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Integrating Customer Profitability Analysis into Retail Banking Strategic Planning: A Case Study of Bank Syariah Indonesia in Makassar

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Abstract

Digital transformation has increased the strategic relevance of customer-level financial information in retail banking, although its managerial application within Islamic banking remains insufficiently understood. This study examined how Customer Profitability Analysis (CPA) was interpreted and incorporated into strategic planning at Bank Syariah Indonesia, Makassar Area. A qualitative case study employed an in-depth, semi-structured interview with the Retail and Transaction Business Manager, supported by corporate reports and institutional documents. Thematic analysis identified three interrelated dimensions: the construction of customer profitability, its application to relationship management, and adaptation to local and Sharia-related considerations. Profitability assessments encompassed account balances, fee-based income, digital transactions, financing characteristics, collectibility risks, and service costs. These considerations informed customer segmentation, differentiated services, retention, cross-selling, up-selling, and marketing resource allocation. Managerial interpretations also reflected local interest in gold-related banking products and the financing needs of micro, small, and medium enterprises, alongside principles of justice and public benefit. CPA consequently functioned as a context-sensitive decision-support framework rather than a verified calculation of customer-level net profitability. Evidence from one managerial informant and secondary documents limits transferability and prevents claims of measured financial improvement. The findings clarify how accounting information can inform strategic choices while accommodating financial inclusion objectives within local markets.

Keywords: *Contingency Theory, Customer Profitability Analysis, Islamic Banking, Strategic Management Accounting, Strategic Planning.*

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INTRODUCTION

Retail banking institutions face increasing pressure to align financial performance with the economic characteristics of heterogeneous customer relationships, particularly as digital transactions, service diversification, and competitive market conditions reshape the allocation of banking resources. Conventional performance evaluations that emphasize aggregate deposits, financing volumes, and institutional profitability provide limited information about differences in the revenues generated and costs incurred by individual customer segments. The implementation of customer-centric strategies in financial organizations increasingly requires the integration of customer information into operational arrangements, service development, and strategic resource allocation (Kaartti et al., 2025). Strategic management accounting offers an analytical foundation for incorporating financial and nonfinancial information into organizational decisions, extending managerial evaluation beyond traditional product-oriented accounting measures (Nik Abdullah et al., 2022). Customer Profitability Analysis (CPA) contributes to this orientation by examining how customer characteristics, revenue structures, and service-related costs affect the economic contributions of customer relationships (Lueg & Ilieva, 2024). Evidence from the financial services industry indicates that customer accounting practices are associated with organizational conditions and performance considerations that influence their managerial application (Ojra et al., 2023). These developments establish the relevance of examining how Bank Syariah Indonesia (BSI) in Makassar interprets customer-level profitability information and incorporates it into retail banking strategic planning while accommodating the distinctive economic and institutional characteristics of Islamic financial services.

Contemporary research on customer-oriented accounting has developed through interconnected approaches involving profitability measurement, customer relationship valuation, strategic

management accounting, and customer-centered financial service management. Research applying time-driven activity-based costing to customer profitability demonstrates the methodological relevance of identifying service activities and allocating their associated costs, although evidence obtained from distribution businesses requires contextual adaptation before application to banking operations (Colimah & Gani, 2024). The customer lifetime value approach extends profitability assessment beyond historical accounting periods by incorporating the prospective economic contributions of customer relationships into strategic marketing and financial performance considerations (Ali & Shabn, 2024). Within financial institutions, the implementation of customer-centric strategies involves organizational processes that connect customer information, service design, and managerial decision-making rather than relying exclusively on financial measurements (Kaartti et al., 2025). Research on Islamic banking product marketing in Indonesia introduces a complementary operational perspective by identifying potential marketing failures that require systematic evaluation when developing and implementing banking strategies (Darmawan, 2025). Collectively, these analytical approaches suggest that effective customer profitability management depends on the interaction between cost attribution, relationship valuation, service differentiation, and institutional strategy, although their integration within Islamic retail banking remains less clearly established in the selected literature.

The central limitation emerging from the reviewed literature concerns the insufficient explanation of how customer profitability information is interpreted and translated into managerial decisions within the institutional conditions of Indonesian Islamic retail banking. Existing customer profitability research establishes the significance of customer characteristics, cost structures, and strategic considerations, but these analytical dimensions do not independently explain the organizational processes through which banking managers reconcile competing profitability and relationship-management priorities (Lueg & Ilieva, 2024). Empirical research on customer accounting in Kuwait's financial services industry provides a relevant institutional comparison, although differences in banking environments and organizational arrangements constrain the direct application of its findings to Bank Syariah Indonesia in Makassar (Ojra et al., 2023). Indonesian Islamic banking profitability research addresses financial performance and its determinants at the institutional level, leaving the relationship between aggregate profitability indicators and customer-specific economic contributions outside its principal analytical focus (Humairah et al., 2023). Research examining market segmentation and customer decisions at Bank Syariah Indonesia in North Luwu establishes the relevance of customer differentiation, but the factors influencing banking selection cannot be treated as equivalent to information concerning the net profitability of individual customer relationships (Sahrir, 2024). Across these studies, limited attention is directed toward the managerial interpretation of customer revenues, cost-to-serve information, prospective relationship value, and their combined application in retail banking strategic planning. The resulting research gap is primarily managerial and contextual, involving the processes through which customer profitability information becomes strategically actionable under Islamic banking principles and locally differentiated market conditions.

The absence of an integrated understanding of customer profitability information in strategic planning presents practical consequences for banking institutions seeking to balance financial sustainability with differentiated customer services. Decisions based primarily on short-term revenues or account balances may inadequately represent the prospective value of relationships whose economic contributions accumulate through repeated transactions, product utilization, and sustained customer engagement (Ali & Shabn, 2024). Conversely, the allocation of service resources without adequately distinguishing customer-related activities and their associated costs may weaken the financial justification for differentiated relationship-management strategies (Colimah & Gani, 2024). Customer loyalty within Bank Syariah Indonesia constitutes an additional strategic consideration because relationship continuity and customers' evaluations of banking services affect how customer segments should be understood beyond immediate transaction outcomes (Permatasari & Adiba, 2024). The identification of potential weaknesses in Islamic banking product marketing further indicates that strategic decisions require evaluation of operational risks and implementation conditions rather than an exclusive emphasis on expanding product distribution (Darmawan, 2025). For Bank Syariah Indonesia in Makassar, examining the interaction between profitability information, customer retention, service allocation, and Islamic banking responsibilities is relevant to understanding how financial objectives can be pursued without reducing customer relationships to static accounting classifications.

The present research is positioned at the intersection of customer profitability accounting, strategic management accounting, and Islamic retail banking decision-making, with particular attention to the managerial processes operating within Bank Syariah Indonesia in Makassar. Whereas the strategic management accounting literature primarily establishes the diversity, organizational relevance, and development of accounting practices, the proposed analysis concentrates on how customer-level financial information is interpreted and incorporated into specific retail banking decisions (Nik Abdullah et al., 2022). Research concerning customer-centric strategies in financial organizations emphasizes the organizational implementation of customer-oriented service management, while the present investigation addresses the accounting considerations underlying managerial choices regarding customer retention, segmentation, cross-selling, and up-selling (Kaartti et al., 2025). Existing research on market segmentation at Bank Syariah Indonesia examines customers' decisions to select banking services, whereas the present research investigates how the bank evaluates customer segments as economic relationships within its strategic planning arrangements (Sahrir, 2024). Studies of customer loyalty provide a complementary understanding of relationship continuity, although their primary analytical concerns differ from the interpretation of customer-specific revenues and service costs in managerial decision-making (Permatasari & Adiba, 2024). The proposed contribution lies in integrating CPA with a contingency-sensitive interpretation of local customer characteristics, organizational priorities, and Sharia-oriented responsibilities rather than treating profitability measurement as an isolated technical procedure. The Makassar case provides a geographically and institutionally bounded setting for examining how the Retail and Transaction Business Manager interprets customer profitability information alongside locally relevant banking activities, including gold-related financial products and financing relationships with micro, small, and medium enterprises.

This study aims to examine how Customer Profitability Analysis is understood, interpreted, and integrated into retail banking strategic planning at Bank Syariah Indonesia in Makassar, with particular attention to the relationship between financial information and managerial decision-making. The investigation focuses on how the Retail and Transaction Business Manager conceptualizes customer-generated revenues, service-related costs, and prospective relationship value when evaluating the economic contributions of different customer segments. It further examines how these assessments inform customer segmentation, retention strategies, cross-selling, up-selling, and the allocation of banking resources within retail financial services. Particular attention is directed toward understanding how managerial decisions reconcile customer-level profitability considerations with Sharia principles, organizational performance objectives, and the socioeconomic characteristics of the Makassar banking environment. The theoretical contribution is expected to clarify the relationship between customer accounting information, organizational contingencies, and strategic decision-making within an Islamic retail banking institution, while the contextual contribution concerns the interpretation of profitability information in a geographically and institutionally specific setting. The practical contribution lies in developing an empirically grounded understanding of how customer profitability information can support differentiated relationship-management decisions, financially sustainable resource allocation, and strategic planning that accommodates both commercial objectives and Islamic banking responsibilities.

RESEARCH METHODS

A qualitative case study design was employed to examine how Customer Profitability Analysis (CPA) information was interpreted and integrated into retail banking strategic planning at Bank Syariah Indonesia (BSI) Makassar Area, with particular attention to managerial practices, local market characteristics, and Sharia-related considerations (Yin, 2018). The unit of analysis was managerial decision-making concerning customer profitability, differentiated banking services, and the strategic management of customer relationships rather than the quantitative calculation of individual customer profitability ratios. Purposive sampling was applied to select a single key informant, the Retail and Transaction Business Manager (RTBM) of BSI Makassar Area, based on the managerial responsibilities and professional experience relevant to retail banking operations. Primary data were collected through an in-depth, semi-structured interview examining the manager's understanding of customer-generated revenues, service-related costs, transaction activities, financing characteristics, and the economic contributions of different customer segments, reflecting the principal dimensions of customer profitability assessment (Lueg & Ilieva, 2024). The interview further investigated how customer

accounting information informed market segmentation, differentiated service provision, customer retention, cross-selling, up-selling, and marketing resource allocation within retail banking strategic planning (Ojra et al., 2023). Additional questions addressed the socioeconomic characteristics of Bugis-Makassar communities, preferences for gold-related banking products, micro, small, and medium enterprise financing, and the managerial consideration of Islamic principles of justice and public benefit when evaluating customer relationships.

Secondary data were obtained through document review covering BSI annual and sustainability reports, official banking performance publications, and institutional information concerning retail financial products and services, which provided organizational context for interpreting the interview findings (PT Bank Syariah Indonesia Tbk, 2026). Banking statistics published by the Financial Services Authority (Otoritas Jasa Keuangan, OJK) were examined to contextualize Islamic banking performance and financial sector developments without treating national-level indicators as direct evidence of customer profitability practices at BSI Makassar Area (Otoritas Jasa Keuangan, 2025). The collected interview material and supporting documents were subjected to thematic analysis involving repeated examination of the data, identification of relevant statements, grouping of conceptually related information, and interpretation of recurring patterns associated with the research objectives (Braun & Clarke, 2022). The analytical process organized the evidence into three interconnected themes: customer profitability assessments involving savings balances, fee-based income, digital transactions, financing, collectibility risks, and service costs; applications of CPA information in customer relationship management and strategic planning; and local socioeconomic and Sharia-related considerations influencing managerial decisions. The credibility of the interpretation was addressed by comparing the informant's statements with relevant documentary evidence, while distinguishing information derived from organizational publications from managerial accounts of area-level banking practices. Given the reliance on a single key informant and limited access to internal financial reports, the findings were interpreted as a context-specific account of managerial practices at BSI Makassar Area rather than as statistically generalizable evidence concerning customer profitability management across the entire banking institution.

RESULTS AND DISCUSSION

Construction and Interpretation of Customer Profitability

The thematic analysis identified a multidimensional interpretation of Customer Profitability Analysis (CPA) within the managerial practices of Bank Syariah Indonesia (BSI) Makassar Area, extending beyond conventional evaluations based on customer deposits and account balances. The Retail and Transaction Business Manager (RTBM), who possessed more than a decade of professional experience in Islamic banking, described customer profitability as an assessment of several interconnected financial and operational contributions associated with individual customer relationships. Rather than treating current and savings account (CASA) balances as sufficient indicators of economic value, the managerial interpretation incorporated fee-based income, digital transaction intensity, financing utilization, financing collectibility, and operational service costs. These components reflected the practical distinction between customers who maintained substantial deposit balances and those who generated recurring economic contributions through banking transactions and financial service utilization. Lueg and Ilieva (2024) emphasized the relevance of customer characteristics, cost structures, and strategic considerations in determining how customer profitability information contributes to managerial decision-making. The evidence from BSI Makassar Area indicates that CPA functioned primarily as an interpretive framework for evaluating customer relationships rather than as a formally documented calculation of net profitability for each customer.

The identification of customer profitability components revealed that managerial assessments considered both the financial benefits generated by banking relationships and the resources required to maintain those relationships. Revenue-related considerations included deposit-based contributions, income from financial services, recurring transaction fees, and financing activities, whereas cost-related considerations concerned service delivery, transaction processing, and the risks associated with financing arrangements. The distinction between revenue generation and economic contribution is analytically significant because customers producing relatively high transaction volumes do not necessarily generate equivalent net profitability when service requirements and associated costs differ. Research on strategic management accounting demonstrates that the incorporation of financial and

operational information can strengthen the analytical relevance of accounting practices for managerial decisions (Nik Abdullah et al., 2022). The RTBM's account suggested that differences in customer activity and financing characteristics were considered alongside account balances when interpreting the economic significance of retail banking relationships. Financing collectibility represented an additional consideration because the anticipated economic benefits of financing relationships could be affected by repayment performance and exposure to nonperforming financing. These findings indicate that the managerial construction of CPA involved distinguishing observable customer contributions from their potential financial implications, although the available evidence did not establish a standardized profitability formula or an independently verified customer-level costing system.

An important characteristic of the managerial interpretation concerned the distinction between accounting profitability recorded within a particular reporting period and the prospective economic value of maintaining customer relationships. Customers with modest savings balances could remain economically relevant when they repeatedly utilized digital payment facilities, conducted fee-generating transactions, or maintained relationships across several banking products. This assessment implied that the immediate profitability of a banking relationship was not necessarily equivalent to its prospective contribution to the bank's retail business portfolio. Ali and Shabn (2024) examined customer lifetime value as a strategic consideration connecting customer relationship management with organizational financial performance, providing a conceptual basis for interpreting the temporal dimension of customer profitability. In the Makassar case, the managerial emphasis on recurring activities suggested an orientation toward the continuity of economic relationships, although no numerical customer lifetime value estimates were reported. The distinction is relevant because an assessment based exclusively on current balances could overlook transaction-dependent economic contributions while also failing to account for the additional costs required to maintain particular customer relationships.

Digital banking constituted another important consideration in the interpretation of customer profitability because transaction channels influence both the nature of customer activity and the resources required for service delivery. The BSI corporate performance information referenced in the research reported national fee-based income of IDR 6.94 trillion and a digital customer base of 23.14 million, providing institutional background for examining the economic relevance of digitally mediated banking relationships. These figures represented national corporate indicators and could not be interpreted as direct measurements of transaction activity, fee-based income, or customer profitability within BSI Makassar Area. The RTBM's account associated the growing importance of digital transactions with comparisons between physical banking services and digital services delivered through BYOND by BSI, particularly regarding differences in service-related resource requirements. Colimah and Gani (2024) demonstrated the analytical relevance of time-driven activity-based costing for examining customer profitability through the allocation of costs associated with customer-serving activities, although their empirical investigation concerned a distribution company rather than a banking institution. The comparison suggests that transaction channels may be relevant to evaluating customer economic contributions, but the existence of formal activity-based costing calculations at BSI Makassar Area cannot be established from the available interview evidence. The relationship between these managerial interpretations, established accounting concepts, and previous empirical studies is presented in Table 1.

Table 1. Comparison of Research Findings with Theory and Previous Studies

Analytical Focus	Findings at BSI Makassar Area	Theoretical Comparison	Comparison with Previous Studies	Research Contribution
Interpretation of CPA	Customer profitability incorporates revenue, digital transactions,	CPA enables managers to analyze customer revenue and costs in support of decisions.	Lueg and Ilieva (2024) found that customer characteristics, cost structures, and strategic objectives influenced the use of CPA.	Describes how CPA is interpreted in Islamic retail banking.

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	financing, risk, and service costs.			
CPA and customer strategy	Customer information informs differentiated services, cross-selling, up-selling, and retention.	Strategic management accounting connects accounting information with long-term business decisions.	Ojra, Opute, and Alsaqer (2023) linked customer accounting practices to contingency factors and organizational performance in Kuwait's financial services industry.	Clarifies the role of customer information in relationship management and strategic planning.
Adaptation to the environment	Strategies reflect local market characteristics and preferences for gold products.	Contingency Theory emphasizes fit between management practices and organizational and environmental conditions.	Ojra et al. (2023) showed that customer accounting practices were influenced by organizational context, including competition intensity and organizational strategy.	Extends discussion of contextual factors to the area level of an Islamic bank.
Financial and social objectives	Services provided to MSMEs are not determined exclusively by short-term profitability.	Contingency Theory helps explain adaptation of decisions to multiple organizational objectives.	Lueg and Ilieva (2024) found that CPA could be adapted to balance financial objectives with other strategic aims.	Highlights the significance of customer relationship continuity and financial inclusion.
Accounting systems and organizational conditions	Customer information is used with reference to business needs and service characteristics.	Contingency Theory connects management system design to organizational conditions and requirements.	Oyewo (2022) discussed contextual factors that moderate the relationship between strategic management accounting and competitive advantage.	Provides a basis for interpreting the association between organizational context and accounting information practices.

Table 1 demonstrates that the managerial interpretation of CPA at BSI Makassar Area corresponded with several established dimensions of customer accounting while reflecting the organizational characteristics of Islamic retail banking. The first analytical dimension concerns the integration of revenue, transaction activities, financing exposure, and service costs into assessments of customer economic contributions. This interpretation is compatible with research demonstrating that customer profitability information acquires managerial significance through its relationship with cost structures, customer characteristics, and organizational priorities (Lueg & Ilieva, 2024). The remaining dimensions indicate that profitability information was considered in connection with relationship-management decisions, market characteristics, and the coexistence of commercial and social objectives. Evidence from Kuwait's financial services industry similarly places customer accounting practices within organizational and strategic conditions, although the institutional characteristics of that research differ from those of Indonesian Islamic banking (Ojra et al., 2023). The comparison provides interpretive support for understanding the BSI case without establishing that the same organizational mechanisms or performance relationships operated identically across the two financial environments.

The relationship between customer profitability and service-related costs requires particular attention because banking transactions differ in the operational resources necessary for their delivery. Physical branch services may involve employee time, customer assistance, administrative processing, and other operational activities, whereas digitally mediated transactions involve different combinations

of technological infrastructure, processing requirements, and customer support. The managerial distinction between these service channels suggested that customer profitability assessments could not rely solely on transaction frequency without considering the characteristics of transaction delivery. Adıgüzel (2023) demonstrated how time-driven activity-based costing could support customer profitability evaluation by associating operational activities with the resources consumed in service delivery, although the investigated operational setting was not a retail bank. This methodological comparison helps explain why the RTBM's consideration of physical and digital service costs was relevant to the economic interpretation of customer relationships. The available evidence, however, did not contain activity-level resource consumption data, customer-specific cost allocations, or verified calculations comparing the profitability of physical and digital banking channels. Consequently, the findings establish the managerial recognition of cost-to-serve differences rather than demonstrating measured cost efficiencies attributable to digital banking at BSI Makassar Area.

The findings also distinguish customer profitability interpretation from the broader financial performance indicators ordinarily reported by banking institutions. Aggregate banking profitability reflects financial outcomes at the institutional level, whereas CPA requires attention to the economic contributions and associated costs attributable to particular customers or customer segments. Research on Indonesian Islamic banks has examined financial performance through institutional determinants of profitability, providing a complementary perspective that does not independently establish the economic profitability of specific retail customer relationships (Humairah et al., 2023). At BSI Makassar Area, the RTBM's interpretation linked customer economic contributions with financing characteristics, transaction behavior, and service requirements, but the supporting evidence did not permit the calculation of individual customer margins. This distinction limits the conclusions that may be drawn from national corporate performance figures, including reported fee-based income and the size of the digital customer base. The available material supports an analysis of managerial understandings and accounting information utilization, rather than quantitative claims concerning customer profitability distributions or the financial superiority of particular customer segments.

The construction of CPA at BSI Makassar Area illustrates how customer accounting information may acquire strategic relevance through managerial interpretation before its application to formal planning and relationship-management decisions. Revenue generation, recurring transactions, financing exposure, and service costs constituted interconnected considerations through which the RTBM differentiated the potential economic contributions of retail banking customers. The integration of these dimensions is consistent with the broader strategic management accounting orientation toward information that supports managerial decisions beyond conventional financial reporting (Nik Abdullah et al., 2022). The consideration of prospective customer value also extends the analytical focus from immediate financial outcomes toward relationships whose economic significance may develop through continued product utilization and transactional engagement. Research on customer lifetime value supports the relevance of this longer-term orientation, while also emphasizing the distinction between conceptual recognition of future value and its formal measurement (Ali & Shabn, 2024). The principal contribution of the case lies in identifying how customer profitability was conceptually constructed within Islamic retail banking management, subject to the evidentiary limitations of a single managerial informant and the absence of customer-level financial calculations. These findings provide the analytical foundation for examining how customer profitability information was translated into service differentiation, marketing resource allocation, customer retention, cross-selling, and up-selling within the strategic planning practices of BSI Makassar Area.

Translation of CPA into Strategic Planning and Customer Relationship Management

The integration of Customer Profitability Analysis (CPA) into retail banking strategic planning at Bank Syariah Indonesia (BSI) Makassar Area was reflected in the managerial use of customer-related financial information to determine service priorities and relationship-management strategies. The Retail and Transaction Business Manager (RTBM) described profitability information as a consideration extending beyond accounting reports to decisions concerning customer segmentation, service differentiation, marketing resource allocation, and relationship development. Customer economic contributions were interpreted through the interaction of deposit balances, transaction activities, financing relationships, and operational service requirements rather than through isolated indicators of financial performance. This orientation corresponds with strategic management accounting practices

that emphasize the use of customer-related information in organizational planning and managerial decision-making (Nik Abdullah et al., 2022). Evidence from the financial services industry also indicates that customer accounting practices are associated with organizational characteristics and performance considerations that shape their managerial application (Ojra et al., 2023). The Makassar case suggests that the strategic relevance of CPA depended on how managers interpreted customer information and translated it into decisions concerning the allocation of banking resources. Such an interpretation distinguishes the managerial application of profitability information from a technical exercise focused exclusively on calculating historical customer margins.

Customer segmentation represented a principal mechanism through which profitability information was connected to differentiated retail banking strategies. The RTBM's account indicated that customer relationships were evaluated with reference to their economic contributions, transaction characteristics, financing activities, and service requirements, allowing management to distinguish between customers requiring different levels of banking attention. This approach extended segmentation beyond conventional classifications based on account ownership or accumulated deposits toward an assessment of customer relationships and their potential economic significance. Research concerning Bank Syariah Indonesia in North Luwu has demonstrated the relevance of market segmentation to customers' banking selection decisions, although such research addresses customer preferences rather than profitability-based managerial classifications (Sahrir, 2024). Segmentation strategies in Islamic banking have also been examined as instruments for differentiating customer groups and developing targeted marketing approaches (Ariesta et al., 2025). The findings from Makassar indicate that customer profitability information provided a managerial basis for considering differentiated relationship strategies, although the available evidence did not establish formal profitability thresholds or independently verified segment classifications.

Service differentiation constituted a more specific application of customer accounting information within the bank's relationship-management practices. According to the RTBM, customers associated with relatively substantial financial contributions, particularly Priority customers and high-net-worth individuals (HNWIs), received greater consideration for personalized contact and premium banking services. These arrangements involved managerial assessments of the relationship between the anticipated economic contributions of customers and the resources required to deliver differentiated service experiences. The relevance of this relationship is supported by research identifying customer characteristics, cost structures, and strategic objectives as considerations influencing how profitability information is incorporated into managerial decisions (Lueg & Ilieva, 2024). Studies of customer-centric strategy implementation in financial organizations further indicate that service differentiation requires coordination between organizational arrangements, customer information, and service delivery practices (Kaartti et al., 2025). Within BSI Makassar Area, personalized services were therefore interpreted as components of customer relationship management rather than as expenditures that could be assessed independently of their prospective economic contributions. The evidence did not establish whether premium services produced greater net profitability than standardized services, making the findings indicative of managerial reasoning rather than measured financial effectiveness.

The allocation of marketing resources illustrated how customer profitability considerations could influence operational priorities within retail banking strategic planning. The informant described the use of customer profitability profiles to inform decisions concerning marketing attention, service intensity, and opportunities for developing existing banking relationships. Such decisions required consideration of whether anticipated relationship benefits justified differentiated resource commitments, particularly where customers exhibited contrasting financial contributions and service requirements. Research on strategic management accounting and organizational performance provides a basis for interpreting the incorporation of accounting information into strategic choices involving customer-related organizational resources (Abdel Halim, 2025). The segmentation, targeting, and positioning approach examined in Indonesian Islamic banking also illustrates the relevance of matching marketing activities with differentiated customer characteristics and product requirements (Tambunan, 2024). The principal dimensions through which CPA information was associated with strategic decisions at BSI Makassar Area are summarized in Table 2.

Table 2. Integration of Customer Profitability Information into Retail Banking Strategic Decisions at BSI Makassar Area

Strategic Dimension	Customer Information Considered	Managerial Application	Strategic Implication
Customer segmentation	Revenue contribution, transaction activity, and customer characteristics	Differentiating customer groups according to their economic contributions and service requirements	More targeted customer relationship strategies
Service differentiation	Financial margins, customer profiles, and service costs	Providing personalized services to Priority customers and HNWIs	Alignment of service intensity with customer value
Cross-selling	Digital transaction frequency and existing product ownership	Identifying opportunities to offer complementary banking products	Development of customer relationships across product categories
Up-selling	Existing product utilization and prospective relationship value	Assessing opportunities for additional banking services	Potential expansion of customer economic contributions
Customer retention	Relationship continuity and anticipated lifetime value	Considering longer-term customer relationships in retention decisions	Reduced dependence on short-term profitability assessments
Marketing resource allocation	Customer profitability profiles and service requirements	Differentiating marketing attention and service resources	More selective deployment of relationship-management resources

Table 2 identifies six interconnected dimensions through which customer profitability information was associated with strategic planning and relationship-management decisions at BSI Makassar Area. Customer segmentation and service differentiation concerned the classification of customer relationships and the adjustment of banking services according to their economic characteristics, whereas cross-selling and up-selling emphasized opportunities to develop existing relationships. Customer retention introduced a temporal dimension because the economic significance of maintaining a relationship could differ from its profitability within an individual reporting period. The relevance of anticipated customer contributions is consistent with customer lifetime value research, which connects relationship valuation with strategic marketing considerations and organizational financial performance (Ali & Shabn, 2024). The relationship between customer-oriented service practices and strategic planning also corresponds with research emphasizing the organizational implementation of customer-centric approaches in financial institutions (Kaartti et al., 2025). Nevertheless, the strategic implications presented in the table represent analytical interpretations of the reported managerial practices rather than quantified improvements in profitability, operational efficiency, or customer retention. The evidence supports the identification of relationships between accounting information and managerial priorities but does not establish the financial effectiveness of individual strategic decisions.

Cross-selling and up-selling represented additional mechanisms through which CPA information was connected to the development of existing customer relationships. The RTBM indicated that transaction frequency and product utilization could provide information for identifying customers who might benefit from complementary financial services, including customers actively using digital banking facilities without corresponding financing relationships. Cross-selling concerned the potential provision of additional banking products, whereas up-selling involved opportunities to expand the utilization or value of services within an existing customer relationship. These decisions were interpreted as attempts to develop customer economic contributions through service utilization rather than as immediate reductions in operational expenditure. Research on Islamic banking product marketing in Indonesia identifies the relevance of systematic marketing evaluation, indicating that product development decisions require attention to implementation conditions and potential operational weaknesses (Darmawan, 2025). The available evidence did not include cross-selling conversion rates,

additional product revenues, or customer-level profitability changes, preventing conclusions about the measurable financial outcomes of these managerial applications.

Customer retention introduced a further distinction between short-term profitability assessments and the strategic management of continuing banking relationships. The informant's account suggested that customer economic value was considered in relation to the potential continuity of transactions, financing activities, and utilization of complementary banking products. This interpretation implied that customers generating limited immediate financial contributions could retain strategic relevance when their banking relationships presented opportunities for continued economic participation. Research on customer loyalty at Bank Syariah Indonesia has examined the importance of maintaining customer relationships, although loyalty-related determinants should not be interpreted as direct measurements of customer profitability (Permatasari & Adiba, 2024). Evidence concerning service quality, customer experience, brand image, and satisfaction in Islamic banking similarly provides a relationship-management perspective that complements financial assessments of customer value (Laili & Hasan, 2024). Research examining customer perceptions and trust further indicates that financial institutions need to distinguish relationship-related customer evaluations from the accounting information used to evaluate their economic contributions (Halimatussakdiah et al., 2023). At BSI Makassar Area, customer retention was consequently interpreted as a strategic consideration involving anticipated relationship continuity, although the study did not measure retention rates or estimate customer lifetime value.

The findings indicate that CPA information was integrated into the managerial interpretation of customer relationships through segmentation, differentiated service provision, marketing resource allocation, cross-selling, up-selling, and retention considerations. These applications suggest that customer accounting information served as a connecting mechanism between the evaluation of economic contributions and the formulation of customer relationship strategies, rather than operating exclusively as a retrospective financial reporting instrument. Research on customer accounting within financial services provides a relevant comparative foundation for understanding how organizational considerations influence the strategic application of customer-related accounting information (Ojra et al., 2023). The Makassar case extends this analytical orientation to Islamic retail banking management, where strategic decisions are also affected by customer characteristics, financing relationships, and the differentiated requirements of local banking services. Nevertheless, the findings remain bounded by the interpretation of a single managerial informant and cannot establish causal relationships between CPA applications and improvements in financial performance. The resulting contribution lies in explaining how profitability information entered managerial decision-making, providing a basis for examining the influence of local socioeconomic conditions and Sharia-related responsibilities on retail banking strategies.

Strategic Dilemmas and Local–Sharia Contingencies in South Sulawesi

The third thematic dimension identified the interaction between customer profitability information, local market characteristics, and Sharia-related institutional responsibilities as a central consideration in strategic decision-making at Bank Syariah Indonesia (BSI) Makassar Area. The Retail and Transaction Business Manager (RTBM) described the interpretation of Customer Profitability Analysis (CPA) as a managerial process influenced by the economic behavior of local customers and the organizational objectives associated with Islamic banking operations. Two contextual considerations emerged from the case evidence: the relevance of gold-related financial activities among Bugis-Makassar communities and the need to accommodate micro, small, and medium enterprise (MSME) financing within commercially sustainable banking relationships. Research on management control systems indicates that organizational contingency factors influence the adaptation of accounting and control practices to institutional requirements and environmental conditions (Hammouch et al., 2024). Related findings concerning management control implementation demonstrate the analytical relevance of aligning organizational practices with contingent operational characteristics rather than assuming that uniform control arrangements are equally appropriate across institutions (Nugraha & Soewarno, 2024). The Makassar findings suggest that profitability information acquired managerial significance through its interpretation alongside locally differentiated customer behavior and institutional priorities, consistent with the organizational relevance of customer accounting practices identified in financial services research (Ojra et al., 2023).

The relationship between organizational financial objectives and locally differentiated customer characteristics requires distinguishing institutional profitability from the economic contributions generated by individual banking relationships. Aggregate financial performance measures provide information about banking sustainability but cannot independently establish whether specific customers or market segments generate positive contributions after service costs and financing risks are considered. Research on Indonesian Islamic banking identifies several determinants of institutional profitability, illustrating the analytical importance of financial performance assessment at the organizational level (Humairah et al., 2023). Studies examining third-party funds, funding costs, liquidity, and profitability at Bank Syariah Indonesia similarly address financial relationships that differ from customer-specific profitability calculations (Yumna & Yahya, 2024). The RTBM's account indicated that customer assessments involved an additional managerial judgment concerning the relationship between transaction characteristics, prospective economic contributions, and service requirements. Contingency-based management control research provides a relevant explanation for why organizational arrangements and contextual factors may influence the relationship between accounting information and performance, although evidence obtained from higher education institutions cannot be transferred directly to retail banking (Sofyani et al., 2025). This distinction indicates that customer profitability information should be examined as a component of locally situated managerial decision-making without assuming that corporate profitability indicators establish the financial effectiveness of area-level customer strategies.

Gold-related financial activity constituted a locally relevant consideration in the interpretation of customer relationships at BSI Makassar Area. The RTBM associated the economic characteristics of Bugis-Makassar customers with the significance of gold ownership, investment preferences, and the utilization of gold-related banking products. Gold Installment (Cicil Emas) and Gold Pawning (Gadai Emas) were identified as products through which customer relationships could generate economic contributions beyond conventional savings and current account activities. BSI's corporate reporting also documented the development of gold-related banking services within its broader retail business strategy, providing an institutional background for examining their relevance to customer relationship management (PT Bank Syariah Indonesia Tbk, 2026). Research investigating customer decisions concerning gold pawning products at Bank Syariah Indonesia demonstrates that gold-related services constitute an identifiable area of marketing and product-selection analysis within Indonesian Islamic banking (Putri et al., 2025). Although these sources establish the relevance of gold products to banking activities, the available evidence does not quantify the prevalence of gold ownership among Bugis-Makassar customers or establish the profitability of individual gold-related relationships within the Makassar Area.

The economic relevance of gold-related banking products becomes more apparent when customer profitability is interpreted beyond the financial contribution of a single deposit account. Customers maintaining relatively modest savings balances may simultaneously utilize gold installment facilities, pawning services, and digital transactions that generate additional banking activities. Conversely, customers holding substantial deposits cannot automatically be classified as more profitable without considering service requirements, product utilization, financing characteristics, and associated costs. Research on customer profitability demonstrates that differences in customer characteristics and cost structures influence the managerial interpretation of economic contributions, supporting the need to distinguish transaction-based revenues from net customer profitability (Lueg & Ilieva, 2024). Customer lifetime value research provides a complementary basis for considering the prospective economic significance of continuing product relationships rather than evaluating customers exclusively through their immediate financial outcomes (Ali & Shabn, 2024). Within the Makassar case, gold-related product preferences were interpreted as potentially relevant to customer relationship development, although no customer-level calculations were available to establish the magnitude of their contribution to lifetime profitability. The strategic application of such information also requires attention to product marketing conditions and implementation risks, which have been examined as relevant considerations in Indonesian Islamic banking management (Darmawan, 2025).

MSME financing represented a second significant contingency because customer relationships involving smaller enterprises could not be assessed adequately through immediate profitability indicators alone. The RTBM's account associated banking relationships in Makassar and Gowa with financing requirements, including the People's Business Credit (Kredit Usaha Rakyat, KUR) program,

and identified the continuation of financial services to smaller enterprises as a consideration in retail banking planning. Research concerning Islamic financial inclusion demonstrates that information asymmetry can constrain MSME access to financing, indicating that financial relationships with smaller enterprises involve considerations extending beyond conventional assessments of borrowing capacity (Saifurrahman & Kassim, 2023). Empirical analysis of Islamic financing distribution among Indonesian MSMEs further establishes the relevance of financing accessibility to the relationship between Islamic banking institutions and smaller economic actors (Ninglasari et al., 2023). Studies examining MSME financing and poverty in Indonesia provide an additional socioeconomic perspective, although their findings do not directly measure the profitability of individual financing customers (Setiawan et al., 2023). The Makassar findings suggest that decisions involving MSME relationships required consideration of financing risks, service costs, and prospective relationship continuity, while the available evidence did not establish whether particular KUR customers generated positive or negative net profitability.

The tension between commercial profitability and the institutional responsibilities of Islamic banking became particularly apparent when managerial assessments involved customers whose immediate economic contributions might be limited. An exclusively short-term interpretation of CPA could encourage the prioritization of customers generating relatively high financial margins while reducing attention to financing relationships associated with broader social and economic objectives. The BSI corporate performance information referenced in the research reported that approximately 90% of financing, equivalent to IDR 285.70 trillion, was directed toward people-oriented segments encompassing consumer financing, microbusinesses, and small and medium enterprises, providing national institutional context rather than evidence of the Makassar Area financing composition (PT Bank Syariah Indonesia Tbk, 2026). This distinction is necessary because national financing allocations cannot establish the extent to which profitability considerations affected individual customer decisions or service accessibility within the investigated area. Comparative research employing the Sharia maqashid index demonstrates the relevance of evaluating Islamic banking performance through objectives that are not restricted to conventional financial indicators (Al Arif & Yati, 2021). Indonesian Islamic banking research applying the Abu Zahrah Maqasid Shariah Index similarly provides an analytical foundation for examining institutional performance in relation to broader Islamic objectives (Suprayitno & Haq, 2022). The RTBM's account reflected managerial consideration of justice and public benefit (maslahah) when interpreting customer relationships, although the research did not independently measure the achievement of these objectives or establish their financial consequences.

The relationship between financial inclusion and customer profitability also requires distinguishing an institution's stated strategic orientation from evidence of its actual economic and social outcomes. Research examining Islamic banking, financial technology, and MSME development indicates that financial inclusion constitutes a relevant consideration in assessing the economic functions of Islamic financial institutions (Jannah & Budiarti, 2022). Studies addressing sustainability disclosures and financial performance in Indonesian Islamic banks introduce a complementary organizational perspective, although disclosure practices and aggregate performance cannot establish the social benefits generated by particular customer relationships (Jajang et al., 2023). Research concerning customer loyalty at Bank Syariah Indonesia further identifies service quality, Islamic product attributes, and corporate image as considerations in maintaining banking relationships, suggesting that customer evaluations involve dimensions distinct from accounting profitability (Pasya & Widyaningsih, 2024). These perspectives indicate that profitability-based differentiation should be interpreted alongside service accessibility, relationship continuity, and institutional responsibilities rather than being treated as an independent criterion for determining customer value. The reported managerial orientation toward sustaining MSME services therefore illustrates a potential reconciliation between commercial considerations and Islamic banking responsibilities, but it does not constitute direct evidence that financial inclusion or social welfare outcomes improved as a result of CPA-based planning.

The findings position customer profitability management at BSI Makassar Area as a context-sensitive managerial practice involving the interpretation of financial information alongside local economic behavior and Sharia-related institutional objectives. Contingency-based research supports the relevance of organizational and environmental conditions to management control arrangements, providing an analytical foundation for interpreting differences between standardized profitability

assessments and locally adapted strategic decisions (Hammouch et al., 2024). The Makassar case extends this reasoning to the interaction between customer profitability considerations, gold-related banking relationships, MSME financing requirements, and the institutional responsibility to accommodate financial inclusion. Evidence from financial services research similarly indicates that customer accounting practices are associated with organizational antecedents and performance considerations, although the mechanisms operating within Islamic retail banking require interpretation according to their specific institutional characteristics (Ojra et al., 2023). The contribution of the case lies in explaining how managerial interpretations of CPA accommodated potentially competing economic and institutional priorities, rather than demonstrating that such considerations produced measurable improvements in profitability or social outcomes. Its evidentiary boundaries remain associated with the use of a single managerial informant, limited access to internal customer profitability records, and the distinction between nationally reported corporate indicators and practices described at the area level. The resulting interpretation provides a bounded empirical explanation of how customer accounting information may be reconciled with local market contingencies and Islamic banking responsibilities within retail strategic planning, while leaving the financial effectiveness and broader transferability of these managerial arrangements open to further empirical examination.

CONCLUSION

The findings indicate that Customer Profitability Analysis (CPA) at Bank Syariah Indonesia (BSI) Makassar Area functioned as a managerial decision-support instrument rather than a formally quantified assessment of individual customer profitability. The Retail and Transaction Business Manager interpreted customer economic contributions through savings balances, fee-based income, digital transaction activity, financing characteristics, collectibility risks, and service-related costs. These considerations informed customer segmentation, differentiated service provision, retention strategies, cross-selling, up-selling, and marketing resource allocation within retail banking strategic planning. The interpretation of profitability information was also influenced by local preferences for gold-related banking products and the financing requirements of micro, small, and medium enterprises in Makassar and Gowa. Sharia principles of justice and public benefit introduced additional considerations when immediate financial returns were evaluated alongside customer relationship continuity and financial inclusion objectives. The findings establish CPA as a context-sensitive managerial framework connecting customer accounting information with commercial and institutional priorities, although the available evidence does not demonstrate measurable improvements in profitability or social outcomes.

The practical contribution concerns the potential development of a management accounting dashboard integrating customer profitability indicators, transaction patterns, financing risks, product utilization, and customer relationship characteristics to support more systematic retail banking decisions. Such an instrument could strengthen the alignment of differentiated customer services, gold-related product strategies, and People's Business Credit (KUR) financing with the socioeconomic characteristics of Makassar and Gowa. Its effective implementation would require reliable customer-level financial information and transparent cost allocation procedures to distinguish empirically measured profitability from managerial assessments of prospective customer value. The reliance on a single managerial informant and secondary institutional documents limits the corroboration of reported practices and restricts the transferability of findings beyond the investigated BSI operating area. Future research should incorporate middle managers, frontline banking personnel, and customers to examine differences in the interpretation and operational application of customer profitability information across organizational levels. Mixed-methods investigations combining qualitative managerial evidence with customer-level financial data could further evaluate the relationships between local cultural contingencies, Sharia-oriented strategic considerations, management accounting practices, and measurable banking performance.

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