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THE ROLES OF SOCIAL MEDIA MARKETING AND ELECTRONIC WORD OF MOUTH ON THE CUSTOMERS' DECISION TO USE THE BANK ALADIN SYARIAH

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Abstract

Introduction to The Problem: This study analyzed the effects of Social Media Marketing, Content Marketing, and Electronic Word of Mouth on the customers' decision to use Bank Aladin Syariah, one of the Islamic Digital banks in Indonesia.

Purpose/Objective Study: The research object was Bank Aladin Syariah customers throughout Indonesia.

Design/Methodology/Approach: This study used online questionnaires and obtained 100 respondents who were Bank Aladin Syariah's customers using purposive sampling. This study used a quantitative method with multiple linear regression analysis, t-test, f-test, and coefficient of determination test.

Findings: The results indicated that, positively and significantly, Social Media Marketing affected the customers' decision to use Bank Aladin Syariah; Content Marketing did not affect the customers' decision to use Bank Aladin Syariah; positively and significantly, the Electronic Word of Mouth affected the customers' decision to use Bank Aladin Syariah. Simultaneously, positively and significantly, Social Media Marketing, Content Marketing, and Electronic Word of Mouth affected the customers' decision to use Bank Aladin Syariah.

Paper Type: Research Article

Keywords Social Media Marketing, Content Marketing, Electronic Word of Mouth, Customers' Decision.



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INTRODUCTION

Along with the development of information technology in the internet era, new communication media have emerged, namely social media. Social media allows people to connect without being determined by time and space. The "internet of things" paradigm results from the emergence of technology that makes accessing information in any form easier. An online platform known as a "social media platform" allows people to easily follow, contribute to, and create content such as blogs, social media wikis, forums, and virtual worlds. Blogs, social networking sites, and wikis are the three most common types of social media used worldwide (Liedfray et al., 2022).

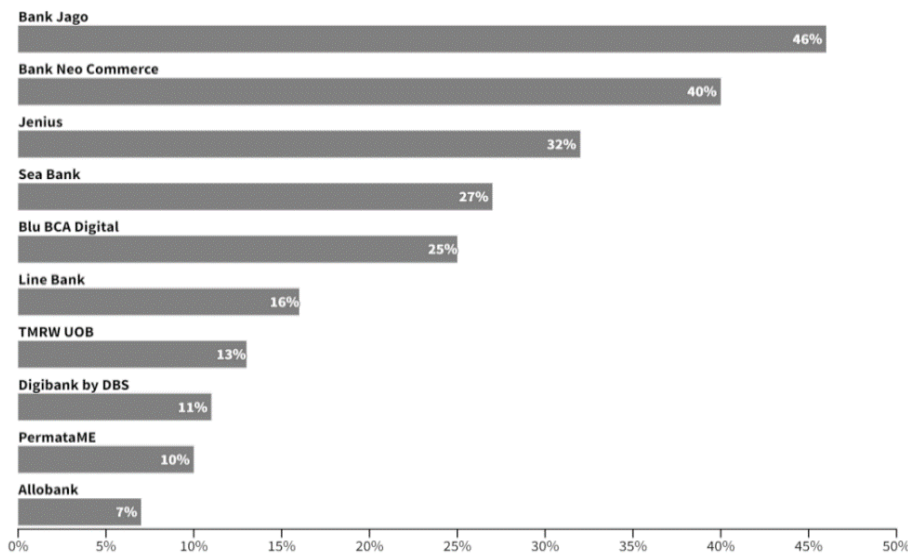
Social Media Marketing is a process that encourages people to market their products or services using social networking sites and talking to other people by utilizing communities that have more robust communication capabilities than traditional advertising channels (Mawardani & Dwijayanti, 2021). Many companies use social media to market products and establish customer relationships. Marketing carried out by companies on social media usually involves uploading exciting images, videos, or writings that contain elements of an invitation to buy, introduce, or maintain the existence of the company's products.

Social Media Marketing is very closely related to content marketing. Even so, these two things have different purposes but can still encompass each other. Social media acts as a marketing medium, while content marketing tends to create content that will be delivered via social media. Content marketing itself is a specific marketing strategy that aims to reach, distribute, and create content that can attract audiences on time before turning them into customers (Sastika, 2018).

In this case, customer involvement has a beneficial impact on the company because it can attract potential customers' attention to the products or services offered through the content. This activity is also known as electronic word of mouth. According to Raza et al. (2020), electronic word of mouth (e-WOM) is good or bad feedback left by customers about a product or company that can be accessed by many people online. The presence of social media marketing, content marketing, and electronic word of mouth helps companies implement marketing strategies to develop their companies.

Therefore, the current study seeks to explain and describe the phenomenon of Digital Bank development, seen from the role of Digital Marketing carried out by the Aladin Syariah Digital Bank. The specific objectives of this research are as follows: 1) Conduct hypothesis testing between variable X and variable Y proposed in this research; 2) Analyze the role of Digital Marketing to provide an initial overview to customers before deciding to use Sharia Digital Bank; 3) It is hoped that it will become a reference for Sharia Digital Banks in Indonesia in developing their digital-based marketing. Bank Aladin Syariah still needs to be

included in the top 10 digital banks widely used by the public, considering that it officially changed its name to Bank Aladin Syariah at the beginning of 2021. Bank Digital Aladin Syariah has since launched its application at the beginning of 2022. The report as of September 2022 states that Bank Aladin Syariah succeeded in getting 1.1 million customers. This shows very rapid development in less than one year for Bank Aladin Syariah to be able to attract customers significantly.



Source: infopopulix.co (2022)

Picture 1 The Most Used Digital Bank in Indonesia

Based on its digital marketing activities, Bank Aladin Syariah has implemented social media marketing, content marketing, and electronic word of mouth as its marketing strategy. According to a survey from Populix in 2022, recommendations by family or friends are one reason why people use digital banking. This is in line with one of the variables in this research, namely electronic word of mouth.

According to Yuniawan et al. (2021), concluded that social media marketing and electronic word of mouth positively influence the brand image of Islamic banks. Different from the results of research studied by Subkhan (2019), this research found that digital marketing, including websites, social media, and online advertising, does not positively affect Generation Z's interest in Islamic banking. The same results were also found in research by Habibi Lubis (2021) who found that digital marketing, including content marketing, social media strategy, search engine marketing and the pull concept, partially negatively affects Generation Z's interest in saving in Islamic banks.

LITERATURE REVIEW

Digital Islamic Banking

Digital Sharia Bank is a bank that applies Islamic law in all its transactions, and it can be done via the Internet. Digital banks also need a physical form like a branch office. So, all bank operational activities are carried out online through an application. Operational activities include account opening and customer service (Bank Indonesia, 2021).

The development of digital banks is driven by consumer needs for speed and flexibility in banking services that can be accessed anytime and anywhere. In addition, fintech is also included in the financial sector and purchasing markets that are not limited by regional barriers. According to the Financial Services Authority OJK (2021), Digital Banks are financial institutions that carry out their business activities online without having a physical office other than the head office or having limited physical offices. The rules for digital banks in Indonesia are still the same as for commercial banks, as stated in POJK No.12/POJK.03/2021 concerning Commercial Banks (OJK, 2017).

Digital Banks also have advantages and disadvantages. Advantages: (1) Ease of Access: Customers can access all bank services anytime and anywhere via smartphone (Komalasari, 2014). (2) Cheaper costs: Because digital banks do not have physical offices, the administration costs charged to customers are cheaper than conventional banks. (3) Offering Lots of Promotions to attract the attention of digital bank customers, they usually offer many specific promotions. Disadvantages: (1) Difficulty in Support: If a customer experiences a problem, it will be difficult for them to get support because digital banks do not have physical branch offices like conventional banks. Usually, customers are directed to wait longer regarding online complaints. (2) Adapt: Because digital banks have many application features, customers are asked to adapt to technology. (3) Security Issues: Digital banks with online-based operational activities may be vulnerable to cybercrime or data leaks (Prasetya & Putra, 2020).

Sosial Media Marketing

The main goal of digital marketing is to increase traffic through various digital advertising tactics, promote brands, and change consumer preferences (Hasanah, 2019). In line with Hairudin & Septijantini (2020) social media is a means of the internet that users usually use to show themselves, connect, collaborate, share, and talk with others to form social relationships online. According to Sofyan (2020) in his research defines social media as a place that focuses on user presence, which encourages user activity and collaboration. Therefore, social media also functions as an online media (facilitator) that strengthens user relationships. Furthermore, Wardana (2017) defines social media as a

personal communication approach between individuals (to be shared one-to-one) and public media to be shared with anyone, regardless of individual characteristics.

Content Marketing

Content marketing is the company's process of recognizing, analyzing and motivating customers' desires to generate profits through digital content offered through online sales media (Yasin et al., 2020). Content marketing focuses on consumer interest rather than selling the product, which is the main difference between contemporary and traditional marketing (Cesariana et al., 2022). Content Marketing is the use of content (text, images, sound, or even video) in large-scale marketing strategies, such as top-level marketing strategies, web development and management tools, social media marketing, and online reputation management. Content marketing is not just about creating lots of creative content but also knowing what consumers want. Content marketing must be presented well to help achieve a company's business goals (Ayuni et al., 2019).

According to Baber (2019) Content marketing has 5 (five) aspects, namely: (1) Reader Cognition is a response from consumers about the company's content, whether the content can be easily understood, including the visual, audio, or kinesthetic interactions needed to reach all audiences. (2) Sharing Motivation is one way to reach a wider audience. Generally, companies create content to increase value, create identity, and expand market networks. (3) Persuasion is a company's invitation to attract potential customers to attend and be interested in becoming customers. (4) Decision Making: Each individual has a different way of making a decision. Factors such as beliefs, facts, and feelings influence decision-making. (5) Factors Other factors influence the content delivered, such as business, friends, or family.

Electronic Word of Mouth

Following the study of Mawardani & Dwijayanti (2021) e-WOM is a form of communication that developed from WOM via the Internet. This is considered more effective than traditional face-to-face sales or advertising, when customers use the Internet to share their experiences after using a product, service, or information, or when customers see the opinions of other customers as a persuasion tool when making a purchase. According to Putro et al., (2014) , e-WOM can be divided into three categories: (1) Intensity, e-WOM is feedback submitted by customers on social media. Indicators of intensity are (a) the number of people who access information from social media and (b) The number of relationships between social media users. (c) The number of reviews submitted by social media users. (2) Valence of Opinion (opinion capacity) is customer feedback, good or bad, regarding a

product, service, or brand. The valence of Opinion (opinion capacity) is divided into two: (a) Good or bad feedback from social media users. (b) Suggestions from social media users. (3) Content is information from social media related to products and prices. The following indicators are contained in the content: (a) Product variant information. (b) Product quality information. (c) Information about product prices.

METHODOLOGY

This research uses quantitative research methods. Quantitative research tries to measure something accurately (Cooper & Schindler, 2014). Testing research variables is also called actual science, and it uses mathematical and statistical methods to measure research variables with high objectivity. This research tries to test the theory (theory testing) through hypothesis testing to prove whether the hypothesis is supported or rejected.

Sample determination was carried out using a purposive, non-probability sampling method. Purposive sampling is a sample drawn from individual elements based on personal considerations by determining the respondents' criteria. The basic idea of sampling is that by selecting a subset of population elements, conclusions about the entire population can be obtained (Cooper & Schindler, 2014). The characteristics of the respondents in this study were seen from demographic variables, which consisted of gender, age, education level, type of work and expenditure. The unit of analysis for this research is the individual. In this study, the sample is people who use the Aladin Syariah Digital Bank in Indonesia, have used the Digital Bank for at least 3 months and actively make transactions using the Aladin Syariah Digital Bank.

This research's primary data is obtained directly from respondents (customers). The type of data used is cross-section data, a study that collects data at one point (Cooper & Schindler, 2014). Researchers used survey methods as a collection technique. Cooper & Schindler (2014) stated that there are several ways to use the survey method, namely: self-administered survey, telephone interview, and personal interview.

In this research, the data used is primary data, namely data obtained from a survey that includes distributing questionnaires to the respondents concerned. Before conducting a survey on research respondents, a pre-test was first carried out on the measurement instrument to fulfil the content validity test. To measure the question items, researchers used a 5-point Likert Scale, from 1 representing "strongly disagree" to 5 representing "strongly agree."

In this research, the author used a set of measurement items consisting of 28 statement items. All instruments in this research are instruments adapted from previous research. This research has two primary measurement constructs: digital marketing (social media

marketing, content marketing, electronic word of mouth) and the public's decision to use the Aladin Syariah Digital Bank in Indonesia. The software used by researchers is IBM SPSS 25. The advantage of this software is that it can be used to test model fit and further evaluate the validity and reliability of research constructs. Several tests carried out in this research are the Validity Test, Reliability Test, T-test (Partial), F-test (Simultaneous) and Coefficient of Determination (R^2).

RESULTS AND DISCUSSION

The following are the results of the t-test (partial test) between variables X and Y in this study. This can be seen in the following Table 1:

Table 1. Result of T-test

T-test Result		
Variable	t	Sig.
Social Media Marketing	4,862	0,000
Content Marketing	0,827	0,410
Electronic Word of Mouth	5,568	0,000

Source: SPSS data is processed by researchers (2024)

The Effect of Social Media Marketing on Customers' Decisions to Use Bank Aladin Syariah

The statistical test results show that the social media marketing variable has a significant value of 0.000, which is more diminutive than 0.05. This shows that the hypothesis is acceptable, so it can be concluded that the Social Media Marketing variable significantly affects customer decisions. The results of these findings align with the findings made by previous research by Piramita et al. (2021) which suggests that social media marketing has a positive and significant influence on purchasing decisions with a significance value of $0.045 < 0.05$. The same results were found in research (Fajriati, 2020) which suggests that social media marketing positively and significantly affects interest in using Bank Aladin Syariah products with a significance value of $0.024 < 0.05$. For this reason, it can be concluded that Social Media Marketing significantly influences customers' decisions to use Bank Aladin Syariah products. This is because Bank Aladin Syariah markets more of its products digitally through social media, which is linear with the company's form, namely, a digital bank. The choice of social media used by Bank Aladin Syariah is also considered right on target. Bank Aladin Syariah actively markets its products through social media, such as Instagram, which is currently booming and is most widely used by people.

The Effect of Content Marketing on Customers' Decisions to Use Bank Aladin Syariah

The Content Marketing variable is 0.410, more significant than 0.05. This shows that the hypothesis cannot be accepted, so it can be concluded that the Content Marketing variable does not significantly influence customer decisions. This study's results align with the research results (Lubis, 2021) which stated that digital marketing, including content marketing, does not significantly affect Generation Z's interest in saving in Islamic banks. However, different results were found in the research (Wardhani, 2013). This research found that content marketing has a positive and significant effect on the intention of the millennial generation to purchase Sharia banking services. In this case, a research gap was found, namely different research results, which can be a basis for further research.

Content Marketing does not significantly influence customers' decisions to use Bank Aladin Syariah products. This is due to the content of Bank Aladin Syariah's content marketing its products more directly rather than creating creative content related to daily life so that customers feel interested in discovering more about the products offered through this content. Holliman & Rowley (2014) state that marketing should focus on consumer interest rather than selling products or services. The content presented by Bank Aladin Syariah is also inappropriate in terms of placement. When sharing content via Instagram reels, Bank Aladin should also share it on Instagram feeds so that customers can see it directly because the first page that appears when opening the Bank Aladin Syariah Instagram profile feeds, not reels. Then, regarding the content shared on YouTube shorts, Bank Aladin Syariah turned off the comments column so that it could be a factor in decreasing customer engagement.

The Effect of Electronic Word of Mouth on Customers' Decisions to Use Bank Aladin Syariah

The Electronic Word of Mouth variable significantly has a value of 0.000, which is smaller than 0.05. This shows that the hypothesis is acceptable, so it can be concluded that the electronic word-of-mouth variable significantly affects Customer Decisions. This aligns with research by Muara Santi (2020), who found that Electronic Word of Mouth had a positive and significant effect on Purchase Intention for Bank Syariah Mandiri products with a significance value of $0.000 < 0.05$. The same results were also found in research by Yulianto (2018), who found that Electronic Word of Mouth had a positive and significant effect in building Brand Image and Purchase Intention on Bank Syariah Mandiri products with a significance value of $0.000 < 0.05$.

According to Goyette et al. (2010), e-WOM can be divided into three: (1) Intensity, e-WOM is customer feedback on social media.

Indicators of intensity are (a) the number of people who access information from social media and (b) The number of relationships between social media users. (c) The number of reviews submitted by social media users. (2) Valence of Opinion (opinion capacity) is customer feedback, good or bad, regarding a product, service, or brand. The valence of Opinion (opinion capacity) is divided into two: (a) Good or bad feedback from social media users. (b) Suggestions from social media users. (3) Content is information from social media related to products and prices. The following indicators are contained in the content: (a) Product variant information. (b) Product quality information. (c) Information about product prices.

It can be concluded that Electronic Word of Mouth significantly influences customers' decisions to use Bank Aladin Syariah products, which can be proven from the many reviews in the comments column of content uploaded by Bank Aladin Syariah on its social media. Reviews published by customers are an essential form of e-WOM because it is common for customers to collect information regarding a product or service before deciding to buy or use it. Positive and persuasive reviews influence customers' decisions about a product or service. Following the research by Adeliyasari et al. (2014) e-WOM is a virtual communication media that provides information about specific products or services used by consumers who previously did not know each other. Research conducted by Jiménez & Mendoza (2013) shows that e-WOM influences customers before deciding whether to buy a product or service.

The Effect of Social Media Marketing, Content Marketing and Electronic Word of Mouth on Customers' Decisions to Use Bank Aladin Syariah

The test of the variables Social Media Marketing, Content Marketing and Electronic Word of Mouth on Customer Decisions simultaneously has a positive and significant effect with a significance value of $0.000 < 0.05$ and an F value (165.944) $>$ F table distribution value (2.70). It can be concluded that the hypothesis is accepted, and it can be concluded that social media marketing, content marketing, and electronic word of mouth simultaneously have a significant and positive effect on customer decisions to use Bank Aladin Syariah. Social Media Marketing, Content Marketing and Electronic Word of Mouth significantly and positively influence Customer Decisions to Use Bank Aladin Syariah. This is because of each variable. Therefore, when the variables of Social Media Marketing, Content Marketing and Electronic Word of Mouth are combined, they will significantly influence customers' decisions to use Bank Aladin Syariah.

CONCLUSION

The conclusion contains a summary of the previous discussion and analysis in this research, the conclusion is. The social media marketing variable positively and significantly affects customers' decisions to use Bank Aladin Syariah products. This is because Bank Aladin Syariah markets more of its products digitally through social media, which is linear with the company's form, namely, a digital bank. Social media marketing can influence the level of customer decisions in using Bank Aladin Syariah products.

The content marketing variable does not have a significant influence on customer decisions. This is due to the content of Bank Aladin Syariah's content marketing its products more directly rather than creating creative content related to daily life so that customers feel interested in discovering more about the products offered through this content. Content marketing cannot influence the level of customer decisions in using Bank Aladin Syariah products.

The electronic word-of-mouth variable has a positive and significant effect on customer decisions. This can be proven from the many reviews in the comments column of content uploaded by Bank Aladin Syariah on its social media, and it can be concluded that electronic word-of-mouth can influence customer decisions about using Bank Aladin Syariah products.

Simultaneously, the variables of social media marketing, content marketing and electronic word of mouth have a positive and significant effect. This is because each variable X has an essential role in variable Y.

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