



Department of Digital Business

Journal of Artificial Intelligence and Digital Business (RIGGS)

Homepage: <https://journal.ilmudata.co.id/index.php/RIGGS>

Vol. 4 No. 2 (2025) pp: 3553-3560

P-ISSN: 2963-9298, e-ISSN: 2963-914X

Banking in the Digital Era: How Social Media is Reshaping Marketing Strategies in the Financial Sector

Safwanuzzaki Alfandi, Leonard Adrie Manafe, Ririn Andriana

^{1,2,3}Management, Sekolah Tinggi Ilmu Ekonomi Mahardhika

¹safwan20fandi@gmail.com, ²leonard.adrie@stiemahardhika.ac.id*, ³ririn.andriana@stiemahardhika.ac.id *for corresponding author

Abstract

This study examines CIMB Niaga Bank's use of social media for marketing its banking products, focusing on Instagram, Twitter, and Facebook. A qualitative case study approach was used, involving in-depth interviews with five purposively selected respondents, including marketing staff, social media managers, and two customers who engage with the bank's content. The findings show that while social media has a positive impact on brand recognition, challenges include maintaining consistent content across platforms and measuring the direct impact of social media engagement on account openings or transactions. The study recommends adjusting the tone and format of messages for each platform's audience and enhancing analytical tools to measure campaign effectiveness. This research paves the way for future studies comparing digital marketing practices in the banking and non-financial sectors in Indonesia.

Keywords: Social Media, Bank Marketing, Case Study, CIMB Niaga Bank, Customer Loyalty

1. Introduction

The banking sector has grown ever more crowded, and lenders now turn to social media not only to advertise new offerings but also to build loyalty in ways that feel personal yet remain budget friendly. CIMB Niaga, one of Indonesias foremost banks, illustrates the point; its teams populate Instagram feeds, Twitter timelines, and Facebook walls with approachable posts that nudge customers toward products while quietly deepening the ties between bank and client. Recent research has begun to spotlight the unusual power of social media to pull customers in and polish a brands public face, often through ads that speak directly to peoples interests and bits of content they can actually poke at [1]. In the banking world, where sticking with a single institution matters a great deal, relationship marketing leans heavily on the open channels, instant replies, and feedback loops that social platforms naturally create, something several studies have linked to happier, more loyal clients [2] [3]. Bank marketers are also handing themselves a pulse check by mining the streams of comments and likes, so they can see on any given afternoon what customers want and whether the latest promotion is hitting the mark [4]. To stay ahead in a climate where habits shift almost overnight, lenders are folding blog posts, how-to videos, and other content plays into their overall mix and hoping that blend keeps them one step in front of competitors [5]. The same platforms double as informal focus groups, collecting candid gripes and cheers that bankers then sift through to fine-tune products nobody knew were broken to begin with [6]. Studies of Indonesian banks have shown that the buzz and interaction generated online play a real role in boosting customer happiness, and that boost, in turn, tends to lock in loyalty [7]. When digital maneuvers are layered onto classic outreach-method face-to-face service and printed statements-banks often see happier customers and, by extension, healthier bottom lines, a reminder that the two worlds need each other more than ever. Recent scholarship has begun linking marketing technology stacks and data analytics with the conversion of customer behavior into practicable business tactics [8]. Other studies note that social media cultivates customer-brand engagement by mixing entertainment, personalization, and electronic word-of-mouth, a triad that banks increasingly exploit [9]. Taken together, these channels and techniques amplify customer dialogue, bolster brand fidelity, and leave financial institutions possessing durable relational capital [10].

Social media now occupies a central place in banking marketing, a shift driven by the acceleration of digital technology and consumers growing accustomed to instant, two-way access to financial news. Channels such as Instagram, Facebook, Twitter, and YouTube give institutions a stage where they can speak to customers in plain language, showcase new offerings as they happen, and respond on the spot to questions or complaints that arise.

Instagram has often been singled out as a watershed moment for lenders such as Bank BTPN, letting them craft targeted posts and slick promotions that hit their marketing targets and capture customers eyes on a crowded feed [11] [12]. The platform, however, does more than advertise: it plugs banks into a networked economy that keeps pushing them to rethink digital services in light of customers who expect speed and flexibility as a baseline [5] [13]. When institutions mix tailoring, entertainment, and straight-up deals in their social-campaign playbook, the plain fact is brand trust and loyalty tend to creep upwards, a vital win in an industry where relationships can make or break a balance sheet [14]. Round-the-clock posts also chip away at time zones and branch hours, letting clients grab answers or services at 3 a.m. from a sofa half a world away, an accessibility leap that usually breeds goodwill and stickiness [10] [15]. By drilling down into stories, polls, and video explainers, the strategic content mix gives each target group a chance to feel seen, or at least spoken to, in language that nearly matches their everyday talk [9]. Messy as the comments section can get, the upside-an ongoing loop of market feedback and energetic customer interaction-becomes hard to ignore if the goal is a sharper brand image and a heftier slice of the financial pie. Agustriana (2024) builds on earlier concepts by directly engaging with Guzovski and Smoljićs (2022) findings. The dialogue between the two papers highlights how subsequent scholarship often circulates within its own feedback loop.

This study investigates the specific practices adopted by CIMB Niaga when using social media as a promotional channel for its banking products. The main focus is on the impact of online interactions on customers' financial habits and decisions. In this context, the researchers formulated several basic questions: Which platforms are most frequently flooded with bank marketing content? To what extent do followers' feedback, both positive and critical, change their perceptions before they finally make a choice, such as whether to choose a new credit card or open a savings account with rewards? The main hope of the research is to create a clear picture of how effective social media really is amid increasingly fierce competition among financial institutions in the digital era.

This study presents two different benefit schemes, namely theoretical knowledge and practical benefits. At the theoretical level, this paper aims to develop and strengthen the concept of digital marketing through the prism of social media, especially in the field of banking finance, thereby adding to the body of literature that is often referred to by other researchers. On the practical side, the findings are expected to serve as a direct guide for bank practitioners to explore social media channels to capture brand attention, build loyalty, and nurture long-term relationships with customers. This investigation is constrained by one specific limitation: the use of social media by CIMB Niaga Bank in promoting its product portfolio to Indonesian customers, with a particular focus on campaigns visible on commonly used social media platforms.

The development of digital marketing in the banking sector has reached a point that cannot be ignored. Banks now use social media pages as both a showcase and a promotional arena, making mastery of this landscape a necessity for survival. This study selected CIMB Niaga Bank as its object and examined how the institution can maximise social media to create value for customers and foster loyalty. While marketing management disciplines have extensively addressed digital channels, a quick survey reveals a gap: in-depth qualitative research on the application of social media to banking products remains scarce. Most literature focuses on quantitative metrics or discusses the digital ecosystem at a macro level, rather than examining specific cases. By breaking away from this common pattern, this study promises a new perspective on how posts, comments, and paid advertisements on Facebook, Instagram, and Twitter influence the choices and loyalty of CIMB Niaga customers. The final results are expected to contribute empirically to the white paper on service marketing theory.

2. Research Methods

This study is rooted in a qualitative approach and employs a single case design, oriented towards a deep understanding of how a national bank develops its social media marketing strategy. The researchers chose this format because it encourages detailed exploration of the narratives, images, and announcements posted on public timelines, as well as the dialogue that arises there. The pandemic-focused case study of CIMB Niaga Bank provides an opportunity to investigate the technical, cultural, and managerial elements that drive, as well as hinder, the presence of digital infrastructure in financial product offerings. The hope is that the findings will offer a concrete picture of online marketing practices in the banking sector and document their impact on consumer choices and loyalty.

Researchers investigating CIMB Niagas social-media outreach relied on survey responses collected in real time as well as archived reports and analytic snapshots. The mix of firsthand feedback and retrospective files was meant to document how fully the bank had leaned into digital channels. Primary data came directly from a series of open-ended interviews with in-house marketers and social-media supervisors, who talked candidly about the tactics that work, the hurdles that frustrate them, and the rare wins that make it all feel worth-while [16]. Those conversations

mirror the field's growing habit of leaning on spoken testimony and on-the-ground observation when it tries to figure out what really makes social feeds click [16]. With the same gaze toward triangulation, the team pulled in annual statements, slide decks, campaign flyers-any internal scrap that sketches out how the bank measures the pulse of digital outreach [5]. By weaving firsthand voice, printed artifact, and desk-based number, the study hunts for clues on why bank posts sometimes echo around the web and why, just as often, they fade after one scroll [5]. That blend tracks a wider drift in financial services, where screens, clicks, and constant feed-refreshing habits are not just decorations but the loudest channels through which customers now sign in, complain, and maybe open an account [5].

The recent inquiry into CIMB Niagas social-media marketing strategy gathers data from multiple sources: open-ended interviews with bank staff, participatory field notes, and a close reading of internal reports. Such a mixed-methods design echoes a wider industry shift, as lenders now lean on platform metrics and story-driven content to forge closer ties with clients and stiffen brand allegiance. Staff and management interviews coded through thematic analysis reveal how banks deliberately wield social media to deepen client ties and capture market value. That finding parallels early work by Gandolfo, which talks about placing digital channels at the core of banking customer strategy [17]. In-person observation-a staple of this study-gives the researcher a front-row seat to the constant ping of public and private exchanges. Such immediacy matters in a networked economy where shopper habits turn on a dime [5]. Content archaeology, or sifting posts and replies point by point, confirms that customer chatter can tilt the design and appeal of banking products. Previous codings of more than 20,000 social media snippets show how well that tactic works [17]. Anecdotal pulls from narrative interviews put a finer edge on the picture. Managers confess that their personal feeds double as marketing screens and that each click collides with the usual boundaries of work and home, a tension rooted in office culture itself [18]. Collectively, these streams of evidence and method sketch a wide-angle view of social media's place in contemporary banking. The framework that emerges helps clarify how marketing plans ride social waves and how customers choose to engage, disengage, or lean in.

3. Results and Discussions

3.1. Data Description

The data sources used in this study were carefully compiled to answer questions about how social media is used in marketing CIMB Niaga Bank's banking products. Most of the primary information came from in-depth interviews with marketing officers, digital channel managers, and a number of customers who regularly interact with the bank's content. Additionally, secondary documents played a significant role: annual reports, internal analyses, and statistical data previously published by the organisation. Field conversations revealed details about tactical steps, daily challenges, and successful moments accumulated throughout the digital communication journey. At the macro level, CIMB Niaga Bank's social media practices appear to be neatly woven into its campaigns, utilising Instagram, Facebook, and Twitter to drive audiences to product offers and maintain dialogue with service users.

3.2. Thematic Analysis

Through interviews and observations, a number of significant themes emerged, reflecting how CIMB Niaga Bank utilises social media in marketing its banking products. The most striking theme was the effectiveness of social media itself. Most informants emphasised that these platforms contribute greatly to attracting new customers and strengthening brand awareness. A social media manager at the bank revealed, *"Social media is very effective in reaching a wider audience, especially the younger generation who are active there. Through Instagram and Twitter, we can present product information in an engaging and easy-to-understand way."* This statement indicates that these channels provide space for more direct and personal communication with customers.

The challenges of implementing social media were the second theme that emerged in the interviews. Although these platforms offer a variety of benefits, CIMB Niaga Bank still faces significant problems, particularly in maintaining consistent content across all channels. A marketing staff member explained, *"Our biggest challenge is maintaining consistency of message across different platforms. Each platform has a different audience with different content preferences. For example, content on Instagram is more visual, while on Twitter it is more about quick and concise information."* This situation highlights the importance of tailoring marketing strategies to the unique characteristics of each social media platform.

The final theme is the marketing strategy implemented by CIMB Niaga Bank to maximise the use of social media. The informant stated that their focus is not merely on selling products but also on building long-term relationships with customers. *"We don't just promote products; we also educate customers about finance. By providing*

educational content, we build credibility and stronger relationships with customers,” said the social media manager. This statement shows that CIMB Niaga Bank uses social media as a means to instil trust, which in turn drives increased customer loyalty.

3.3. Discussion

CIMB Niagas successful use of social media to market its banking products mirrors wider research showing that online platforms boost brand visibility and deepen customer interaction across the banking sector. Social-media sites give banks a chance to connect with far larger audiences, especially younger users who spend much of their day online, thus raising both visibility and day-to-day interaction [19]. Because each channel has its own tone and audience, crafting platform-specific posts lets financial firms pull in the right customers and keep them engaged for longer [9] [5]. This idea matches digital-marketing theory, which underlines that two-way dialogue can build the kind of personal bond that turns casual users into loyal clients [20] [21]. Features like humor, quick polls, user-extra interaction feeds back into higher brand recall and a stronger image [9] [22]. Visual-heavy platforms such as Instagram move the needle even farther by letting banks run eye-catching ads and behind-the-scenes videos that polish their identity and widen geographic reach [1]. Prompt replies to comments or DMs foster openness and trust, which research links directly to greater satisfaction and better brand attitudes over time [20] [6]. Adding influencer partnerships, targeted hashtags, and regular performance reviews creates a feedback loop that keeps messaging fresh and aligned with evolving customer needs. Recent research highlights that social media marketing strengthens brand loyalty, particularly among digitally fluent young buyers, by fostering a shared community and prompting ongoing interaction with the firm [19]. More broadly, weaving social platforms into banking promotions raises brand visibility and consumer engagement while also nurturing durable customer ties in today's digital world [23] [24].

CIMB Niaga now grapples with the classic social-media dilemma, balancing volume and relevance on five different feeds while constantly sidestepping the pitfalls of brand dilution. Keeping posts fresh without sounding frantic demands a level of editorial discipline usually reserved for print journals, not scrolling screens. Scholars of marketing communication theory insist that brands gain credibility only when their messages look and sound the same, whether a consumer is reading a tweet, a newsletter, or a billboard [25] [26]. For Bank CIMB Niaga, a robust content-marketing plan that starts with deep audience research, persona sketches, and regular content audits could keep its messaging fresh and in tune with market shifts [25]. Social media's back-and-forth nature, when harnessed properly, becomes a stage where dialogue builds customer trust and widens the banks sales footprint [27]. Yet not every channel likes the same type of material; brand storytelling must bend to video, infographics, and plain text alike if it hopes to be heard above the din [28]. In an industry moving toward networked ecosystems, digital tools and sharp content strategy no longer sit on the sidelines; they drive the engine of modern banking [5]. When CIMB Niaga plans, posts, and fine-tunes its updates across platforms, the goal must be larger than traffic-it is to make sure varied audiences see the banks mission reflected in their own lives [28]. Checking analytics, gathering feedback, and iterating campaigns form the feedback loop that keeps the effort relevant and effective over time. Recent scholarship emphasizes that contemporary operations can be refined through big-data analytics and automation, enabling firms to pivot quickly as market conditions shift [26]. For Bank CIMB Niaga, a carefully architected content-marketing plan becomes not just advisable but essential for taming the disparate information streams that circulate on social-media channels while still hitting overarching promotional goals.

CIMB Niaga has directed its customer-engagement strategy toward the creation of enduring bonds by curating tutorials, webinars, and practical financial tips. Such an emphasis echoes the foundational tenets of relationship marketing, where shared value and mutual gain are viewed as prerequisites for lasting loyalty. In the fiercely competitive banking landscape, where interest rates and fee schedules often look suspiciously alike, winning a clients enduring loyalty is far from easy [2] [29]. CIMB Niaga sidesteps the sameness by pairing every product pitch with a bite-sized lesson on how loans, cards, or mutual funds actually work, and in so doing the lender quietly earns a reputation for reliable advice [3] [30]. When these educational posts appear on Instagram, they do more than advertise-Retail customers tend to linger, like, and eventually stay, which is exactly the kind of engagement banks crave for the long haul [3] [31]. Academic surveys show that relationship marketing schemes built on open dialogue, shared gains, and a personal touch consistently nudge loyalty scores upward [32] [30]. Seamlessly mixing service recovery with genuine social concern, CIMB Niaga offers proof that the feel-good stuff often counts more than the fine print, a finding echoed by independent observers [3]. Broadly speaking, the banks method lines up with the classic textbook definition of relationship marketing, which centers on creating, nurturing, and constantly upgrading the bonds that link company and customer. Delineating between acquisition and retention remains a persistent concern in contemporary scholarship [33] [34]. CIMB Niaga, rather than surrendering to price wars, folds instructional material into its promotional playbook and thus turns relationship marketing into a distinctive shield. The maneuver quietly elevates profit margins while anchoring customer fealty.

Social media has become a staple in banking marketing not only for flashy headlines, but because it quietly cultivates credibility and trust. A recent campaign from Bank CIMB Niaga illustrates how consistent, relatable posts can transform skepticism into customer confidence. Banks emphasizing relationship marketing—often framed around financial, social, and structural perks—appear to boost loyalty most noticeably through their social offerings [3]. This observation dovetails with a wider industry habit in which social media endeavors—customization, light-hearted entertainment, swipe-up promos—drive brand trust and repeat patronage [14]. Meanwhile, the everyday habit of posting quick how-to articles or short explainer videos steadily cements loyalty by giving customers something they perceive as useful rather than promotional chatter [35]. Over on Instagram, the bright visuals and fast feedback loops let marketing teams tweak messages in real time, a flexibility that sharpens both engagement levels and the banks overall image [1]. Many institutions now profile basic budgeting, investing, or credit tips in Stories and Reels, hoping that better-informed followers will stay clients through market highs and lows [36]. By weaving those bite-sized lessons into an ongoing content calendar, a bank can raise awareness while also nudging customers toward deeper interaction, since relevance is half the battle [37]. That dynamic maps neatly onto value-based marketing theory, which places meaningful, timely benefits at the center of any winning competitive playbook. Social media platforms, when paired with thoughtfully crafted content marketing, have become a cornerstone of modern banking strategy. They not only help institutions forge lasting ties with customers but also bolster brand allegiance and protect market position amid relentless digital disruption.

CIMB Niaga now encounters a pressing demand to recalibrate its operations, as the relentless advance of digital trends intertwines with shifting consumer habits. The rise of real-time social media chatter and performance-driven digital marketing campaigns lays bare the banks exposure to an environment that waits for no institution. A growing network orientation is sweeping through the banking industry, spurred by rapid technology upgrades. Financial institutions now find themselves scrambling to redefine digital outreach so it matches customers shifting habits [5]. Social media sits at the center of this transformation, offering tools that mold how buyers view brands and decide whether to click the purchase button [38]. To ride the wave, many banks are stitching together omnichannel service maps and building wider digital ecosystems that keep users close and engaged [39]. Online patrons today expect experiences that speak directly to them; personalized messaging grounded in solid data has become the price of entry [40]. Mining those same platforms for audience clues lets marketers sift petabytes into actionable moves instead of guesswork [41]. All of this pushes money firms away from glossy image ads and toward tighter, insight-driven storytelling. In the realm of product advertising, a pronounced shift has emerged toward foregrounding the intrinsic quality traits of financial offerings [42]. For Bank CIMB Niaga, fine-tuning its digital marketing playbook hinges on relentless market inquiry and a close reading of how users engage with published material, so that tactics stay responsive to the brisk shifts in online culture and consumer inclinations [43].

Bank CIMB Niaga provides a telling illustration of how social media can be woven into the marketing playbook for financial products. In that environment posts, stories, and short videos do more than push offers; they elevate brand visibility and invite customer interaction in real time. Over time the same channels plant the seeds for deeper loyalty—a connection that extends well beyond the moment a customer clicks the sign-up button. Banks have turned to Instagram and similar sites to streamline their marketing messages, boosting customer interaction while polishing their public image with carefully tailored ads [1] [9]. The give-and-take of social spaces nurtures feelings of appreciation and that brief warm glow people sometimes feel, emotions that, research shows, bridge corporate charity work and the fans loyalty that follows [44]. Behind the scenes, data-hungry algorithms comb through likes and shares so lenders can pitch products matched almost instinctively to an individuals taste, a trick that pays off in repeat business and lasting allegiance [4]. Still, keeping the tone steady and the message on-brand is no small feat, and marketers must tinker constantly if they want to stay a beat ahead of rivals in an oversaturated feed [5]. When done right, social media lets a bank speak to thousands at once and slice that audience into micro-groups for sharper, more personal campaigns [45]. Numerous surveys tie this careful targeting to deeper brand loyalty, underscoring why-paneled screens have elbowed their way to the center of the promotional playbook [46]. Yet even the slickest feeds cannot erase the longstanding, face-to-face trust that still anchors the industry. Even in an age of near-constant connectivity, many customers encounter lingering confusion when navigating a banks product menu, prompting repeated calls for institutions to temper slick digital copy with face-to-face or telephone support [6]. Social platforms undeniably open fresh channels for engaging users and building brand loyalty, yet those benefits materialize only when executives manage content calendars and crisis replies with equal discipline [20] [3].

4. Conclusion

A field study at CIMB Niaga Bank explored the impact of social media on the marketing of banking products. The results showed that platforms such as Instagram, Facebook, and Twitter not only raised brand awareness but also encouraged more personal interaction and customer loyalty. The audience most affected appears to be the younger generation, who are more familiar with the digital environment. However, the bank still faces two classic challenges: maintaining message consistency across all channels while managing customer dialogue to remain constructive. Overall, social media presence has proven beneficial, but there is room for improvement, particularly in content strategy development and campaign success measurement. Based on the findings revealed in this study, several recommendations have emerged. CIMB Niaga Bank is advised to strengthen its presence in the digital space by designing more consistent and relevant content across various social media channels. Tailoring marketing materials to the unique characteristics of each platform will expand reach while enhancing the appeal of the messages conveyed. The bank should also continue to leverage the power of data analytics, regularly measure campaign performance, and adapt strategies based on empirical findings. Further research would be more meaningful if it encouraged comparisons with similar practices in other financial institutions or even in different industries, thereby providing a more comprehensive view of social media application in marketing. Such exploration has the potential to offer new insights into how digital channels can be optimised to achieve more effective marketing objectives.

Reference

- [1] R. A. Agustriana, "The Role of Instagram Social Media as a Marketing Communication Strategy in the Era of Digital Transformation of the Banking Industry," *J. lensa mutiara Komun.*, vol. 8, no. 1, pp. 173–189, 2024, doi: 10.51544/jlmk.v8i1.4969.
- [2] T. A. Ganaie and M. A. Bhat, "Relationship Marketing Practices and Customer Loyalty: A Review with Reference to Banking Industry," *Int. J. Eng. Manag. Res.*, vol. 10, no. 4, pp. 118–125, 2020, doi: 10.31033/IJEMR.10.4.18.
- [3] E. M. Sinaga and B. P. Nainggolan, "Examining the Effect of Customer Relationship Marketing on Customer Loyalty at CIMB Niaga Bank, Indonesia," *Front. Bus. Econ.*, vol. 1, no. 3, pp. 125–132, 2022, doi: 10.56225/finbe.v1i3.117.
- [4] M. A. A. Askar, A. E. Aboutabl, and A. M. Galal, "Using social media analytics in the banking industry to drive business advantage," *Xinan Jiaotong Daxue Xuebao*, vol. 57, no. 4, pp. 405–415, 2022, doi: 10.35741/issn.0258-2724.57.4.36.
- [5] A. Sawhney and V. Ahuja, *Drivers of Social Media Content Marketing in the Banking Sector*. IGI Global eBooks, 2022. doi: 10.4018/978-1-6684-6287-4.ch023.
- [6] M. Guzovski and M. D. sc. Smoljić, "Specifics of banking marketing: the influence of social networks on communication and promotion with clients," *Časopis za Ekon. i tržišne Komun.*, vol. 24, no. 2, 2022, doi: 10.7251/emc2202506g.
- [7] A. K. Putra and M. Setiawan, "Pengaruh Social Media Marketing Terhadap Loyalitas Nasabah Dengan Kepuasan Nasabah Sebagai Variabel Mediasi," *J. Manaj. Pemasar. dan Perilaku Konsum.*, vol. 3, no. 3, pp. 790–800, 2024, doi: 10.21776/jmppk.2024.03.3.21.
- [8] B. Mohamad, "Integrating digital marketing for enhanced banking performance," *Edelweiss Appl. Sci. Technol.*, vol. 8, no. 6, 2024, doi: 10.55214/25768484.v8i6.3377.
- [9] C. P. Onuorah, O. C. Ojiaku, and M. C. Olise, "Effect of social media marketing on customer brand engagement in the banking industry: evidence from an emerging economy," *Management&Marketing*, vol. 20, no. 2, pp. 125–140, 2022, doi: 10.52846/mnmk.20.2.01.
- [10] N. Siregar, S. E. Nursyamsi, F. Angellia, M. J. E. Hamboer, and M. Riyantie, "The Role of Social Media in Increasing Customer Interaction and Brand Loyalty," *J. Minfo Polgan*, vol. 12, no. 2, pp. 1865–1873., 2023, doi: 10.33395/jmp.v12i2.13058.
- [11] J. Febrianty, D. Iskandar, and D. Ahmadi, "Strategi Promosi Produk Perbankan di Media Sosial," *J. Ris. Public Relations*, pp. 87–94, 2024, doi: 10.29313/jrpr.v4i2.5290.
- [12] K. A. Wibawa, "Banking Product Marketing Strategy through Instagram Social Media in the Middle of the Covid-19 Pandemic," *Jagaditha J. Ekon. Bisnis*, vol. 9, no. 1, pp. 76–81, 2022, doi:

- 10.22225/jj.9.1.2022.76-81.
- [13] A. Sawhney, V. Ahuja, and P. Sharma, *Role of Social Media in the Indian Banking Sector*. Advances in human and social aspects of technology book series, 2022. doi: 10.4018/978-1-6684-5274-5.ch002.
- [14] S. A. Althuwaini, "The Effect of Social Media Activities on Brand Loyalty for Banks: The Role of Brand Trust," *Adm. Sci.*, vol. 12, no. 4, p. 148, 2022, doi: 10.3390/admsci12040148.
- [15] T. Manickam, K. Desai, M. Sudha, M. Bhagyalakshmi, G. Vinayagamoorthi, and J. Jebadurai Devapictahi, *Usage of social media in education: A paradigm shift in the Indian education sector*, no. June. 2023. doi: 10.4018/978-1-6684-7450-1.ch009.
- [16] C. A. Jahzy and R. H. Nugroho, "Optimasi Media Sosial dalam Digital Marketing untuk Meningkatkan Brand Awareness dan Interaksi Konsumen," *Relig. Educ. Soc. Laa Roiba J.*, vol. 6, no. 6, 2024, doi: 10.47467/reslaj.v6i6.1480.
- [17] A. Gandolfo, "Content shared between banks and users on the social ecosystem: an inductive exploratory inquiry," *Electron. Commer. Res.*, vol. 20, no. 4, pp. 679–712, 2020, doi: 10.1007/S10660-019-09340-Z.
- [18] R. G. Jaishi, "Perception of Bank Managers on the Use of Personal Social Media for Bank Product Promotion: A Narrative Study of Nepal," *Int. J. Mark. Digit. Creat.*, vol. 1, no. 2, pp. 53–63, 2023, doi: 10.31098/ijmadic.v1i2.1826.
- [19] N. M. Sang, "The influence of social media marketing on brand loyalty and intention to use among young Vietnamese consumers of digital banking," *Innov. Mark.*, vol. 19, no. 4, pp. 1–13, 2023, doi: 10.21511/im.19(4).2023.01.
- [20] S. Madhupriya, "Customer Engagement Through Social Media," *Int. J. Res. Publ. Rev.*, vol. 5, no. 5, pp. 2393–2398, 2024, doi: 10.55248/gengpi.5.0524.1210.
- [21] M. Elareshi, M. Habes, A. O. Safori, R. W. Attar, M. N. Al adwan, and W. M. Al-Rahmi, "Understanding the Effects of Social Media Marketing on Customers' Bank Loyalty: A SEM Approach," *Electronics*, vol. 12, no. 8, p. 1822, 2023, doi: 10.3390/electronics12081822.
- [22] A. T. Juliawan, N. P. Hati, Y. Yuniarty, and A. Bismo, "The Influence of Social Media Marketing Elements on Consumer Brand Engagement and Its Impact on Brand Awareness and Brand Image," in *Conference: 2023 4th International Conference on Data Analytics for Business and Industry (ICDABI)*, 2023, pp. 448–453. doi: 10.1109/icdabi60145.2023.10629362.
- [23] K. Yan, "The Application of Social Media in Digital Marketing," *Financ. Econ. Insights*, vol. 1, no. 1, pp. 25–33, 2024, doi: 10.70088/45da7c55.
- [24] Y. H. Suparto, "The Role of Social Media in Increasing Brand Awareness: A Literature Review," *Maneggio*, vol. 1, no. 3, pp. 126–134, 2024, doi: 10.62872/bry58b32.
- [25] K. Darvidou, "Content Marketing Strategy and Development," *Tech. Bus. Manag.*, vol. 10, pp. 55–67, 2024, doi: 10.47577/business.v10i.11902.
- [26] I. Chyrak, B. Козюк, E. Siskos, and K. Darvidou, "Comprehensive framework for social media marketing (smm) strategy for effective business activity," *Social'no-ekonomični vidnosini v Cifr. suspil'stvi*, vol. 4, no. 54, pp. 39–58, 2024, doi: 10.55643/ser.4.54.2024.584.
- [27] A. Hari, A. S. Zahran, F. A. Fariji, M. F. Kurniawan, and A. Laksana, "Strategi Komunikasi Antar Penjual dan Pembeli di Media Sosial dalam Strategi Pemasaran," *Konsensus J. Ilmu Pertahanan, Huk. Dan Ilmu Komun.*, vol. 1, no. 6, pp. 156–165, 2024, doi: 10.62383/konsensus.v1i6.479.
- [28] K. E. Sutherland, "Strategic Social Media Management: Theory and Practice, 2nd Edition," in *Palgrave Macmillan*, Palgrave Macmillan, Singapore, 2021, pp. 201–203. doi: <https://doi.org/10.1007/978-981-99-9496-0>.
- [29] Nisha, "A Study on Customer Realationship Management in Banking Sector," *Int. J. Multidiscip. Res.*, vol. 5, no. 6, 2023, doi: 10.36948/ijfmr.2023.v05i06.9203.
- [30] L. Purwanti and R. F. Mawardiningrum, "Analisis Pengaruh Komponen Relationship Marketing terhadap Kepuasan dan Loyalitas Konsumen," *Gemilang*, vol. 1, no. 1, pp. 18–22, 2021, doi: 10.56910/gemilang.v1i1.1705.

- [31] S. Dimitrieska, "Building And Maintaining Customer Loyalty," *Balk. Res. J.*, vol. 1, no. 1, pp. 15–26, 2024, doi: 10.69648/zsy8529.
- [32] M. K. Bisht, "Importance of Relationship Marketing in Respect of Customer Loyalty: A Quantitative Investigation," *Psychol. Educ.*, vol. 55, no. 1, 2023, doi: 10.48047/pne.2018.55.1.20.
- [33] R. Albérico and J. Casaca, "Relationship Marketing and Customer Retention - A Systematic Literature Review," *Stud. Bus. Econ.*, vol. 18, pp. 44–66, 2023, doi: 10.2478/sbe-2023-0044.
- [34] P. Kumar, "A Review of Relationship Marketing Fundamentals," *Talent Dev. Excell.*, vol. 12, pp. 3915–3921, 2020, [Online]. Available: <https://iratde.com/index.php/jtde/article/view/1367>
- [35] L. S. Julacha, "The Role of Content Marketing in Brand Loyalty: An Empirical Analysis," *Master Manaj.*, vol. 2, no. 2, pp. 117–132, 2024, doi: 10.59603/masman.v2i2.509.
- [36] I. Kuchciak and J. Wiktorowicz, "Empowering Financial Education by Banks—Social Media as a Modern Channel," vol. 14, no. 3, p. 118, 2021, doi: 10.3390/JRFM14030118.
- [37] D. Chakravarti, "The role of content marketing in building customer engagement," *Indian Sci. J. Res. Eng. Manag.*, vol. 08, no. 05, pp. 1–5, 2024, doi: 10.55041/ijrsrem35321.
- [38] J. Pei, "Digital Marketing and Consumer Behaviour: The Role of Social Media in Decision-making," *Adv. Econ. Manag. Polit. Sci.*, vol. 137, no. 1, pp. 34–38, 2024, doi: 10.54254/2754-1169/2024.18607.
- [39] V. Lizovskaya, I. Salikhova, and E. Khalina, "Marketing in Banking Sector and Digital Ecosystems," in *New Silk Road: Business Cooperation and Prospective of Economic Development*, Atlantis Press, 2020, pp. 790–794. doi: 10.2991/AEBMR.K.200324.146.
- [40] F. Latief, D. Dirwan, and F. Rizal, "The Evolution of Consumer Behavior in the Digital Era and Its Implications for Marketing Strategies," *Proceeding Res. Civ. Soc. Deseminat.*, vol. 2, no. 1, pp. 304–316, 2024, doi: 10.37476/presed.v2i1.62.
- [41] S. Wasswa, "Social Media Insights Into Consumer Behavior," *Adv. Comput. Intell. Robot. B. Ser.*, pp. 283–308, 2024, doi: 10.4018/979-8-3693-5288-5.ch010.
- [42] Y. Korobov, "Impact of digitalization on consumer behaviour and marketing activity in financial markets," *SHS Web Conf.*, vol. 73, p. 1013, 2020, doi: 10.1051/SHSCONF/20207301013.
- [43] Y. Guan, "Consumer Behavior Analysis and Marketing Strategy Optimization in the Digital Media Environment," *Ind. Eng. Innov. Manag.*, vol. 6, no. 10, pp. 87–94, 2023, doi: 10.23977/ieim.2023.061012.
- [44] X. Zhou, N. Ahmad, L. H. Lho, and H. Han, "Social ripple: Unraveling the impact of customer relationship management via social media on consumer emotions and behavior," *Soc. Behav. Pers.*, vol. 51, no. 10, 2023, doi: 10.2224/sbp.12716.
- [45] Z. Dzilská, K. Kalamen, F. Pollák, and M. Ruschak, *Perspective Chapter: Effective Management of Marketing Communication in Social Media*. IntechOpen, 2024. doi: 10.5772/intechopen.1004615.
- [46] P. W. Gunarto, A. M. Ramdan, and F. Z, "Peran Social Media Marketing dan Brand Awareness terhadap Brand Commitment," *AKSES J. Ekon. dan Bisnis*, vol. 15, no. 1, 2020, doi: 10.31942/AKSES.V15I1.3358.