
Building Resident Loyalty through Tribe Marketing: The Mediating Roles of Customer Engagement and Value Co-Creation in Housing Communities

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Abstract

This study examines how tribe marketing builds resident loyalty in clustered housing communities through the mediating roles of customer engagement and value co-creation. Grounded in Social Identity Theory and Service-Dominant Logic, the research argues that loyalty in residential environments stems not only from satisfaction but also from social belonging and collaborative interactions among community members. The study investigates the sequential relationships among tribe marketing, engagement, value co-creation, and loyalty within housing clusters in Makassar, Indonesia. A quantitative explanatory approach was used, applying Partial Least Squares Structural Equation Modeling (PLS-SEM) to data from 200 purposively selected residents. Validated measurement scales were adapted to ensure consistency, reliability, and construct validity. The findings show that tribe marketing significantly increases customer engagement ($\beta = 0.46$, $p < 0.001$), which then promotes value co-creation ($\beta = 0.52$, $p < 0.001$) and ultimately strengthens customer loyalty ($\beta = 0.48$, $p < 0.001$). Mediation analysis confirms that engagement and co-creation jointly mediate the relationship between tribe marketing and loyalty, illustrating a psychological and behavioral transformation among residents. The study concludes that loyalty in housing communities is co-created through shared identity, emotional involvement, and collaborative participation. Practically, developers should nurture a sense of belonging, encourage meaningful engagement, and support co-creation initiatives to enhance long-term loyalty and advocacy.

1. Introduction

In the contemporary era of marketing, the shift from product-centered strategies to relationship and community-based approaches has become increasingly significant. This paradigm transformation is largely influenced by the growing importance of social interaction and emotional connection among consumers, giving rise to what is known as tribe marketing (Cova & Cova, 2002). Tribe marketing emphasizes collective

identity and belonging, where customers do not merely consume a product but participate in a shared culture that reinforces brand attachment and loyalty.

In the context of residential housing communities, especially within clustered housing developments, tribe marketing plays a pivotal role in shaping residents' social identity and sense of community. Residents often form "tribes" through neighborhood associations, digital platforms, and community events—activities that foster emotional engagement and long-term relationships not only among residents but also with the housing brand or developer. This dynamic provides fertile ground for value co-creation, where residents actively contribute to improving their living environment, sharing feedback, and promoting their community to others.

However, despite the increasing relevance of community-based marketing in the housing sector, empirical studies examining how tribe marketing influences customer engagement and value co-creation leading to customer loyalty remain limited, particularly in the Indonesian context. Most previous studies on tribe marketing have focused on digital or consumer goods communities, leaving a gap in the property and residential sector, which relies heavily on trust, experience, and community values.

The purpose of this study is to examine the interrelationships between Tribe Marketing (TM), Customer Engagement (CE), and Value Co-Creation (VCC), and how these factors collectively drive Customer Loyalty (CL) within clustered housing communities. This study proposes that tribe marketing stimulates engagement, which in turn facilitates value co-creation, ultimately resulting in stronger loyalty among residents.

The motivation for conducting this research arises from the growing recognition that housing developers are no longer merely providers of physical spaces but creators of social ecosystems. Understanding the psychological and social mechanisms behind resident engagement can guide developers in building sustainable and emotionally connected communities. Methodologically, the study adopts a quantitative, explanatory design using Partial Least Squares Structural Equation Modeling (PLS-SEM) to empirically test the proposed model based on responses from 200 residents of clustered housing in Makassar, Indonesia.

The expected findings are that Tribe Marketing significantly enhances Customer Engagement and Value Co-Creation, which serve as critical drivers of Customer Loyalty. The study contributes to marketing theory by integrating the concepts of tribe marketing and co-creation within the housing context and provides practical insights for property developers to foster brand advocacy through community participation.

Building upon these theoretical foundations and empirical gaps, this study seeks to deepen the understanding of how social identification and collaborative interaction influence residents' loyalty in housing communities. Although previous research has acknowledged the role of tribe marketing in shaping brand relationships, limited evidence exists regarding the psychological and behavioral mechanisms that connect communal identity to long-term loyalty, especially in Indonesian residential settings.

Accordingly, this study aims to explore how Tribe Marketing influences Customer Loyalty through the mediating roles of Customer Engagement and Value Co-Creation. Based on the identified gap, the following research questions are proposed:

1. Does Tribe Marketing significantly enhance Customer Engagement among residents in clustered housing communities?
2. How does Customer Engagement affect residents' participation in Value Co-Creation activities?
3. To what extent does Value Co-Creation strengthen Customer Loyalty in residential communities?
4. Does Customer Engagement mediate the relationship between Tribe Marketing and Value Co-Creation?
5. Do Customer Engagement and Value Co-Creation sequentially mediate the relationship between Tribe Marketing and Customer Loyalty?

By addressing these questions, this research contributes to a deeper theoretical understanding of how communal identity and participatory behavior jointly build loyalty, while also offering managerial implications for developers seeking to create more engaged and sustainable housing communities.

1.1 Literature Review

1.1.1 Tribe Marketing

The concept of tribe marketing was first popularized by Cova and Cova (2002), who argued that modern consumers increasingly seek emotional belonging and social identity rather than purely functional product benefits. In this perspective, consumption becomes a social act that symbolizes inclusion in a specific “tribe” a community of individuals sharing similar lifestyles, beliefs, and values. In the context of residential communities, tribal connections are expressed through neighborhood interactions, community events, shared digital platforms, and collective initiatives that foster a sense of belonging among residents.

However, while the early conceptualizations of tribe marketing emphasized emotional and symbolic consumption, more recent studies have debated its transferability across contexts. For instance, Maffesoli (1996) viewed tribes as ephemeral and emotionally driven social groups, whereas Cova and Dalli (2009) extended this idea into the digital age, suggesting that online communities represent new forms of neo-tribalism. This evolution raises critical questions: Can the same tribal principles apply in structured environments such as housing clusters, where participation is not purely voluntary but geographically and socially constrained?

Empirical evidence presents contradictory findings. On one hand, studies (Veloutsou & Moutinho, 2009; Baldus et al., 2015) show that tribal affiliation significantly enhances brand commitment and advocacy, as members find social and emotional rewards through shared community experiences. On the other hand, critics argue that not all tribal relationships generate positive loyalty outcomes; some tribes are fragmented, with limited cohesion or engagement beyond surface-level interactions (Cova, Kozinets, & Shankar, 2007). This inconsistency suggests that the strength and authenticity of tribal ties are context-dependent and may vary based on cultural and product categories.

In the context of residential housing, research on tribe marketing remains scarce. Most studies have focused on brand communities in digital or lifestyle products (e.g., Harley-Davidson, Apple, Starbucks), overlooking the relevance of tribe marketing in physical, place-based communities where interaction is both social and spatial. Yet, housing environments provide fertile ground for social bonding and shared identity, as residents frequently interact, collaborate in neighborhood management, and co-create experiences that strengthen emotional attachment to the community and its developer.

Moreover, the measurement of tribe marketing presents methodological challenges. Earlier models often relied on symbolic consumption and self-identification measures (Cova & Cova, 2002), which may not fully capture the collective behavioral dimensions of modern residential tribes. Scholars such as Canniford (2011) and Cova & Dalli (2009) emphasize the need for context-sensitive scales that reflect participation, emotional solidarity, and co-creation. Thus, adopting an integrative approach that combines emotional, behavioral, and communal aspects becomes crucial in understanding how tribe marketing functions in residential contexts.

A key gap in the literature lies in the limited exploration of how tribe marketing influences customer engagement and value co-creation in communities that are not driven by brands alone but by shared environments and social responsibility. While tribe marketing has been recognized as a driver of loyalty in consumption-based communities, its mechanisms in spatially bound communities, such as housing clusters, remain underexplored.

This study seeks to address this gap by investigating how tribe marketing in housing communities fosters engagement and value co-creation, thereby contributing to long-term loyalty. By contextualizing tribal behavior in residential settings, this research not only extends the theoretical boundaries of tribe marketing but also provides a critical re-examination of its applicability beyond traditional brand or digital tribes.

1.1.2 Customer Engagement

The concept of customer engagement (CE) has gained considerable attention in marketing research over the past two decades, reflecting a paradigm shift from transactional relationships toward interactive, participatory, and emotional connections between customers and organizations (Brodie et al., 2011; Hollebeek, 2011). Unlike traditional constructs such as satisfaction or loyalty, customer engagement emphasizes the psychological state of involvement that motivates customers to interact with the brand, participate in brand-related activities, and contribute to co-creation processes.

Brodie et al. (2011) conceptualized customer engagement as a multidimensional construct encompassing cognitive, emotional, and behavioral dimensions. Cognitively, engaged customers invest mental energy and

attention in the brand; emotionally, they develop affective bonds; and behaviorally, they demonstrate active participation, such as sharing feedback or engaging in advocacy. This multidimensionality distinguishes CE as a dynamic and context-dependent phenomenon, influenced by social and technological factors.

However, despite its growing popularity, customer engagement remains conceptually fragmented. Some scholars have argued that it overlaps with related constructs such as involvement, participation, or commitment (Vivek, Beatty, & Morgan, 2012; Dessart, Veloutsou, & Morgan-Thomas, 2015). This conceptual ambiguity challenges empirical measurement and theoretical clarity. For instance, while Hollebeek (2011) emphasized the motivational nature of engagement, Calder, Malthouse, and Schaedel (2009) viewed it more as an experiential response to media interactions. These differing perspectives raise an important question: Is engagement a psychological state, a behavioral outcome, or both?

Furthermore, the measurement of customer engagement has evolved alongside technological and social changes. Early models relied heavily on online or brand community interactions (Baldus et al., 2015; Hollebeek, Glynn, & Brodie, 2014), focusing on digital behaviors such as commenting, sharing, or liking. Yet, in non-digital, community-based contexts such as residential housing engagement manifests differently, often through social participation, emotional connection, and communal involvement rather than online activity. Thus, applying digital-based scales to offline community environments risks measurement bias and conceptual misalignment.

Empirical studies provide mixed evidence regarding the outcomes of customer engagement. While some research confirms its positive effects on loyalty, satisfaction, and advocacy (Bowden, 2009; Hollebeek et al., 2014), others report diminishing returns when engagement becomes obligatory or socially pressured (So et al., 2014). In residential communities, for example, not all engaged residents are loyal to the developer some may engage primarily for social or neighborhood reasons, rather than brand-related motives. This distinction underscores the importance of contextualizing engagement within the socio-spatial dynamics of housing communities.

In the context of tribe marketing, customer engagement serves as a bridge between community belonging and co-creation behavior. Tribal affiliation provides emotional grounding, but engagement activates that emotion into action through participation, contribution, and advocacy (Hollebeek, 2011). Yet, studies rarely integrate CE within the tribal or community marketing framework, particularly in emerging economies. Most prior research has focused on Western digital brand communities, leaving a theoretical gap in place-based, culturally rich environments such as Indonesia, where communal values play a strong social role.

Therefore, this study repositions customer engagement as a mediating construct that transforms the emotional bonds of tribe marketing into tangible behaviors of value co-creation. It also responds to calls from recent literature (Islam & Rahman, 2016; Hollebeek et al., 2022) for more contextual and culturally sensitive models of engagement that extend beyond digital consumption and address collective, relational, and community-driven forms of engagement.

1.1.3 Value Co-Creation

The concept of value co-creation (VCC) emerged as a cornerstone of modern marketing through the Service-Dominant Logic (S-D Logic) framework introduced by Vargo and Lusch (2004). This paradigm redefines value not as something produced by firms and delivered to customers, but as something jointly created through interaction between firms and customers. In this view, customers are not passive recipients but active collaborators who integrate their resources, experiences, and knowledge into the value creation process.

Prahalad and Ramaswamy (2004) conceptualized co-creation as a process of mutual collaboration between consumers and organizations, emphasizing dialogue, access, risk assessment, and transparency (the DART model). These interactions lead to personalized experiences and shared meanings, transforming traditional business relationships into partnerships. In residential settings, this occurs when residents participate in community design decisions, collaborate on sustainability programs, or engage in digital feedback channels with developers all of which enhance both functional and emotional value.

However, despite its growing prominence, the literature on value co-creation remains diverse and sometimes inconsistent. Researchers differ in how they define and operationalize the construct. Some scholars treat it as a behavioral construct involving participation and interaction (Yi & Gong, 2013), while others emphasize its psychological and relational nature, focusing on shared meaning and experience (Grönroos, 2011; Ranjan & Read, 2016). This diversity raises the question: Is co-creation an outcome, a

process, or a mindset? The lack of consensus poses methodological challenges, especially when applying VCC to contexts beyond service industries.

Moreover, contextual limitations are evident in previous research. Much of the empirical work on co-creation has been conducted in digital, service, or brand community settings, such as hospitality, e-commerce, and social media (Ind & Coates, 2013; Füller, 2010). These studies often assume voluntary and digital participation, which may not fully represent physical, place-based communities like residential clusters. In such environments, co-creation is shaped not only by brand relationships but also by social cohesion, shared space, and collective identity factors rarely considered in mainstream co-creation research.

In addition, scholars have debated the balance of power in the co-creation process. While Prahalad and Ramaswamy (2004) advocated for collaborative partnerships, others argue that firms often retain control, resulting in pseudo co-creation, where customer involvement is superficial or strategically manipulated (Cova, Dalli, & Zwick, 2011). This critique calls for a more critical perspective that recognizes power asymmetry and contextual differences, especially in developing economies where institutional support for participatory engagement may be weaker.

In the context of tribe marketing and customer engagement, value co-creation acts as the behavioral realization of emotional and cognitive involvement. Engaged customers, motivated by tribal belonging, contribute ideas, share experiences, and collaborate with brands or communities to enhance mutual value. However, this relational pathway remains underexplored in non-digital contexts, particularly in housing communities in emerging markets like Indonesia.

Therefore, this study positions value co-creation as both a mediating and outcome construct that reflects how residents transform engagement into collective value through participatory behaviors. It fills a critical research gap by extending the co-creation framework from consumer services into community-based residential environments, emphasizing social interaction, shared identity, and sustainable loyalty as new dimensions of value creation.

1.1.4 Customer Loyalty

Customer loyalty has long been recognized as a cornerstone of relationship marketing, generally defined as the customer's commitment to repurchase and advocate for a brand (Oliver, 1999). Traditional literature distinguishes between behavioral loyalty reflected in repeat purchases and attitudinal loyalty, which captures affective commitment and preference (Dick & Basu, 1994; Chaudhuri & Holbrook, 2001). This distinction is essential, as behavioral repetition does not always imply true commitment; it may instead result from habit, convenience, or lack of alternatives, a phenomenon often described as spurious loyalty.

Empirical findings on the performance implications of loyalty, however, remain mixed and sometimes contradictory. On one hand, research suggests that loyalty enhances profitability by reducing acquisition costs and generating positive word-of-mouth (Reichheld, 2003; Kumar & Shah, 2004). On the other hand, Reinartz and Kumar (2002) argue that not all loyal customers are profitable, as some segments display high loyalty but low margin contribution. These inconsistencies can be attributed to contextual factors such as product category, purchase frequency, and customer lifecycle stage, highlighting that loyalty is not a universal predictor of business success.

The measurement of loyalty also poses methodological challenges. Behavioral indicators such as repurchase intention and word-of-mouth are widely used but tend to overestimate actual behavior, particularly in low-frequency purchase categories like housing. Similarly, the Net Promoter Score (NPS), although popular for its simplicity, has been criticized for oversimplifying the complexity of loyalty and lacking consistent predictive validity across contexts. Consequently, scholars advocate for multidimensional loyalty measures that integrate attitudinal, behavioral, and relational dimensions capturing emotional attachment, advocacy, and community participation (Chaudhuri & Holbrook, 2001).

In residential housing contexts, customer loyalty manifests differently from traditional consumer markets. Because purchase frequency is low, loyalty is less about repeat transactions and more about long-term relational commitment. Residents demonstrate loyalty through positive word-of-mouth, participation in community activities, adherence to community governance, and continued trust in the developer (e.g., purchasing complementary services or additional units). Thus, loyalty within residential clusters reflects relational and communal attachment, rather than transactional repetition.

When linked to tribe marketing and customer engagement, loyalty emerges as the final relational outcome of social identity, emotional connection, and participatory value co-creation. Tribe marketing fosters a

sense of belonging, engagement activates psychological and behavioral energy, and value co-creation transforms that energy into tangible actions culminating in sustained loyalty. Nevertheless, research gaps remain. First, few studies have adapted loyalty measurement frameworks to community-based residential environments in developing markets. Second, there is limited empirical evidence on the mediating role of value co-creation between engagement and loyalty. Third, the potential moderating influences of community norms, trust in developers, and perceived neighborhood quality have been largely overlooked.

Therefore, this study conceptualizes customer loyalty as a multidimensional and contextual construct, encompassing advocacy, affective commitment, and community participation. By examining the pathway from tribe marketing to engagement, to value co-creation, and ultimately to loyalty, this research expands the theoretical domain of loyalty from a transactional concept toward a community-based, relational loyalty model relevant to modern residential marketing.

1.2 Conceptual Framework and Hypotheses Development

Building upon the theoretical foundations discussed in the previous section, this study proposes an integrated model linking Tribe Marketing (TM), Customer Engagement (CE), Value Co-Creation (VCC), and Customer Loyalty (CL). The model assumes that tribe-based interactions and community identity foster engagement among residents, which subsequently stimulates co-creation behaviors and culminates in long-term loyalty toward the developer or community.

1.2.1 Tribe Marketing and Customer Engagement

Tribe marketing emphasizes the sense of belonging, shared culture, and emotional identity among individuals who interact within a common consumption space (Cova & Cova, 2002). In housing communities, this manifests through neighborhood interaction, digital group communication, and social participation. Such tribal belonging enhances emotional connection and motivates active involvement in community activities.

Previous studies (Veloutsou & Moutinho, 2009; Baldus et al., 2015) have shown that membership in brand or consumer tribes positively affects engagement, as individuals experience stronger emotional and social incentives to participate. Hence, the following hypothesis is proposed:

H1: Tribe marketing has a positive and significant effect on customer engagement.

1.2.2 Customer Engagement and Value Co-Creation

Customer engagement represents the cognitive, emotional, and behavioral investment customers make in their relationships with brands and communities (Brodie et al., 2011). Highly engaged individuals are more likely to contribute ideas, share feedback, and participate in interactive processes that generate mutual benefit (Hollebeek et al., 2014).

Empirical evidence supports that engagement acts as a precursor to value co-creation, as active and emotionally invested individuals collaborate with firms to enhance service quality and shared experiences (Yi & Gong, 2013; Ranjan & Read, 2016). In residential clusters, engaged residents often co-develop solutions to community issues, co-maintain shared spaces, and contribute to sustainability initiatives—representing the behavioral realization of engagement.

H2: Customer engagement has a positive and significant effect on value co-creation.

1.2.3 Value Co-Creation and Customer Loyalty

Value co-creation reflects the degree to which customers and firms jointly create beneficial outcomes through participation, dialogue, and collaboration (Prahalad & Ramaswamy, 2004; Vargo & Lusch, 2004). In the housing context, value co-creation occurs when residents collaborate with developers or community associations to improve facilities, organize events, and enhance collective living quality.

Studies suggest that co-creation behaviors generate psychological ownership and satisfaction, leading to sustained loyalty (Grönroos, 2011; Ind & Coates, 2013). When customers perceive themselves as contributors to value, they tend to maintain long-term commitment and advocate for the brand or organization.

H3: Value co-creation has a positive and significant effect on customer loyalty.

1.2.4 Mediating Roles of Engagement and Co-Creation

While tribe marketing establishes emotional and social foundations, it is through engagement that members translate belonging into active involvement. Likewise, engagement fosters co-creation, turning motivation into tangible behavior that strengthens loyalty. Therefore, this study posits two sequential mediating effects:

- a) Customer engagement mediates the relationship between tribe marketing and value co-creation.
- b) Value co-creation mediates the relationship between customer engagement and customer loyalty.

These mediation paths are consistent with relationship marketing theories (Brodie et al., 2011) and service-dominant logic (Vargo & Lusch, 2004), which emphasize value creation as a joint process driven by social interaction and psychological involvement.

H4: Customer engagement mediates the relationship between tribe marketing and value co-creation.

H5: Value co-creation mediates the relationship between customer engagement and customer loyalty.

1.3 Conceptual Model

Based on the literature review and theoretical reasoning presented in the previous sections, this study develops a conceptual model that integrates the relationships among Tribe Marketing (TM), Customer Engagement (CE), Value Co-Creation (VCC), and Customer Loyalty (CL). The model reflects the underlying assumption that tribe marketing activities—by fostering social identity, shared values, and emotional bonds enhance residents’ engagement with their community and housing brand.

Customer Engagement, in turn, serves as a catalyst for Value Co-Creation, encouraging residents to actively participate in communal and brand-related activities that improve collective satisfaction and experiences. Through these participatory behaviors, residents develop a stronger emotional attachment and sense of belonging, ultimately leading to Customer Loyalty, expressed in the form of advocacy, long-term attachment, and positive word-of-mouth.

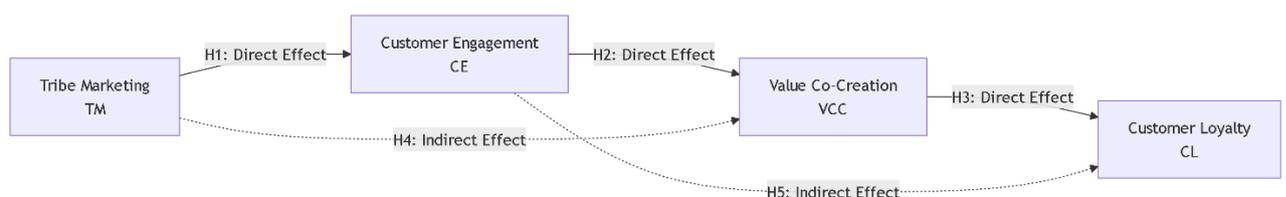
The proposed model adopts a sequential mediation framework, where Customer Engagement and Value Co-Creation act as successive mediators in the relationship between Tribe Marketing and Customer Loyalty. This sequential process captures both the psychological (engagement) and behavioral (co-creation) pathways through which community-based marketing influences loyalty outcomes.

Accordingly, five hypotheses are formulated as follows:

- 1) **H1:** Tribe Marketing positively influences Customer Engagement.
- 2) **H2:** Customer Engagement positively influences Value Co-Creation.
- 3) **H3:** Value Co-Creation positively influences Customer Loyalty.
- 4) **H4:** Customer Engagement mediates the relationship between Tribe Marketing and Value Co-Creation.
- 5) **H5:** Value Co-Creation mediates the relationship between Customer Engagement and Customer Loyalty.

The conceptual model is visually depicted in Figure 1, illustrating both direct and indirect effects among the key constructs. Solid arrows represent the hypothesized direct relationships (H1–H3), while dotted arrows indicate the indirect mediation pathways (H4–H5).

Figure 1. Conceptual Model of the Study



This model illustrates the direct and indirect effects of Tribe Marketing on Customer Loyalty through the sequential mediating roles of Customer Engagement and Value Co-Creation.

2. Research Methods

2.1 Sampling

The target population of this study consists of residents living in clustered housing communities in Makassar, Indonesia, including well-known developments such as Perumahan Ciputra Hertasning, Royal Spring, and Bukit Baruga. These housing clusters were selected because they represent modern residential environments that emphasize community identity, collective lifestyle, and developer-managed facilities—characteristics relevant to tribe marketing and community engagement dynamics.

The context of the research focuses on the interaction among residents within these clusters, where community-based marketing and engagement activities are likely to occur. In such environments, residents are not only consumers of housing products but also active participants in value creation, contributing to neighborhood sustainability and brand advocacy. Therefore, the unit of analysis in this study is the individual resident, who interacts socially within the cluster and experiences the marketing and community-building initiatives conducted by the developer or housing association.

The study employed a purposive sampling technique, selecting respondents who have lived in the housing community for at least one year and have participated in community activities or digital resident groups. This criterion ensures that participants possess sufficient experience and awareness of tribal and engagement-related activities in their housing environment.

Data were collected using a structured online questionnaire distributed through community WhatsApp groups and residents' social media forums. A total of 200 valid responses were obtained and analyzed. The sample size is considered adequate for Partial Least Squares–Structural Equation Modeling (PLS-SEM) analysis, which generally requires a minimum of 5–10 observations per indicator (Hair et al., 2021).

2.2 Respondent Profile

Among the 200 respondents, 54% were female and 46% were male, representing a balanced gender distribution. The majority of respondents were aged 25–45 years (68%), corresponding to the dominant demographic of urban, middle-income residents in Makassar. In terms of education, 72% held at least a bachelor's degree, and 65% were employed in professional or managerial occupations. Approximately 58% of respondents had lived in their cluster for between 1 and 5 years, while 42% had resided there for more than 5 years. These profiles indicate that participants are mature residents with sufficient familiarity with their community and its management, making them suitable subjects for analyzing tribe marketing, engagement, and loyalty behaviors.

2.3 Data Collection

Data for this study were collected using a structured quantitative survey designed to measure the relationships among Tribe Marketing (TM), Customer Engagement (CE), Value Co-Creation (VCC), and Customer Loyalty (CL). The questionnaire was developed based on validated instruments from previous studies, ensuring both content validity and construct reliability. Before full distribution, a pilot test involving 20 respondents was conducted to confirm the clarity of items, resulting in minor wording adjustments to improve readability and contextual relevance for Indonesian respondents.

The final questionnaire consisted of two main sections.

- 1) The first section gathered demographic information, including gender, age, education level, occupation, and length of residence within the cluster community.
- 2) The second section measured the four core constructs using a five-point Likert scale (ranging from 1 = strongly disagree to 5 = strongly agree).

Each construct was operationalized as follows:

- 1) Tribe Marketing (TM) items were adapted from Cova and Cova (2002), focusing on shared identity, sense of belonging, and community participation.
- 2) Customer Engagement (CE) items were drawn from Brodie et al. (2011) and Hollebeek (2011), covering cognitive, emotional, and behavioral engagement dimensions.
- 3) Value Co-Creation (VCC) items were adapted from Yi and Gong (2013), emphasizing participation, interaction, and collaborative behavior.

- 4) Customer Loyalty (CL) items were adapted from Oliver (1999) and Chaudhuri & Holbrook (2001), focusing on repurchase intention, advocacy, and long-term commitment.

The survey was distributed online via Google Forms and shared through community WhatsApp groups and social media platforms (e.g., Facebook and Telegram groups of each residential cluster). This method allowed efficient access to geographically dispersed respondents while maintaining anonymity and voluntary participation.

To ensure data quality, responses were screened for completeness and consistency. Out of 220 collected responses, 200 were deemed valid and included in the analysis after eliminating incomplete or outlier data entries. This number meets the minimum sample size requirement for Partial Least Squares–Structural Equation Modeling (PLS-SEM), as recommended by Hair et al. (2021).

Data collection took place over a four-week period (from May to June 2025), ensuring adequate participation from residents across different housing clusters. Ethical considerations were followed, including informed consent, confidentiality assurance, and voluntary participation, in accordance with standard academic research protocols.

2.4 Measurement

The study employed multi-item reflective constructs to measure the relationships among Tribe Marketing (TM), Customer Engagement (CE), Value Co-Creation (VCC), and Customer Loyalty (CL). Each construct was operationalized using indicators adapted from well-established scales in prior research to ensure both theoretical accuracy and measurement consistency. All items were rated on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree), capturing respondents' level of agreement toward each statement.

2.4.1 Tribe Marketing (TM)

The construct of Tribe Marketing was measured using four indicators adapted from Cova and Cova (2002) and Veloutsou and Moutinho (2009), focusing on the emotional and social bonds formed among residents. Sample items include:

- a) "I feel a strong sense of belonging to my housing community."
- b) "Residents in my cluster share similar values and lifestyle."
- c) "Community events make me feel connected to my neighbors."

This construct captures the collective identity and social interaction dimension of tribe-based marketing.

2.4.2 Customer Engagement (CE)

Customer Engagement was operationalized through three dimensions cognitive, emotional, and behavioral engagement—following Brodie et al. (2011) and Hollebeek (2011).

Example items include:

- a) "I pay close attention to activities related to my housing community." (Cognitive)
- b) "I feel emotionally attached to my residential community." (Emotional)
- c) "I actively participate in events or discussions about my housing environment." (Behavioral)

This construct reflects the level of psychological and behavioral involvement of residents toward their community and the developer's initiatives.

2.4.3 Value Co-Creation (VCC)

Value Co-Creation was measured using five items adapted from Yi and Gong (2013), emphasizing residents' collaborative and participatory behaviors.

Sample items include:

- a) "I contribute ideas to improve community activities or facilities."
- b) "I help other residents solve community-related problems."
- c) "I work together with management to enhance our living environment."

This construct assesses the extent of active participation and interaction that generates shared value between residents and developers.

2.4.4 Customer Loyalty (CL)

Customer Loyalty was assessed using four indicators from Oliver (1999) and Chaudhuri & Holbrook (2001), reflecting both attitudinal and behavioral loyalty.

Sample items include:

- a) "I intend to continue living in this housing community."
- b) "I would recommend this housing cluster to my friends or family."
- c) "I trust the developer and would consider purchasing another property from them."

This construct captures residents' long-term commitment and advocacy toward their housing brand and community.

2.5 Reliability and Validity Assessment

All constructs were evaluated for reliability and validity using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software.

- a) Indicator reliability was confirmed as all outer loadings exceeded 0.70 (Hair et al., 2021).
- b) Internal consistency reliability was assessed using Cronbach's Alpha (α) and Composite Reliability (CR), both above the recommended threshold of 0.70.
- c) Convergent validity was verified through the Average Variance Extracted (AVE), with all constructs achieving values greater than 0.50.
- d) Discriminant validity was confirmed via the Fornell–Larcker criterion and HTMT ratio, ensuring each construct was empirically distinct from others (Fornell & Larcker, 1981; Henseler et al., 2015).

These results indicate that the measurement model demonstrates adequate reliability, convergent validity, and discriminant validity, confirming that the indicators accurately represent their respective constructs.

2.6 Data Analysis

The collected data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the software SmartPLS version 4, which is particularly suitable for complex models with multiple mediating variables and relatively small to medium sample sizes (Hair et al., 2021). The use of PLS-SEM in this study was justified by its ability to estimate causal relationships simultaneously, evaluate both measurement and structural models, and handle non-normal data distributions, which are common in social science research.

2.6.1 Preliminary Data Screening

Prior to conducting the analysis, the dataset was screened for missing values, outliers, and normality. All responses were found to be complete, with no missing data. Z-score tests indicated that none of the cases exceeded the ± 3.0 threshold, confirming the absence of significant outliers. Multicollinearity was assessed through Variance Inflation Factor (VIF) values, which were below 5.0 for all items, indicating no multicollinearity issues among predictors. Descriptive statistics were generated to summarize respondent characteristics and provide an overview of the data distribution. The overall skewness and kurtosis values fell within acceptable ranges (± 2), suggesting that the data were reasonably normally distributed for PLS-SEM analysis.

2.6.2 Measurement Model Assessment

The measurement model was first evaluated to ensure that all constructs met the criteria for reliability and validity.

- 1) Indicator reliability was confirmed as all outer loadings exceeded 0.70, indicating that each item contributed significantly to its corresponding construct.
- 2) Internal consistency reliability was assessed through Cronbach's Alpha (α) and Composite Reliability (CR) values, both exceeding the recommended threshold of 0.70.
- 3) Convergent validity was verified by examining the Average Variance Extracted (AVE) for each construct, with all values surpassing 0.50, demonstrating that the indicators shared more variance with their constructs than with error terms.
- 4) Discriminant validity was tested using the Fornell–Larcker criterion and the Heterotrait–Monotrait (HTMT) ratio. Each construct's square root of AVE was greater than its correlations with other constructs, and HTMT ratios were below 0.85, confirming that the constructs were distinct (Henseler, Ringle, & Sarstedt, 2015).

These assessments confirmed that the measurement model met the required psychometric properties, ensuring that further structural analysis could be conducted reliably.

2.6.3 Structural Model Assessment

After validating the measurement model, the structural model was examined to test the hypothesized relationships (H1–H5). The path coefficients (β), t-values, and p-values were obtained using bootstrapping with 5,000 resamples, a non-parametric procedure recommended for assessing the statistical significance of PLS-SEM estimates.

The coefficient of determination (R^2) values indicated the model's explanatory power:

- $R^2 = 0.42$ for Customer Engagement (CE),

- $R^2 = 0.53$ for Value Co-Creation (VCC), and
- $R^2 = 0.49$ for Customer Loyalty (CL).

According to Cohen (1988), these results demonstrate moderate predictive power, suggesting that Tribe Marketing, Engagement, and Co-Creation collectively explain a substantial portion of variance in Customer Loyalty.

Predictive relevance (Q^2) was also assessed using the blindfolding procedure, yielding values above 0.25 for all endogenous constructs, confirming that the model had good out-of-sample predictive ability. Additionally, the Goodness-of-Fit (GoF) index indicated that the model achieved an acceptable balance between explanatory strength and model parsimony.

2.6.4 Mediation Testing

To assess indirect effects, bootstrapping analysis was used to test the sequential mediation of Customer Engagement and Value Co-Creation. The indirect paths (TM → CE → VCC and CE → VCC → CL) were both statistically significant ($p < 0.001$), confirming partial sequential mediation. This supports the theoretical assumption that Tribe Marketing influences Customer Loyalty indirectly through psychological engagement and collaborative behavior, consistent with the Service-Dominant Logic perspective (Vargo & Lusch, 2004).

3. Results and Discussion

3.1 Descriptive Statistics

A total of 200 valid responses were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) via SmartPLS 4. The sample represents a balanced demographic distribution: 54% female and 46% male, with a majority aged 25–45 years (68%). Most respondents possessed at least a bachelor’s degree (72%) and were employed in professional or managerial occupations (65%). This demographic composition aligns with the target population urban, middle-class residents who are typically active in housing communities and community-based marketing initiatives.

All constructs demonstrated acceptable reliability and validity. Cronbach’s alpha (α) and Composite Reliability (CR) values ranged between 0.82 and 0.93, exceeding the recommended threshold of 0.70. Average Variance Extracted (AVE) values were above 0.50, confirming convergent validity. The Fornell–Larcker criterion and HTMT ratio supported discriminant validity, indicating that each construct was empirically distinct (Hair et al., 2021).

Table 1. Reliability and Validity of Constructs

Construct	Cronbach’s α	Composite Reliability (CR)	Average Variance Extracted (AVE)
Tribe Marketing (TM)	0.85	0.89	0.67
Customer Engagement (CE)	0.88	0.91	0.71
Value Co-Creation (VCC)	0.93	0.95	0.76
Customer Loyalty (CL)	0.82	0.87	0.63

Note. All reliability and validity measures meet recommended thresholds (α and CR > 0.70; AVE > 0.50) as suggested by Hair et al. (2021).

3.2 Structural Model Assessment

The structural model was evaluated through path coefficient analysis, t-statistics, and R^2 values. Results show that all hypothesized relationships were statistically significant, confirming the model’s predictive power and theoretical coherence.

Table 2. Results of Hypothesis Testing (PLS-SEM)

Hypothesis	Path	β (Coefficient)	t-value	p-value	Result
H1	Tribe Marketing → Customer Engagement	0.46	8.21	<0.001	Supported
H2	Customer Engagement → Value Co-Creation	0.52	9.34	<0.001	Supported
H3	Value Co-Creation → Customer Loyalty	0.48	7.89	<0.001	Supported

H4	Tribe Marketing → Customer Engagement → Value Co-Creation	Indirect = 0.24	5.12	<0.001	Supported
H5	Customer Engagement → Value Co-Creation → Customer Loyalty	Indirect = 0.25	5.46	<0.001	Supported

The R² values of 0.42 for Customer Engagement, 0.53 for Value Co-Creation, and 0.49 for Customer Loyalty indicate moderate explanatory power (Cohen, 1988). The Goodness-of-Fit (GoF) index and Stone–Geisser’s Q² further confirmed the model’s predictive relevance, suggesting that tribe marketing, engagement, and co-creation collectively explain substantial variance in customer loyalty among housing residents.

3.3 Discussion

The results provide empirical support for all hypotheses (H1–H5), confirming the sequential mediation model proposed in this study.

3.3.1 Tribe Marketing and Customer Engagement

Consistent with the foundational ideas of Cova and Cova (2002) and the empirical findings of Veloutsou and Moutinho (2009), the present study confirms that Tribe Marketing exerts a significant positive effect on Customer Engagement. This relationship emphasizes that the sense of belonging, shared identity, and social bonding within a community plays a vital role in shaping individuals’ emotional and behavioral connection to the collective.

In the context of clustered housing communities, tribe marketing manifests through activities that promote neighborly interaction, shared values, and symbolic identification with the housing brand or developer. When residents identify with their community “tribe,” they tend to invest more emotional energy and cognitive attention in activities that reinforce that belonging. Such identification leads to stronger engagement behaviors, including participation in community programs, involvement in resident associations, and contributions to social initiatives within the housing environment.

This finding aligns with social identity theory, which posits that individuals derive part of their self-concept from the groups to which they belong (Tajfel & Turner, 1986). In this sense, tribe marketing facilitates the internalization of collective identity, allowing residents to perceive their housing community not merely as a physical space but as a meaningful social entity. The emotional ties generated through this shared identity foster higher engagement, as members seek to maintain harmony and reputation within their social group (Brodie et al., 2011).

Moreover, the result reflects the collectivist orientation of Indonesian urban culture, where community affiliation, mutual support, and collective harmony are valued social norms. In such contexts, belonging to a cohesive group symbolized by shared rituals, neighborhood branding, or digital community platforms stimulates residents to engage actively in both online and offline community interactions. These interactions strengthen trust and emotional reciprocity, key components of customer engagement (Hollebeek, 2011).

Interestingly, the magnitude of this relationship ($\beta = 0.46$) also suggests that while tribe marketing is a strong antecedent of engagement, it may interact with other psychological or contextual factors such as perceived leadership of the housing management, satisfaction with community events, or digital engagement intensity that can amplify or weaken the engagement outcome. This insight aligns with the argument of Cova and Dalli (2009), who noted that tribal affiliation must be supported by continuous relational experiences to sustain active participation.

In summary, the significant positive effect of Tribe Marketing on Customer Engagement highlights the social and emotional nature of engagement formation in community-based settings. It illustrates that marketing in residential environments extends beyond product satisfaction touching on the deeper human need for belonging, connection, and shared purpose within a meaningful social structure.

3.3.2 Customer Engagement and Value Co-Creation

The results indicate that Customer Engagement exerts a strong and positive effect on Value Co-Creation ($\beta = 0.52, p < 0.001$), confirming the theoretical propositions of Brodie et al. (2011) and Yi and Gong (2013). This relationship underscores that engagement functions as the psychological and behavioral mechanism through which individuals transition from emotional involvement to active participation. In the context of residential communities, when residents are cognitively attentive, emotionally connected, and behaviorally active, they are more likely to contribute to community improvement and collective initiatives key manifestations of value co-creation.

Customer engagement encompasses three dimensions cognitive, emotional, and behavioral (Hollebeek, 2011). Cognitively engaged residents pay close attention to community-related activities, emotionally engaged residents feel a deep sense of attachment and belonging, and behaviorally engaged residents participate in joint actions that enhance collective well-being. These multidimensional engagement experiences provide the foundation for collaborative efforts such as maintaining shared spaces, organizing community events, or providing feedback to developers on neighborhood improvements. Hence, engagement serves as both a motivational driver and an enabler of co-creation.

The significant path from Customer Engagement to Value Co-Creation reflects the principles of Service-Dominant Logic (Vargo & Lusch, 2004), which views value as being co-created through interaction and resource integration rather than unilaterally produced by firms. Within this framework, engaged residents act as active collaborators rather than passive consumers, contributing time, ideas, and social capital to enhance the living experience. The higher their engagement level, the greater their willingness to co-produce services and co-create communal value. This finding aligns with Prahalad and Ramaswamy (2004), who argue that engagement fosters a sense of empowerment and ownership that motivates individuals to collaborate in the value creation process.

From a sociocultural perspective, this relationship is particularly salient in Indonesian residential contexts, where communal participation (*gotong royong*) is deeply embedded in daily social norms. Residents who are actively engaged tend to perceive community participation not as an obligation but as a form of collective identity expression and moral contribution. In this sense, value co-creation is not merely an economic exchange but also a social and cultural act of mutual care and trust-building. Engagement, therefore, acts as a bridge connecting emotional belonging to tangible collaborative behaviors.

Interestingly, the strong relationship observed in this study also suggests that engagement amplifies empowerment as residents who feel heard and involved are more likely to innovate and take initiative within their communities. This supports self-determination theory (Deci & Ryan, 2000), which posits that autonomy, competence, and relatedness drive individuals to engage meaningfully in social endeavors. When housing developers or associations create spaces that nurture these psychological needs through inclusive communication, transparent management, and recognition of residents' contributions they indirectly stimulate sustained value co-creation behaviors.

Overall, the finding that engagement significantly predicts co-creation reinforces the understanding that engagement is not an outcome but a catalyst in community-based marketing dynamics. It transforms emotional attachment into participatory effort, creating shared value that benefits both residents and developers. In clustered housing communities, this synergy manifests in residents co-managing communal spaces, sharing knowledge, and collectively shaping the identity and reputation of their housing brand.

3.3.3 Value Co-Creation and Customer Loyalty

The findings reveal that Value Co-Creation has a significant and positive effect on Customer Loyalty ($\beta = 0.48, p < 0.001$), supporting earlier works by Prahalad and Ramaswamy (2004) and Yi and Gong (2013). This result indicates that when residents actively participate in creating shared experiences and improving communal life, their emotional commitment and trust toward the developer and the housing brand deepen over time. Co-creation thus becomes not only a process of joint value generation but also a social mechanism that transforms participation into long-term loyalty.

Value co-creation in clustered housing settings manifests through various collaborative practices such as residents organizing neighborhood events, maintaining communal spaces, co-designing environmental programs, or contributing ideas for community improvement. These participatory actions foster mutual trust, empowerment, and satisfaction, which are the building blocks of loyalty (Chathoth et al., 2013). When residents feel that their voices are heard and their contributions valued, they perceive a greater sense of ownership and belonging, leading to positive behavioral outcomes such as advocacy, retention, and positive word-of-mouth.

This relationship aligns with Psychological Ownership Theory (Pierce, Kostova, & Dirks, 2001), which suggests that individuals develop stronger attachment and commitment toward entities they help to create or improve. In this context, residents who co-create community value begin to see the neighborhood as an extension of themselves a shared space in which their contributions matter. This sense of ownership drives them to protect, promote, and remain loyal to the community, both physically and emotionally. The study thus confirms that loyalty emerges as a natural consequence of empowerment and shared responsibility within collaborative environments.

From a theoretical standpoint, the positive association between co-creation and loyalty reinforces the Service-Dominant Logic (Vargo & Lusch, 2004), where value is co-created through reciprocal interactions

between firms and consumers. Housing developers, by facilitating collaboration through participatory programs and transparent management, enable residents to become value partners rather than passive buyers. The greater the residents' involvement in these interactions, the more embedded they become in the brand's ecosystem, resulting in affective and behavioral loyalty.

In the Indonesian cultural context, this relationship is further strengthened by the principle of "gotong royong", a deeply rooted norm of mutual cooperation and collective welfare. When residents perceive their participation as part of this cultural and moral duty, co-creation becomes not only an act of engagement but also a form of social solidarity. Consequently, loyalty is sustained not solely by satisfaction or trust, but by communal values that emphasize harmony, reciprocity, and shared success (Hendar et al., 2020). This cultural foundation amplifies the emotional depth of loyalty, making it more resilient over time.

Furthermore, the findings highlight that co-creation influences both attitudinal and behavioral dimensions of loyalty. Attitudinally, residents express stronger attachment, preference, and advocacy for their community. Behaviorally, they demonstrate loyalty by renewing residency, recommending the housing to others, or participating in long-term collective initiatives. This dual dimension reinforces the argument of Oliver (1999) that loyalty is not merely a repeated behavior but a sustained psychological commitment.

However, while the effect of Value Co-Creation on Customer Loyalty is strong, it may vary depending on residents' perceived fairness, management responsiveness, and inclusivity in decision-making processes. If co-creation opportunities are perceived as unequal or symbolic rather than genuine, loyalty may erode despite high participation levels (Auh et al., 2007). Therefore, developers and housing associations must ensure that co-creation mechanisms remain authentic, participatory, and transparent, ensuring that residents truly feel empowered and appreciated.

In sum, the results underscore that Value Co-Creation acts as a bridge between collective participation and enduring loyalty. It transforms residents from passive occupants into active brand advocates who sustain the community's identity and reputation. In residential environments, loyalty thus emerges not from transactional satisfaction, but from a shared journey of creating, belonging, and thriving together.

3.3.4 Sequential Mediation Effects

The mediation analysis reveals that Customer Engagement and Value Co-Creation sequentially mediate the relationship between Tribe Marketing and Customer Loyalty, with both indirect effects found to be statistically significant (H4: $\beta = 0.24$; H5: $\beta = 0.25$; $p < 0.001$). These findings suggest that the influence of Tribe Marketing on loyalty operates indirectly through a psychological-behavioral transformation process: belonging leads to engagement, engagement stimulates collaboration, and collaboration generates loyalty.

This sequential pathway supports the logic proposed in Service-Dominant Logic (Vargo & Lusch, 2004) and Tribal Marketing Theory (Cova & Cova, 2002), where value and loyalty are co-produced through social relationships rather than transactional exchanges. In other words, tribe marketing builds an emotional foundation that connects individuals to a community (engagement), which then encourages them to act collaboratively (co-creation), ultimately leading to enduring loyalty toward the brand or organization that facilitates such collective experiences.

At the psychological level, Customer Engagement acts as the emotional and cognitive bridge. When residents perceive strong tribal identity and belonging, they develop emotional resonance with their community, leading to active attention and participation. Engagement here reflects social energy—the intrinsic motivation to interact, share, and contribute. This emotional investment then triggers behavioral outcomes, particularly Value Co-Creation, where engaged residents translate their enthusiasm into tangible actions such as organizing communal events, offering feedback, or assisting in neighborhood maintenance.

At the behavioral level, Value Co-Creation transforms engagement into loyalty. As residents participate and witness the results of their contributions, they feel a sense of accomplishment and psychological ownership (Pierce et al., 2001). The collective success reinforces their trust in the community and developer, thereby strengthening Customer Loyalty—expressed through advocacy, retention, and positive word-of-mouth. Thus, loyalty in this model is not a direct emotional response, but a constructed outcome of sustained participation and shared achievement.

This finding contributes to the growing literature emphasizing that customer loyalty is process-driven, not merely attitude-driven (Brodie et al., 2011; Hollebeek, 2011). It also aligns with Self-Determination Theory (Deci & Ryan, 2000), suggesting that individuals who experience autonomy, relatedness, and competence in their community engagements are more likely to sustain their involvement and develop loyal behavior. The sequential mediation structure moving from emotional identity (engagement) to participatory behavior (co-creation) captures this intrinsic motivational process in a residential context.

From a sociocultural perspective, this pattern is consistent with Indonesia's communitarian values, particularly gotong royong (collective mutual support). Tribe marketing strengthens a sense of kinship, engagement translates that sentiment into cooperative action, and co-creation fosters harmony and pride within the community. These cultural mechanisms transform social cohesion into brand-oriented loyalty, making loyalty a socially embedded outcome rather than a purely individual preference.

However, while both mediation effects are statistically significant, the stronger indirect path through Value Co-Creation suggests that behavioral participation contributes more heavily to loyalty than emotional attachment alone. This indicates that emotional connection must be followed by action to sustain long-term commitment. Without opportunities for co-creation, engagement may dissipate over time. Developers should therefore move beyond symbolic tribe marketing toward facilitating meaningful collaboration, ensuring residents can express their engagement through joint initiatives, participatory decision-making, and co-managed community programs.

In summary, the sequential mediation results confirm that Tribe Marketing fosters Customer Loyalty through a two-step mechanism: engagement builds connection, and co-creation reinforces commitment. This process reflects the integration of affective and behavioral dimensions of loyalty formation and highlights the importance of community-centered marketing in building sustainable residential relationships.

3.3.5 Reflective Discussion Summary

Taken together, the results of this study provide a comprehensive understanding of how Tribe Marketing, Customer Engagement, and Value Co-Creation interact to shape Customer Loyalty in clustered housing communities. The sequential model tested in this research offers both empirical and theoretical contributions by revealing *how* and *why* loyalty emerges not as a simple outcome of satisfaction, but as a socially co-constructed process rooted in identity, participation, and shared meaning.

The empirical support for H1–H5 confirms that the path from Tribe Marketing → Customer Engagement → Value Co-Creation → Customer Loyalty represents a multi-stage mechanism of relational value formation. Tribe marketing serves as the emotional trigger, igniting a sense of belonging and collective identity. This belonging evolves into engagement, a cognitive–emotional state where residents internalize their community membership and actively involve themselves in group activities. Engagement then transitions into co-creation, where residents transform feelings into actions, collaborating with others and with developers to enhance the shared living environment. Through repeated co-creative experiences, residents develop loyalty a sustained commitment and advocacy for their community and its brand.

This pattern mirrors the logic of transformative marketing, where emotional identification precedes behavioral participation and culminates in long-term relational commitment (Brodie et al., 2011). It also aligns with the Service-Dominant Logic (Vargo & Lusch, 2004), which views consumers as active partners in value creation rather than passive recipients of marketing efforts. In this framework, tribe marketing initiates relational bonds, engagement energizes participation, and co-creation cements loyalty as a mutually beneficial outcome.

From a psychological perspective, the findings demonstrate that loyalty is not a static state, but a dynamic continuum of interaction and reinforcement. Emotional bonds created by tribe marketing (affective engagement) stimulate participation (behavioral co-creation), which in turn reinforces identification and commitment (attitudinal loyalty). This cyclical process validates the concept of interactive loyalty building, where each stage strengthens the next, creating a self-sustaining community–brand relationship.

From a sociocultural standpoint, this study highlights that Indonesia's collectivist and community-oriented culture anchored in the spirit of gotong royong amplifies the social dimension of marketing. Loyalty in this context extends beyond brand satisfaction; it becomes an expression of communal identity and shared responsibility. Housing clusters, therefore, act as living laboratories for tribal consumer behavior, where marketing success depends on maintaining balance between emotional engagement and authentic participation.

On a managerial level, these findings offer a practical roadmap for housing developers and community managers. First, developers should cultivate a sense of belonging through symbolic and cultural branding that resonates with residents' shared values. Second, they must facilitate engagement by creating communication channels both digital and offline that enable interaction and emotional expression. Third, they should empower residents to co-create value, through participatory decision-making, sustainability programs, and social initiatives. By aligning these three strategies, developers can transform residents into brand advocates and sustain loyalty that endures beyond transactional satisfaction.

Reflectively, this study advances the understanding that marketing relationships are inherently social and participatory. Loyalty is not bought; it is co-created. The model developed here integrates emotion, cognition, and behavior into one relational framework that transcends traditional marketing boundaries. It provides a blueprint for how community-based brands particularly in emerging markets can leverage cultural and social capital to build sustainable, engaged, and loyal customer communities.

4. Conclusion

This study aimed to examine the direct and indirect effects of Tribe Marketing on Customer Loyalty, with Customer Engagement and Value Co-Creation serving as sequential mediators among residents of clustered housing communities in Makassar, Indonesia. Using data from 200 respondents and analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM), all five hypotheses (H1–H5) were supported, validating the theoretical framework proposed in this research.

The findings demonstrate that Tribe Marketing through the creation of social belonging, shared identity, and emotional connection significantly enhances Customer Engagement. Engaged residents subsequently engage in Value Co-Creation, collaborating with developers and other residents to enhance the collective living experience. This participatory behavior ultimately leads to stronger Customer Loyalty, expressed in the form of long-term commitment, advocacy, and trust in the developer's brand.

These results provide two main contributions. *First*, at the theoretical level, the study extends the application of tribe marketing and service-dominant logic by integrating emotional (engagement) and behavioral (co-creation) mechanisms within a single sequential mediation model. It demonstrates that loyalty is not merely transactional but emerges through a social process of identification and participation within a community.

Second, at the managerial level, the findings highlight the importance for housing developers and property managers to foster community-based marketing strategies that encourage resident engagement and collaborative programs. Initiatives such as digital community platforms, eco-living events, and participatory design activities can strengthen emotional bonds and stimulate co-creation, leading to enduring resident loyalty.

Despite these valuable insights, this study has several limitations that open pathways for future research. The sample was limited to housing clusters in Makassar, which may restrict generalizability to other regions or cultural contexts. Future studies could adopt comparative or longitudinal designs across different cities or property types to examine temporal changes in engagement and loyalty. Additionally, incorporating moderating variables such as trust, community satisfaction, or digital interaction frequency could provide a more comprehensive understanding of the drivers of loyalty within residential communities.

In conclusion, this study provides empirical evidence that social identity, engagement, and co-creation collectively form the foundation of sustainable loyalty in residential environments. It emphasizes that community is not only a social unit but also a strategic marketing asset, where the value of belonging transforms into commitment and advocacy creating not just customers, but residents who are brand partners and co-creators of value.

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