more closely with customers’ purchasing behaviour. Loyalty subsequently emerges as a natural outcome, reinforcing trust in situations characterised by risk and uncertainty. Pinki (2022) Customer engagement resonates through emotional connections that encourage repeat purchases and long-term brand attachment. This relational cycle sustains customer relationships and navigates commitment, which ultimately results in loyalty. The study further indicates that in high-trust contexts, customer engagement is more strongly oriented toward co-creation and advocacy behaviours. In this way, engagement actively shapes and enhances trust levels. Moreover, engagement supported by personalised recommendations plays a significant role in building customer trust. Therefore, firms are advised to prioritise sustainable development strategies by viewing customer loyalty as a valuable asset that enhances purchasing behaviour and contributes to long-term market share growth (Jaspreet Kaur, 2025).

Customer engagement manifests differently among customers depending on their personal interests and the extent to which they choose to involve themselves emotionally, psychologically, and physically with a brand. Based on their preferences and the nature of their relationship with the brand, customers make purchasing decisions. The author identifies several concrete elements essential to understanding customer engagement, including social media engagement, brand relationships, brand interactivity, and brand co-creation. Customer engagement is reinforced through emotional connections that encourage repeat purchasing

behaviour and long-term brand attachment. Therefore, businesses must focus on developing appropriate strategies that enhance trust and provide interactive brand experiences. Additionally, recognising and selecting the most suitable engagement platforms is critical for effectively connecting with customers, as these platforms enable brands to create and communicate value. By strategically leveraging the right channels and engagement mechanisms, firms can strengthen customer relationships and improve overall brand performance in competitive markets (LIKITHA VS, 2021).

Customer engagement plays a navigational role in marketing relationships, as its occurrence fosters trust and subsequently leads to customer loyalty. The future of the banking sector may be constrained if institutions fail to prioritise chatbot technologies as a means of maintaining customer connections beyond service delivery. The study seeks to examine the mechanisms of brand engagement and its associated elements that support both private and nationalised banks by emphasising customer engagement, satisfaction, and brand usage intention. Chatbots are capable of performing a range of human-like activities that facilitate customer engagement, such as providing personalised assistance and real-time responses. Consequently, organisations are increasingly adopting artificial intelligence-based tools to attract and retain customers. By leveraging technological advancements, chatbots have become a widely used interface for customer interaction within the banking sector. Furthermore, the study incorporates the Diffusion of Innovation (DOI) theory to understand the dynamics of brand performance across different stages of market adoption, offering insights into how technological innovations influence engagement and competitive positioning (Harinder Hari, 2022).

### **Research Methodology**

The study adopted a positivist research philosophy, emphasizing objectivity and empirical examination of relationships between digital addiction, emotional dysregulation, and employee effectiveness. A deductive approach guided the study, drawing on established theories and prior empirical findings to frame the research focus (Varchetta et al., 2023; Zheng et al., 2025). The research relied on secondary data, sourced from peer-reviewed journals and academic studies related to technological addiction and workplace mental health (Özer et al., 2023; Jahagirdar et al., 2024). Data were analyzed using thematic analysis, enabling identification of recurring patterns and conceptual linkages across studies.

### **Theoretical background**

#### **Customer Engagement's Influence on Trust**

Customer engagement (CE) plays a pivotal role in fostering customer trust by facilitating continuous and meaningful interactions that build emotional bonds and enhance perceived value. It is conceptualized as a multidimensional construct encompassing cognitive, emotional, and behavioral dimensions, reflecting customers' interactive experiences with a brand. These dimensions contribute to the depth of customers' psychological involvement and affective attachment, which are critical for long-term organizational performance. Trust emerges as a foundational mechanism through which customer engagement is transformed into sustained loyalty.

The paper highlights that customer engagement, through consistent, interactive, and transparent experiences, acts as both an antecedent and a mediator in developing trust. Over time, customers develop confidence in the firm, leading to the emergence of trust. This process is reinforced by interactive behavior that, through systematic and iterative exchanges, cultivates affective bonds, augments perceived value, and strengthens relational dynamics, thereby facilitating progressive trust formation. Trust is considered a key antecedent of engagement, closely associated with perceptions of fairness and reliability, which encourage greater customer involvement and subsequently strengthen loyalty. The study emphasizes that customer engagement guides the pathway where trust arises from meaningful interactions, particularly when supported by personalized recommendations. In digital banking, CE directly enhances satisfaction and trust, fostering loyalty, with engaged customers exhibiting increased institutional trust.

### **Customer Engagement's Influence on Loyalty**

Customer engagement significantly influences and navigates customer loyalty by acting as a critical mediating mechanism that transforms engagement into long-term loyalty. The study conceptualizes loyalty as a non-monetary outcome conditioned by customer engagement, which acts as a guiding mechanism for the development of trust and, ultimately, customer loyalty. Engagement is not a one-time outcome but a dynamic, relational process embedded within broader marketing ecosystems, seen as a recurring pattern of interactions across multiple touchpoints. These interactions foster emotional bonds, enhance perceived value, and strengthen relational exchanges, which collectively contribute to the gradual formation of customer trust, a critical step towards loyalty.

Customer engagement is a multifaceted construct comprising emotional, cognitive, and behavioral components, functioning both as an antecedent and a mediator in fostering trust and loyalty through consistent, interactive, and transparent experiences. Emotional bonds and active participation translate into loyalty as customers feel valued and connected. High customer engagement correlates significantly with enhanced brand evaluations, intensified affective commitment, and diminished brand-switching intentions, reinforcing loyalty outcomes. Digital engagement, especially within social media, amplifies these relational dynamics by facilitating continuous interactive touchpoints and progressive relationship development, making it a strategic imperative for sustained competitive advantage and relationship longevity. Engaged customers are more likely to develop loyalty toward a brand, and loyal customers, in turn, contribute significantly to business growth. This includes increased repeat purchases, long-term loyalty, and active brand advocacy.

### **Interplay of Customer Engagement, Trust, and Loyalty**

The relationship between customer engagement, trust, and loyalty is cyclical and deeply interconnected, forming a foundational framework for enduring customer relationships and sustainable competitive advantage. Customer engagement, defined as a multidimensional construct with emotional, cognitive, and behavioural dimensions, initiates this cycle by shaping customers' interactive experiences with brands. These interactions foster emotional bonds, enhance perceived value, and strengthen relational exchanges, which are crucial for the gradual

formation of customer trust. Trust, in this context, serves as a critical mediating mechanism, transforming initial engagement into long-term loyalty.

The paper emphasizes that trust is a key antecedent of engagement, as perceptions of fairness and reliability encourage greater customer involvement, which in turn strengthens loyalty. This creates a cyclical process where sustained engagement ultimately evolves into loyalty. For existing customers, trust and satisfaction become prerequisites for deeper engagement, further promoting loyalty. The study highlights that customer engagement acts as both an antecedent and a mediator in fostering trust and loyalty through consistent, interactive, and transparent experiences, where emotional bonds and active participation translate into loyalty.

### **Findings**

In this dynamic era, customer engagement has emerged as a theoretical construct that demonstrates the experiences created by consumer engagement throughout the domains of cognitive, emotional, and behavioural dimensions. Trust functions as a mediating mechanism that facilitates consistency in customer-brand relationships. Consistent interactions enhance emotional connections, increase perceived value, and reinforce relational bonds, thereby fostering trust. This trust, in turn, transforms customer engagement into sustained loyalty. Loyalty is conceptualized as a non-monetary relational outcome conditioned by the consistency of customer engagement. Prolonged customer engagement serves as a mediating factor in the development of long-term loyalty and demonstrates a significant predictive relationship with customer loyalty. The interrelationships among these three constructs provide a foundational framework for strengthening customer relationships. These constructs are cyclical in nature and fundamentally interconnected.

### **Practical Implications**

For businesses, recognizing customer engagement as a strategic asset is paramount, necessitating deliberate investment to enhance firm performance and secure long-term competitive advantages. Organizations should prioritize cultivating emotional connections with customers, as these bonds significantly boost repeat purchases, long-term loyalty, and active brand advocacy. This involves moving beyond mere satisfaction to establish deeper relational connections through consistent, interactive, and transparent experiences that build customer confidence and commitment.

Leveraging modern technologies, particularly artificial intelligence and digital tools, is crucial for delivering personalized customer experiences. Customizing interactions based on individual preferences and needs strengthens both emotional and functional customer-brand relationships, thereby driving deeper engagement and loyalty. Adopting an ecosystem-based approach, where customers are seen as proactive co-creators of value, rather than passive consumers, is essential. This perspective requires managing engagement across micro, meso, and macro levels, ensuring that all touchpoints contribute to a cohesive and engaging customer journey.

### **Conclusion**

In summary, this study establishes customer engagement as a critical determinant of trust and loyalty in modern marketing environments. By conceptualizing engagement as a multidimensional construct encompassing cognitive, emotional, and behavioural dimensions—the research demonstrates that customer engagement is more than a series of transactions; it is a dynamic, ongoing process that shapes interactive brand experiences. Sustained customer engagement cultivates emotional bonds, enhances perceived value, and reinforces relational exchanges, all of which are fundamental to building trust. Trust, in turn, acts as a pivotal mediator, transforming initial engagement into enduring loyalty. The study reveals a cyclical relationship in which engagement nurtures trust, deepening the customer’s connection and consolidating loyalty over time. This iterative process highlights the strategic importance of engagement in forming resilient customer relationships and achieving sustainable competitive advantage. The findings advance theoretical understanding of the trust-loyalty pathway and underscore the managerial imperative to prioritize continuous, meaningful interactions across all brand touchpoints. Ultimately, customer engagement emerges as an indispensable strategic asset for organizations navigating competitive and rapidly evolving marketplaces.

### **Suggestions and Recommendations**

- Organizations should prioritize building strong emotional connections with customers to enhance repeat purchases, long-term loyalty, and brand advocacy.
- Companies must recognize trust as a foundational element in converting customer engagement into sustained loyalty.
- Businesses should provide interactive, transparent, and consistent customer experiences to foster confidence and commitment.
- Customer engagement should be treated as a strategic organizational asset that requires continuous and deliberate investment.
- Firms are encouraged to adopt a collaborative ecosystem approach, positioning customers as active co-creators of value rather than passive consumers.
- Organizations should effectively utilize modern technologies such as artificial intelligence and digital tools to enhance engagement strategies.
- Delivering personalized customer experiences based on individual preferences and needs can strengthen emotional and functional customer–brand relationships.
- Customization and personalization initiatives can lead to deeper customer engagement, loyalty, and sustainable competitive advantage.

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