

The Role of Instagram Social Media as a Marketing Communication Strategy in the Era of Digital Transformation of the Banking Industry

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Abstract

Especially in the financial sector, social media plays an important role in managing marketing communications strategies in this era of digitalization. This study aims to analyze how the role of the use of Instagram social media on marketing communication strategies that can be applied by the banking industry. This study employs a comprehensive approach, utilizing literature analysis and the Systematic Literature Review (SLR) methodology. A total of 128 Scopus articles were meticulously identified through the Publish or Perish platform, supplemented by the utilization of Mendeley and Vosviewer applications. Subsequently, these articles were refined to 96 journal articles deemed pertinent for in-depth descriptive analysis. The results illuminate the potential for banks to capitalize on various social media functionalities, including photo uploads, fostering account popularity, and employing targeted advertising, as viable strategies to attain their marketing objectives. With the right approach, banks can increase consumer engagement, increasingly global market reach and Brand image is stronger through social media. The implications of this research include practical guidance for banking practitioners in designing successful marketing communication strategies in this digital age, as well as contributions to the development of knowledge in the field of marketing and social media. Thus, this research provides valuable insights for the banking industry and leads to more research that will help understand how social media plays a role in banking marketing.

Keywords: Marketing Communication, Communication Technology, Social Media, Banking

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INTRODUCTION

In the current era of digital transformation, technology has fundamentally changed the way we communicate, work, and interact with each other. This transformation has accelerated the pace of innovation, enabling the creation of services and products that are fresher, more efficient, and connected digitally. Technological developments, including artificial intelligence, the Internet of Things (IoT), and data analytics, have opened up new opportunities in various sectors, including communications technology.¹ Developments in communication technology continue, facilitating more efficient and faster communication between individuals and entities in various locations. Changes such as the use of teleconferencing, instant messaging, and social networking have fundamentally changed the way we interact and collaborate. The way people communicate today has changed because of social media so they can share information and consume content significantly and online. Platforms like Facebook, Twitter, Instagram, LinkedIn, and others have become the hub of online activity for billions of users worldwide. In a business context, social media provides a great opportunity for companies to engage directly with consumers, build brands, and expand marketing reach.²

Sugiono (2020)³ in his research stated that sustainable digital content will form knowledge sharing from various parties and further expand innovations based on technology. This was also stated by (Nugraheni & Soraya (2022)⁴ in their research on a food business carried out by housewives using only communication technology in the form of the internet and social media that promotional tools were easier to apply and supported the household economy.⁵ in their research at Montana Del Cafe which uses Instagram in its marketing, stated that social media has been proven to function as an assistant in promotion, as a means to introduce products, increase sales, strengthen brand image, reach a wider market, as a communication channel between customers, increase the number of potential consumers, as well as to increase awareness and promotion. So this should also be applied to banking where currently digital banking is something that is not foreign to society. Financial institutions have shifted from conventional business models towards digital platforms that are more responsive and adaptive, making it possible to get closer to customers, optimize business processes, and create greater added value. One of the most visible forms of digital transformation is the increasingly dominant role of social media.⁶

Social media has a very significant impact on the marketing context, especially in the banking industry. One positive impact that is worth highlighting is its ability to increase brand reach and visibility.⁷ With the existence of social media platforms, marketing can easily reach a wider range of consumers globally. Marketing messages can be quickly shared and disseminated by users, expanding

¹ Angga Wahyudi et al., "Dampak Transformasi Era Digital Terhadap Manajemen Sumber Daya Manusia," *Jurnal Bintang Manajemen (JUBIMA)* 1, no. 4 (2023): 99–111.

² Nunung Ayu Sofiaty et al., "PENGARUH IMPLEMENTASI DIGITAL MARKETING TERHADAP CITRA PERBANKAN DENGAN KEPUASAN NASABAH SEBAGAI VARIABLE INTERVENING (Suatu Survey Pada PT. Bank Mandiri (Persero), Tbk)," *Sosiohumaniora* 24, no. 1 (2022): 98–106, <https://doi.org/10.24198/sosiohumaniora.v24i1.23594>.

³ Kemenristek, "Industri Konten Digital Dalam Perspektif Society 5.0 Digital Content Industry in Society 5.0 Perspective Shiddiq Sugiono," *Jurnal Ilmu Pengetahuan Dan Teknologi Komunikasi* 22, no. 2 (2020): 175–91, <http://dx.doi.org/10.33164/iptekkom.22.2.2020.175-191>.

⁴ Yuli Nugraheni and Etty Ariaty Soraya, "Pemanfaatan Sosial Media Dalam Industri Kreatif Rumah Tangga Saat Pandemi Covid 19," *PRecious: Public Relations Journal* 2, no. 1 (2022): 1–25, <https://doi.org/10.24246/precious.v2i1.5481>.

⁵ Made Karina Puspa Paramita, Luh Eka Susanti, and Bondan Pambudi, "Peranan Media Sosial Sebagai Media Pemasaran," *Jurnal Ilmiah Pariwisata Dan Bisnis* 2, no. 4 (2023): 962–77, <https://doi.org/10.22334/paris.v2i4.392>.

⁶ Dita Pratiwi, Noor Ellyawati, and Indah Permatasari, "Strategi Pemasaran Digital Pada Usaha Fanny'S Food Samarinda Tahun 2021," *Educational Studies: Conference Series* 2, no. 1 (2022): 112–24, <https://doi.org/10.30872/escs.v2i1.1204>.

⁷ Elita Tanujaya Julianto, "Pengaruh Strategi Pemasaran Media Sosial (Instagram) Dan Citra Merek Terhadap Keputusan Pembelian Sepatu Lokal Compass Dengan Minat Beli Sebagai Mediasi," *Jurnal Ekonomi, Bisnis Dan Manajemen* 1, no. 4 (2022): 16–29, <https://doi.org/10.58192/ebismen.v1i4.146>.

market coverage and increasing consumer awareness of products and services.⁸ Additionally, social media also requires banks to interact directly with consumers, generating other positive impacts in the form of valuable direct interactions. Feedback provided by consumers in real-time is very valuable in being able to analyze consumer needs and preferences, as well as the quality of the services offered.⁹ Bank brand visibility and engagement increase significantly through social media. Strong customer loyalty can be achieved through the provision of relevant, interesting, and meaningful content by banks. Social media provides an opportunity for banks to promote products and special offers directly to consumers.¹⁰ By using this platform, banks can announce special offers, promotions, or loyalty programs that can attract consumer interest and increase their engagement. Apart from that, social media can also act as a means of direct communication between banks and consumers to convey information with more effective and responsive customer service. Social media provides valuable data on consumer behavior, preferences, and trends.

Apart from that, communication plays a crucial role in marketing, especially in the banking industry. In an increasingly digitally connected environment, effective communication is the foundation for solid relationships between banks and consumers. By conveying information clearly and transparently, banks can build solid trust, help consumers understand the value and benefits of banking products and services, and increase their engagement with the brand.¹¹ Good communication is also key to managing crises well, encouraging innovation, and facilitating business growth. Through an open and responsive communication approach, banks can strengthen their position in the market, increase consumer satisfaction, and maintain customer loyalty where currently business competition is also increasingly selective. However, communication in banks is based on several studies such as those carried out Wahyudi et al. (2023)¹² if the customer is not satisfied with the service provided because the employee has not succeeded in conveying product information well, resulting in a lack of customer understanding about the products or facilities offered by the bank. Salmah et al. (2023)¹³ also stated that customers consider employees' ability to provide service to be less than satisfactory, and sometimes there is information that is not properly understood.

Customer loyalty should be a crucial aspect of a successful banking marketing communications strategy. This involves continuous efforts by the bank to foster solid and mutually beneficial relationships with customers.¹⁴ Through consistent high-quality service, relevant product offerings, and personalized interactions, banks can create positive experiences for customers, which will encourage them to remain loyal and use the same banking services in the future.¹⁵ In addition, loyalty programs, such as reward points or exclusive membership programs, can be an additional incentive

⁸ Muhammad Riza Fahlevi, Bachrudin Ali Achmad, and Emy Rahmawati, "Pengaruh Strategi Pemasaran Dan Media Sosial Terhadap Perilaku Konsumen Cafe Malam," *Jurnal Bisnis Dan Pembangunan* 10, no. 2 (2021): 11, <https://doi.org/10.20527/jbp.v10i2.10991>.

⁹ Vikas Kumar and Pooja Nanda, "Social Media in Higher Education: A Framework for Continuous Engagement," *International Journal of Information and Communication Technology Education* 15, no. 1 (2019): 109–20, <https://doi.org/10.4018/IJICTE.2019010108>.

¹⁰ Nurjannah et al., "Pemanfaatan Media Sosial Dan Pembiayaan Bank Umum Syariah Dalam Pengembangan Usaha Mikro Dan Kecil Di Kecamatan Puuwatu Kota Kendari," *Robust-Research Business and Economics Studies* 1, no. 1 (2021): 105–22.

¹¹ Danis Wahyu Susanto, Faridah, and Amirul, "PENGARUH MEDIA SOSIAL DALAM MENINGKATKAN OMZET PENJUALAN PADA UKM DAPUR JULIE DEPOK," *Jurnal Universitas Dharmawangsa* 17, no. 1 (2023): 182–97.

¹² Angga Wahyudi et al., "Dampak Transformasi Era Digital Terhadap Manajemen Sumber Daya Manusia," *Jurnal Bintang Manajemen (JUBIMA)* 1, no. 4 (2023): 99–111, <https://doi.org/>.

¹³ Salmah Salmah, Rafidah Rafidah, and Rabiyyatul Alawiyah, "Kualitas Pelayanan Dan Penanganan Keluhan Terhadap Kepuasan Nasabah Bank Syariah Indonesia Kota Prabumulih," *ECo-Buss* 6, no. 2 (2023): 697–707, <https://doi.org/10.32877/eb.v6i2.910>.

¹⁴ Gede Junana Putra and I Nengah Suarmanayasa, "Pengaruh Kualitas Pelayanan Terhadap Loyalitas Nasabah Dengan Kepuasan Sebagai Variabel Mediasi Pada LPD," *Bisma: Jurnal Manajemen* 7, no. 2 (2021): 181–91, <https://doi.org/10.23887/bjm.v9i3.62146>.

¹⁵ Muslim, Edi Rahmat Taufik, and Lutfi, "Mempertahankan Loyalitas Nasabah Melalui Kepuasan Dan Kepercayaan Nasabah (Studi Empirik Nasabah Tabungan Produk Tamasa BPR Serang)," *Sains: Jurnal Manajemen Dan Bisnis* 12, no. 2 (2020): 232–57.

for customers to remain under the bank's umbrella.¹⁶ By building strong customer loyalty, banks can not only maintain their customer base but also increase customer lifetime value and strengthen their position in the market. So, this study aims to conduct an in-depth analysis of the marketing communication strategies used by banks via social media. By understanding how banks utilize social media as a marketing communications tool, effective patterns, strategies, and approaches can be identified in interacting with consumers and promoting banking products and services.

LITERATURE REVIEW

Communication Technology

Communication technology has transcended geographic and time barriers, allowing individuals to connect and interact instantly regardless of distance. The internet as the main foundation of this technology has created a global network that allows fast and easy exchange of information. With easy access to information that includes various formats, such as text, images, and videos, individuals have the opportunity to continue learning, exploring, and expanding their knowledge in various fields. Not only that, the Internet also facilitates collaboration between individuals from various parts of the world on various projects and initiatives.¹⁷ This not only streamlines work and learning processes but also opens the door to greater creativity and innovation. In addition, the internet has become a tool that expands social networks, allowing individuals to form and maintain relationships with others around the world. This platform allows them to share their stories, experiences, and interests easily and quickly. This not only increases social connectivity but also opens up new opportunities to build relationships both personally and professionally.

The development of mobile technology has fundamentally changed the way we communicate. Modern smartphones have evolved into more than just a tool for transmitting voice calls and text messages. Now smartphones have become comprehensive communication centers with the addition of various interesting features.¹⁸ With smartphones, individuals can make video calls with friends or colleagues from anywhere, providing a more direct and personal communication experience. These features enable more effective collaboration in the work environment or strengthen social ties in the personal environment. Not only that, the existence of instant messaging applications such as WhatsApp, Telegram, etc. has opened up opportunities for more flexible and efficient instant communication. This application makes it easier and faster for users to communicate via text, images, videos, and even live video and voice conversations. This is a solution to overcome geographical barriers in communication, allowing people to stay connected regardless of physical distance. Whether for personal or professional purposes, instant messaging applications are inseparable from everyday life, forming new ways of interacting and communicating in this digital era.¹⁹

Social media

Social media is an online platform that enables users to interact, share content, and connect with other people online. This social media platform facilitates various types of interactions, including uploading text, images, videos, and various other forms of multimedia content.²⁰ Personal profiles and business pages can be created by users on social media, as well as follow and befriend other users, and participate in various communities and groups based on interests. Social media platforms

¹⁶ Sudirman, Darmiati, and Abdul Rahman, "Pengaruh Kualitas Layanan Dan Kepuasan Terhadap Loyalitas Nasabah Melalui Kepercayaan Sebagai Variabel Intervening," *Akuntabel: Jurnal Akuntansi Dan Keuangan* 19, no. 3 (2022): 640–50, <https://doi.org/10.29264/jakt.v19i3.11805>.

¹⁷ Luthfi Endi Zuniananta, "Penggunaan Media Sosial Sebagai Media Komunikasi Informasi Di Perpustakaan," *Jurnal Ilmu Perpustakaan* 10, no. 4 (2021): 37–42.

¹⁸ Bahtiar, "Teknologi Komunikasi Dan Informasi," *Al-Hikmah Media Dakwah, Komunikasi, Sosial Dan Kebudayaan* 9, no. 1 (2019): 1–11, <https://doi.org/10.32505/hikmah.v9i1.1722>.

¹⁹ Faidah Yusuf et al., "Pemanfaatan Media Sosial Sebagai Sarana Komunikasi, Informasi, Dan Dokumentasi: Pendidikan Di Majelis Taklim Annur Sejahtera," *JHP2M: Jurnal Hasil-Hasil Pengabdian Dan Pemberdayaan Masyarakat* 2, no. 1 (2023): 1–8.

²⁰ Rulli Narullah, *Media Sosial; Perspektif Komunikasi, Budaya, Dan Sosioteknologi* (Bandung : Simbiosis Rekatama Media, 2019).

also provide various features such as comments, likes, shares, and private messages where users can express communicate, and interact with the content that appears and other users. Social media that is widely used today has also become very popular, namely Instagram, Facebook, Twitter, TikTok, YouTube, and many more. Apart from that, social media is also an important platform for individuals and organizations to build and strengthen their social networks online. By providing easy and fast means of communication, social media allows individuals to communicate without geographic or time restrictions with family, friends, and co-workers, both within and outside the city or even the country. Social media is also an effective platform for sharing information, discussing certain topics, promoting products or services, and influencing other people's opinions and behavior. Additionally, social media has also become a significant source of news and information for many people, with users often getting the latest news and informative content through platforms such as Twitter and Facebook. So social media plays a big role in shaping social interaction, public perception, and information dynamics in the current digital era.

Marketing Communications

Kotler & Keller (2016)²¹ in Febriani (2019)²² In marketing communication activities, four objectives must be achieved, namely encouraging the emergence of desire for a product category, increasing awareness of the existence of the brand, building a positive attitude towards the brand, and encouraging purchase intentions towards the brand. Kennedy & Soemangara in Febriani (2019)²³ revealed that in the field of marketing, there are five important communication models, namely advertising, public relations, direct selling, sales promotion, and personal selling. Advertising is a type of mass communication that utilizes media such as television, radio, newspapers, and magazines, aimed at business and individual customers. Sales promotion includes various marketing strategies with the overall aim of increasing product sales in a relatively short period. Public relations includes various planned internal and external communications between an organization and its audience to achieve certain goals based on mutual understanding. In personal selling, the seller meets potential buyers face to face and tries to persuade them to make a purchase. Meanwhile, direct selling is a company's direct effort to communicate with potential consumers to directly generate sales transactions. By understanding the role and characteristics of each of these communication models, companies can plan effective marketing communication strategies according to their goals and target markets.

Marketing Communication Strategy

Arianto (2021)²⁴ in his book, he states that marketing communications strategy is an important foundation in efforts to create strong relationships with customers and achieve sales goals. A company can take an effective approach by understanding the target audience thoroughly. Apart from that, choosing the right communication channel is also crucial. Various channels such as social media, television advertising, direct mail, or email campaigns can be used depending on the characteristics of the audience and the company's budget. Message consistency and appropriate placement across various platforms can strengthen brand impressions and influence purchasing decisions. Apart from that, building sustainable relationships with customers is also the main focus of marketing communications strategies. By implementing a customer-oriented approach, the company not only aims to sell products or services but also to create a satisfying experience for customers. This can be achieved through active interaction with customers via social media, loyalty programs, or even providing useful and informative content. By continuously communicating and interacting with customers, companies can build long-term brand loyalty and support their business growth through positive recommendations and reviews. An effective marketing communications strategy is not just about generating sales now, but also about building solid, sustainable relationships with customers for the future.

²¹ Kotler & Keller, *Marketing Management*, Boston: Pearson Education, 2016, <https://books.google.co.uk/books?id=ffYQP65ZppgC>.

²² Nufian S. Febriani, *Teori Dan Praktis Riset Komunikasi Pemasaran*, Malang: Universitas Brawijaya Press, 2019.

²³ Febriani.

²⁴ Arianto, *Komunikasi Pemasaran : Konsep Dan Aplikasi Di Era Digital*, Surabaya: Airlangga University Press, 2021.

The Segmentation, Targeting, and Positioning (STP) approach is a fundamental strategy in marketing that helps companies identify and understand different consumer groups, determine the most potential target markets, and position their products or services uniquely in consumers' minds. First, based on demographic, psychographic, geographic, or behavioral characteristics, market segmentation divides customers into similar groups. This allows companies to tailor their offerings to the specific needs and preferences of each segment. Then, through the targeting process, companies select the most attractive and potential segments to target as their target markets, taking into account criteria such as market size, growth, accessibility, and suitability to company goals. Once the target segments are determined, the final step is positioning, where to build a unique and attractive image in the minds of consumers in the target segments, the business tries to stand out from the others to attract the interest and support of potential customers. By implementing the Segmentation, Targeting, and Positioning (STP) approach effectively, companies can maximize resource utilization, increase product relevance and attractiveness, and strengthen relationships with target markets.

Banking

Banking is a vital sector in a country's economy, acting as a link between borrowers and depositors. By offering a variety of services such as savings, loans, and investments, banking institutions facilitate the flow of money within society²⁵. The role of banking is not only limited to providing financial services but also plays an important role in creating money through credit activities. By collecting public funds in the form of savings and lending them to potential borrowers, the banking sector creates a flow of money that helps encourage economic growth. Financially, banking creates money circulation that helps encourage economic growth. In the ever-growing digital era, the banking industry is increasingly adopting technological innovations to improve service and comfort for its customers. The digitalization of banking has opened the door to various conveniences, such as access to banking at any time via mobile applications or online platforms, instant fund transfers between accounts, automatic bill payments, and even banking services without physical offices.

Additionally, advanced security features, such as two-factor authentication and data encryption, provide customers with confidence when transacting online. Through continuously updated digitalization strategies, banks can expand their range of services, increase operational efficiency, and build closer relationships with customers through personalization and digitally superior user experiences. In the modern era, technology has changed the face of banking with the adoption of online services and innovations such as internet banking, mobile banking, and fintech. Digital banking enables easier and faster access to financial services, enabling individuals and businesses to manage their finances more efficiently. However, these developments also raise new challenges, including information security and privacy, as well as regulatory challenges related to financial innovation.

Conceptual Framework

A conceptual framework is the structure of a concept to guide research and connect the research results with existing theories (Borg; W. R & Gall; M.D, 1989). In line with this definition according to (Polit; D.F & Beck; C.T, 2017). The conceptual framework is related to the depiction of core ideas or main concepts that are interconnected with the topic that will be tested in research. In essence, a conceptual framework is very important in research to formulate and group interrelated concepts, ideas, and variables in a study.

²⁵ Ardiansyah and Dwi, *Bank Dan Lembaga Keuangan Lainnya*, First (Surabaya: CV. Jakad Media, 2020).

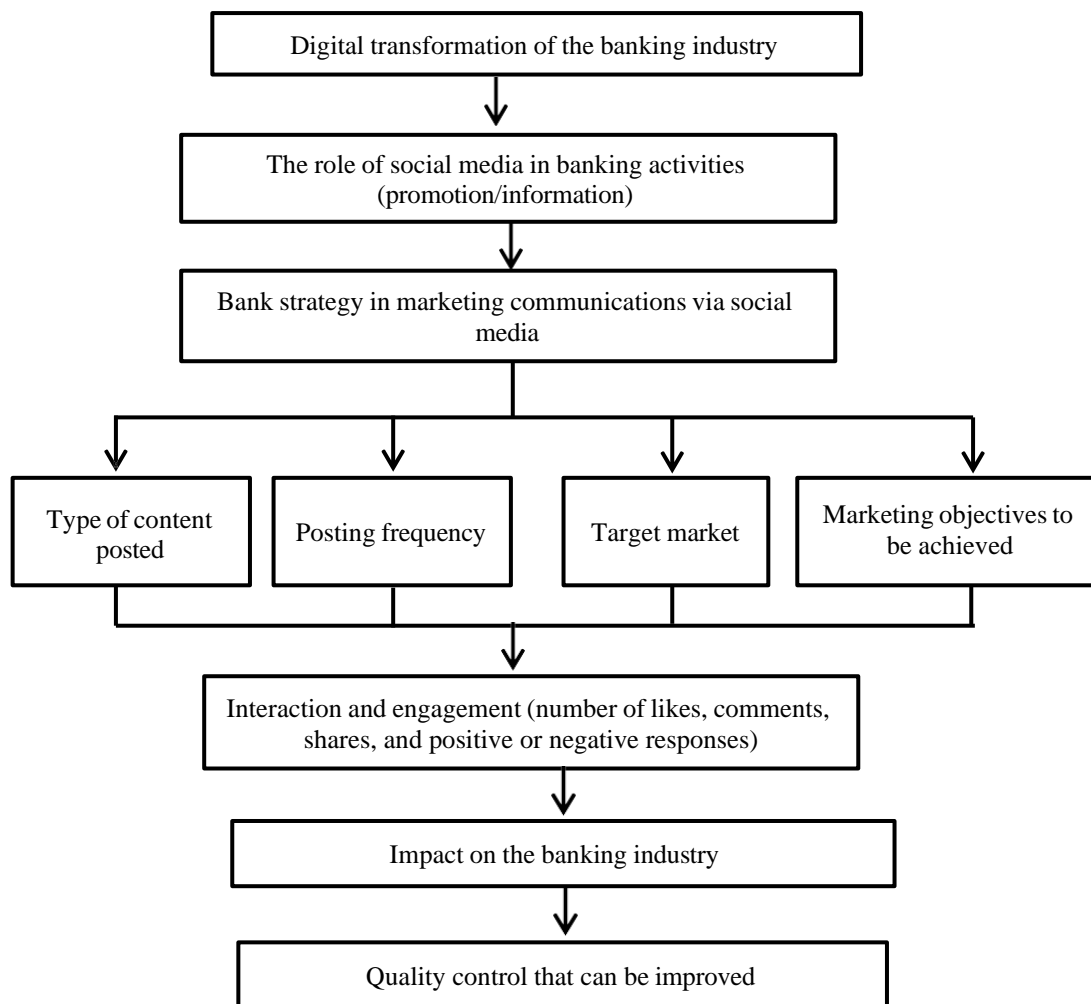


Figure 1. The conceptual framework of customer satisfaction affects customer retention through trust

METHOD

This study utilizes the Systematic Literature Review (SLR) method, which is a strategy for collecting, examining, combining, and summarizing the results of various studies related to the topic or subject of research.²⁶ This research begins with a search for articles that are relevant to the research topic to be studied. A systematic review is carried out by identifying, evaluating, and selecting specific problems and formulating clear research questions based on previously established criteria. This approach follows in the footsteps of previous research that is of high quality and relevance to the research questions being reviewed. The Publish or Perish application is used to carry out literature searches in the Scopus database. The keywords, namely "social media bank marketing communication strategy", are limited to articles published from 2020 to 2024.

²⁶ Irwansyah and Niken Febrina Ernungtyas, "Age-Friendly Environment: A Systematic Literature Review," in *E3S Web of Conferences*, vol. 452, 2023, <https://doi.org/10.1051/e3sconf/202345207009>.

Measurement

The inclusion criteria applied in the literature search included studies that explored the concept of banking industry marketing communication strategies using Instagram as part of communication technology, then the search results were selected in the form of journals or national seminar proceedings. Next, literature that meets the inclusion and exclusion criteria is examined and filtered. From this search, 64 articles were obtained that were relevant to these keywords, but after filtering based on the inclusion criteria, only 6 articles were selected. Next, researchers documented these articles in Vosviewer, and carried out intensive reviews and analysis, especially in the research results section.

Analysis

Based on analysis carried out using the VOSviewer platform, a correlation was identified between social media, the role of Instagram, and influencer marketing as interrelated parts of marketing communications. In addition, the emergence of communication technology such as machine learning is recognized as a fundamental concept underlying media provision in this context. In VOSViewer's analysis, it can be seen that Instagram, as a social media platform, has become an integral part of modern marketing communication strategies. Instagram's role is not only limited to being a tool for sharing visual content, but also as a powerful medium for building brands, influencing public opinion, and increasing customer engagement. This is especially seen in the practice of influencer marketing, where influencers use their presence on Instagram to promote products and services to their followers.

In this context, social media, especially Instagram, acts as a bridge connecting brands with their audiences, allowing for more direct and personal interactions. Communications technologies, such as data analytics and artificial intelligence, play a critical role in providing the information and insights needed to make more effective marketing decisions. By utilizing this technology, the banking industry can better understand consumer behavior, identify market trends, and optimize its marketing communications strategies on Instagram and other social media. Thus, Instagram, social media, influencer marketing, and communications technology are interrelated and form an integral part of modern marketing communications.

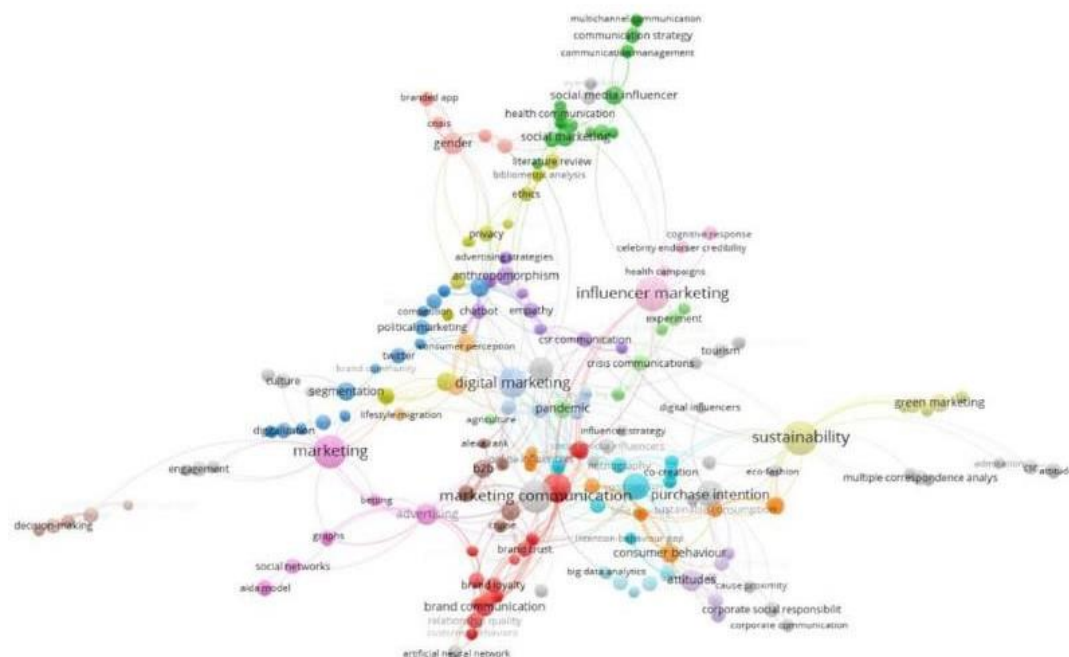


Figure 2. Relationship between keywords via VOSviewer

RESULT AND DISCUSSION

Analysis and Synthesis Process

In the context of the banking industry, analysis and synthesis of the role of Instagram, social media, influencer marketing, and communication technology becomes more specific and relevant. The banking industry has adopted more digital and data-driven marketing communications strategies to increase interactions with customers and expand market reach. In this regard, Social media and Instagram have developed into powerful tools for banks to reach new customers and promote their services. The role of influencer marketing in the banking industry is growing rapidly. Influencers with the right audience, especially those interested in finance or finance-related lifestyles, can be valuable partners for banks to expand their market coverage and increase their credibility. By utilizing modern communications technology and data analysis, banks can dig deeper into market potential and understand potential consumer preferences. With a better understanding of market trends and customer needs, banks can develop more effective marketing strategies to reach and interact with their target audiences. Influencer marketing has become an increasingly important factor in the banking industry's marketing strategy. By selecting the right influencers who have a finance-relevant audience, banks can expand their reach and strengthen their brand image. Moreover, by leveraging advances in communications technology and data analysis, banks can better understand the preferences and needs of their potential customers. This allows banks to design more careful and effective marketing strategies, thereby maintaining their competitive advantage in an increasingly complex market.

A synthesis of these elements in the banking industry will involve a deep understanding of how the role of Instagram, social media, influencer marketing, and communications technology can reinforce each other to achieve bank marketing goals. For example, banks can use data analysis to identify influencers who are suitable for their brand, and then work with these influencers to introduce banking products or services via Instagram and other social media platforms. Based on research in the 2020-2024 period, highlights the increasingly important role of Instagram, social media, influencer marketing, and communication technology in the banking industry. Research By Shair (2021) shows that Instagram and social media have helped banks expand their client base and build stronger relationships with customers. Meanwhile, a study by G.Cheng (2021) revealed that influencer marketing has become an effective strategy in reaching the millennial generation and educating them about banking products and services. On the other hand, research by Li, and Feng (2021) highlights the important role of communications technology, such as data analytics, in helping banks identify market trends and optimize their marketing communications strategies. These studies provide valuable insight into how the banking industry can utilize these elements to achieve its marketing goals. Thus, in the context of the banking industry, analysis and synthesis of these elements is the key to designing superior marketing communications tactics while facing increasing levels of competition.

It can be said that many banks have used social media in company promotions and bank-related information. Currently, the digital era will continue to be developed so that social media will not only be for communication but also marketing. Various social media platforms have become the foundation for effective marketing activities for financial institutions, including banks.²⁷ With features such as paid ads, organic posts, and video content, banks can achieve more targeted market segmentation and strengthen their brand image. Apart from that, social media is also an important communication channel between banks and customers. With fast responses and greater personalization, banks will be able to provide much better services so that customers will also feel satisfied with the overall service they receive.²⁸ This approach not only allows banks to remain relevant in a rapidly changing environment but also allows them to be more responsive to customer

²⁷ Rahayu Pancaningsih et al., "Pengaruh Terhadap Penjualan Produk Kecantikan Pada Online Shop Kumara Store Di Sukoharjo," *Digital Bisnis: Jurnal Publikasi Ilmu Manajemen Dan E-Commerce* 1, no. 4 (2022): 134–48.

²⁸ Kartika Marella Vanni and Viki Safirotu Nadan, "Efektivitas Strategi Pemasaran Digital Banking Bank Syariah Di Indonesia," *Jurnal Ilmiah Mahasiswa Perbankan Syariah (JIMPA)* 3, no. 2 (2023): 237–48, <https://doi.org/10.36908/jimpa.v3i2.197>.

needs and preferences. By utilizing social media platforms, banks can provide more accessible services and more transparent information to customers, which is also a factor in improving customer satisfaction and building closer relationships between banks and consumers.²⁹ The social media that are more often used in marketing activities are Instagram, Facebook, and WhatsApp because more users access these three applications than other applications.

Suwarno (2022)³⁰ revealed that this content not only strengthens relationships with consumers but also helps increase brand awareness and gain consumer trust. Social media provides advantages in terms of cost-effective marketing. Besides that, Pratama (2024)³¹ compares traditional marketing methods such as television or print advertising with social media which offers much lower costs and can be measured more efficiently. With the right strategy, banks can reach large customers with measurable and efficient investments. Analysis and performance measurement are also important aspects, where social media platforms provide some analytical instruments that allow financial institutions to monitor and assess the performance of the marketing campaigns they carry out, thereby enabling continuous adjustments and improvements in marketing strategies.

The role of social media in the marketing context for banks cannot be ignored. Through social media, banks can achieve various strategic marketing goals. One of the main goals is to increase brand awareness and communicate company values to a wider audience.³² By presenting relevant and engaging content, banks can capture the attention of potential consumers and significantly expand their market reach. Additionally, social media also plays an important role in increasing consumer engagement. By actively engaging through comment responses, direct messages, or surveys, financial institutions can deepen relationships with their customers directly, which can then increase customer loyalty and strengthen their brand reputation in the marketplace. Social media also allows banks to carry out more targeted and effective advertising targets. This can help banks to increase the efficiency of their marketing spend and generate higher returns on investment. The role of social media is not only limited to increasing brand visibility but also helps banks in formulating more careful and measurable marketing strategies, which can ultimately support sustainable business growth.³³

Shaferi (2023)³⁴ stated that the use of social media in the context of banking marketing brings challenges and opportunities that need to be considered. One of the main challenges is reputation management and quick response to negative feedback from social media users. In this digitally connected environment, negative comments or reviews can quickly spread and influence the public's perception of a bank. Apart from that, data protection and privacy are also sensitive issues in the use of social media, especially in the financial sector which has sensitive access to customers' personal information. Not only that, social media also provides an efficient platform for communicating directly with clients, allowing financial institutions to improve service quality and strengthen ties with customers. This is also mentioned in the research Almida Elit Putri (2019)³⁵ that one of the obstacles faced in efforts to market products is restrictions in the allocation of financial resources from the center to support promotional activities at branch offices. The problem is the limited

²⁹ Yayuk Fitriani, "Efektivitas Promosi Media Sosial Bank Syariah Indonesi Menggunakan Model Aisas" (Universitas Islam Negeri Sunan Kalijaga, 2023).

³⁰ Suwarno Suwarno and Juven Gautama, "Analisis Terhadap Peranan Digital Marketing Pada Media Sosial Perbankan: Studi Eksplorasi Penerimaan Konsumen," *JURIKOM (Jurnal Riset Komputer)* 9, no. 6 (2022): 2132, <https://doi.org/10.30865/jurikom.v9i6.5211>.

³¹ Putra Abed Nego Pratama, "Pemanfaatan Instagram Dalam Membangun Citra Positif Bank Jogja," *SABER: Jurnal Teknik Informatika, Sains Dan Ilmu Komunikasi* 2, no. 2 (2024): 186–96.

³² N. A. Andi Sukandi, "Implementasi Digital Marketing Untuk Meningkatkan Kepuasan Nasabah Dan Berdampak Pada Citra Lembaga Perbankan.," *Jurnal Ilmu Sosial Dan Humaniora*. 2, no. 3 (2019): 54.

³³ Dea Naza Refilia, Suharto Suharto, and Nuzulya Pahlawi, "Pemanfaatan Media Sosial Dalam Pemasaran Produk Bank Syariah Indonesia," *Jurnal Manajemen Dan Bisnis (JMB)* 4, no. 1 (2023): 11–18, <https://doi.org/10.57084/jmb.v4i1.937>.

³⁴ Intan Shaferi and Muliasari Pinilih, "Pengaruh Sosial Media Terhadap Penerimaan Penggunaan Mobile Banking Pada Mahasiswa," *Jurnal Pro Bisnis* 16, no. 1 (2023): 11–20.

³⁵ Almida Elit Putri, "Strategi Promosi Melalui Media Sosial Dalam Pengembangan Produk-Produk Bank Syariah (Studi Pada Bni Syariah Cabang Bengkulu)" (2019).

financial resources allocated to branch offices, so the available funds are often insufficient to meet promotional needs, especially in terms of promotion via social media. As a result, promotional strategies via social media are still more focused on central banks and not fully directed at branch offices.

One of the best communication strategies that can be implemented to optimize the effectiveness of bank marketing via social media is an approach that focuses on engagement and interaction with the audience.³⁶ Banks can leverage content that is relevant, interesting, and useful for their audience. High-quality content can include information about bank products and services, financial tips, industry news, or even inspirational stories. Banks should actively interact with their followers through quick and personalized responses in comments, direct messages, or polls. By communicating directly with audiences, banks can build closer relationships and strengthen emotional connections with potential customers. Additionally, banks can also leverage interactive features such as quizzes, contests, or live Q&A sessions to increase engagement and expand the reach of their content. By implementing a communications strategy that focuses on engagement and interaction, banks can be more effective in building brand awareness, increasing consumer loyalty, and expanding their market share through social media.

Haryanto (2019)³⁷ that banks with good communication have various marketing strategies using social media. First, one effective strategy is to upload interesting photos. This can be in the form of an original photo that shows the atmosphere inside the bank, a modification of the photo to give it a creative touch, or even a presentation of the latest news information that is relevant to the banking industry. This way, user attention will increase engagement with the posted content. Second, banks can also build account popularity in various ways, such as providing special discounts or giveaways to their followers, as well as consistently presenting relevant and interesting content. Consistency in presenting quality content will help strengthen a positive impression of the bank brand and increase follower loyalty. Lastly, financial institutions can also use advertising (AdSense) on social media platforms to reach a larger audience and increase overall exposure. By combining these various strategies, banks can optimize the effectiveness of their marketing through social media and achieve targeted marketing goals.³⁸

An effective marketing communication strategy through social media for banks can help banking practitioners develop more efficient and measurable marketing strategies, as well as increase consumer engagement through social media. This can be realized by using social media features such as posting images, building account popularity, and utilizing advertising to achieve marketing goals. It provides practical guidance for banks in designing successful marketing campaigns in this digital era. Further research could explore more deeply the effectiveness of various marketing communication strategies via social media, as well as the factors that influence consumer engagement and the success of marketing campaigns. Thus, this study makes an important contribution to expanding knowledge about the role of social media in the banking marketing context and encourages further research in this area.

³⁶ M Audy Zidan, Neneng Miskiyah, and Hendra Sastrawinata, "Sosial Media Marketing Pada PT BNI Persero Cabang Palembang Social Media Marketing at PT BNI Persero Palembang Branch," *Jurnal Terapan Ilmu Ekonomi, Manajemen Dan Bisnis* 1, no. 4 (2021): 198–204.

³⁷ Rudy Haryanto and Anita Rahmi, "Strategi Promosi Melalui Media Sosial Instagram Guna Menarik Generasi Milenial Untuk Memilih Produk Tabungan Pada PT Bank Pembangunan Daerah Kalimantan Selatan Cabang Paringin," *Inovbiz: Jurnal Inovasi Bisnis* 7, no. 2 (2019): 213, <https://doi.org/10.35314/inovbiz.v7i2.1109>.

³⁸ Anggun Melati Estelita Br Sibuea and Lidia Kando, "Analisis Strategi Pemasaran Melalui Media Sosial Dalam Mempertahankan Tingkat Loyalitas Pelanggan Pada Toko Marmel Florist Medan," *Jurnal Global Manajemen* 10, no. 1 (2021): 76, <https://doi.org/10.46930/global.v10i1.1779>.

Discussion Quality control

In the banking industry, quality control in the use of Instagram, social media, influencer marketing, and communication technology in marketing communications can be done using the following steps.

Table 1.
Table for recording quality control results

No.	Activity	Activity Description	Quality Control Results	Follow-up
1	Content performance monitoring	Monitor the number of likes, comments and shares of each post on Instagram	The engagement rate is still low Content is less interesting and less relevant to the audience	Reevaluate content strategy
2	Evaluate content	Assess the quality of the visuals and messages conveyed in the content	There are several negative comments that need to be responded to	Content and strategy improvements
3	Reputation monitoring	Monitor user comments and responses to the brand	ROI has not reached the set target	Respond well and quickly to comments
4	ROI Measurement	Calculating the ROI of an influencer marketing campaign	Some influencer posts violate FTC rules	Re-evaluate strategy and influencer selection
5	Regulatory compliance	Ensure that all marketing activities comply with regulations		Educate influencers about the applicable rules

Monitoring content performance is an important part of marketing strategy on social media platforms like Instagram. By monitoring the number of likes, comments, and shares of each post, companies can gain valuable insight into how their content is received by their audience. If the results of measuring the engagement rate show low numbers, re-evaluating the content strategy becomes important.³⁹ This evaluation can include reviewing the content that has been posted as well as improving the content strategy which involves adjusting audience targeting, content type, or even posting frequency. By carrying out regular re-evaluations, companies can ensure that the content produced remains relevant, interesting, and effective in building interaction with audiences on social media platforms.

³⁹ M Runiasari, "Analisis Kualitas Konten Dan Interaktivitas Merek Dalam Meningkatkan Niat Beli Konsumen Pada Merek Fesyen Melalui Instagram Menggunakan Paradigma SOR," in *Prosiding Industrial Research Workshop and National Seminar*, 2021, 4–5.

Additionally, content evaluation is an important step in ensuring the effectiveness of a marketing campaign. This process involves assessing the visual quality and message conveyed in each published content. If the evaluation results show that the content is less interesting or less relevant to the intended audience, re-evaluating the content strategy becomes necessary. This includes content improvements that may involve adjusting the visual design, increasing the appeal of the message, or even restructuring the overall content strategy.⁴⁰ By taking responsive action to the results of the content evaluation, companies can ensure that the content produced remains in line with the needs and preferences of their audience, thereby providing a more positive impact in building relationships with the audience and achieving set marketing goals.

Reputation monitoring is also an important aspect of brand management in today's digital era. By monitoring user comments and responses to brands on social media platforms and websites, companies can quickly find out how their brand is perceived by the public. If monitoring results indicate negative comments or feedback that requires a response, an appropriate and quick response is key.⁴¹ This could mean providing informative answers or resolving problems users face responsively and efficiently. By responding well to negative comments, companies can build a strong brand image and maintain customer trust, while minimizing the negative impact on overall brand reputation.

Measuring Return on Investment (ROI) from influencer marketing campaigns is crucial in evaluating the effectiveness and success of a marketing strategy.⁴² In this case, calculating the ROI of the campaign becomes an important step to determine how efficiently the expenditure is invested in collaborating with a particular influencer. If the ROI measurement results do not meet the set targets, the company needs to re-evaluate the campaign strategy and reconsider the selection of influencers. Such re-evaluation may include revisiting influencer selection criteria, the type of content produced, or even the overall marketing strategy. By taking appropriate evaluation steps and proposing necessary changes, companies can ensure that their influencer marketing campaigns can provide more optimal results and increase the overall ROI value.

Compliance with regulations is a crucial aspect of every marketing strategy, including influencer marketing campaigns. To ensure compliance with applicable regulations, companies need to ensure that all marketing activities carried out comply with applicable regulations. If quality control results show that some of the influencer's posts violate Federal Trade Commission (FTC) rules, the step that needs to be taken is to educate the influencer regarding these rules. This could include a better understanding of the obligation to include #sponsored or #ad labels on posts that are part of a marketing campaign. By providing proper education to influencers, companies can ensure that all marketing activities remain compliant with applicable regulations, thereby maintaining brand integrity and avoiding potential unintended legal consequences.⁴³

By regularly carrying out quality control and presenting the results in detail in tables as mentioned above, companies can continue to improve and improve the effectiveness of their marketing communications strategies on Instagram, social media, and through collaboration with influencers. This process allows companies to identify strengths and weaknesses in their marketing strategy, as well as highlight areas that require further attention or improvement. By analyzing quality control data regularly, companies can take the necessary steps to adjust their marketing strategies according to changing market trends, consumer preferences, and applicable regulations. This allows companies to remain competitive in a dynamic market and continuously improve the performance of

⁴⁰ Nining Kartika and Siska Yuningsih, "Pengaruh Kualitas Informasi Dalam Media Instagram @nusatalent Terhadap Citra Nusa Talent," in *Seminar Nasional Penelitian LPPM UMJ*, 2021, 1–7.

⁴¹ Laila Khairun Nisa, Suharto, and Marhafian Sigalingging, "Pengaruh Kualitas Pelayanan Dan Media Sosial Terhadap Keputusan Pembelian Online Shop Lookme.Coo Bandar Lampung," in *Seminar Nasional Penelitian Dan Pengabdian Kepada Masyarakat*, 2022, 198–205.

⁴² Novita Nur Afifah, Arianto, and Rahman Saeni, "Influencer Sebagai Media Promosi Pariwisata Sulawesi Selatan (Studi Kasus Pada Akun Instagram @visitsulsel. Id)," *KAREBA: Jurnal Ilmu ...* 12, no. 1 (2023): 42–61.

⁴³ Walter Leal Filho et al., "An Assessment of Attitudes and Perceptions of International University Students on Climate Change," *Climate Risk Management* 39 (2023), <https://doi.org/10.1016/j.crm.2023.100486>.

their marketing campaigns.

Final Report

In this final report, we conclude that Instagram, social media, influencer marketing, and communication technology have a crucial role in the banking industry's marketing communications strategy. Through in-depth analysis, we found that these platforms have helped banks expand market reach, increase interaction with customers, and strengthen brand image. Instagram and social media provide an effective platform for communicating with audiences, while influencer marketing allows banks to leverage the power of influence of famous individuals in promoting their products and services. On the other hand, communications technologies, such as data analytics and artificial intelligence, provide valuable insights into consumer behavior and marketing campaign performance. However, the quality control we carried out also revealed several areas that needed improvement. The quality of content posted on Instagram and social media still needs to be improved to increase user engagement, while compliance with regulations also needs to be monitored more closely. By taking these steps, banks can continue to improve the effectiveness of their marketing communications strategies and maintain competitiveness in this digital era that continues to move forward.

CONCLUSION

In conclusion, this research highlights the importance of effective marketing communication strategies through social media in the context of the banking industry. The findings from this research reveal that banks can utilize various social media features, such as uploading photos, exposure through influencer marketing, and use of advertising, to achieve their marketing goals. With the right approach, banks can increase consumer engagement, expand market reach, and strengthen brand image through social media. By understanding effective marketing communication strategies via social media, banks can increase the efficiency of their marketing expenditures and achieve more optimal results. This research also contributes to the development of knowledge in the field of marketing and social media, by providing a basis for further research on this topic.

On the other hand, the use of communications technologies, such as data analytics and artificial intelligence, has provided banks with deeper insights into consumer behavior and market trends. This allows banks to optimize their marketing communications strategies and increase the effectiveness of campaigns. However, obstacles such as inadequate content quality and regulatory compliance need to continue to be monitored and improved to improve marketing results. In conclusion, good integration between Instagram, social media, influencer marketing, and communication technology is key to achieving marketing goals in the banking industry as part of a marketing communications strategy. Banks need to understand the role and impact of each of these elements so they can design more effective marketing communications strategies and compete better in this increasingly competitive and digital market. Thus, this research not only provides valuable insights for banking practitioners but also facilitates further research that can enrich our understanding of the role of social media in banking industry marketing.

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