

## CUSTOMER VALUE IN SOCIAL MEDIA MARKETING AND SERVICE QUALITY EFFECTS ON BRITAMA PRIORITAS DECISIONS AT BRI SUKABUMI

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### Abstract

*This study examines the role of customer value in mediating the relationship between social media marketing and service quality toward the decision to become a BritAma Prioritas customer at Bank Rakyat Indonesia Sukabumi Branch. The key issue addressed in this study is the need to understand how digital marketing communication and priority banking service quality can be converted into meaningful value that influences premium customer decisions. This research employed a quantitative explanatory approach involving 386 BritAma Prioritas customers as respondents. Data were collected through structured questionnaires using a five-point Likert scale and analyzed using Confirmatory Factor Analysis and Structural Equation Modeling. The results show that social media marketing and service quality have positive and significant effects on customer value. Social media marketing, service quality, and customer value also positively and significantly influence customer decision. Customer value was found to be the strongest predictor of customer decision and significantly mediated the effects of both social media marketing and service quality. These findings indicate that customer acquisition in priority banking depends not only on promotional activities and service performance, but also on customers' holistic value evaluation.*

**Keywords:** BritAma Prioritas; Customer Decision; Customer Value; Service Quality; Social Media Marketing

### 1. INTRODUCTION

The rapid digital transformation of Indonesia's banking industry has reshaped how banks communicate value, deliver services, and influence customer decisions. The expansion of digital payment systems, mobile banking, and social media-based communication has encouraged financial institutions to integrate physical service excellence with digital engagement strategies. In this context, Bank Rakyat Indonesia (BRI), as one of Indonesia's major commercial banks, is required not only to maintain service accessibility but also to strengthen differentiated value propositions for premium customers. This issue becomes increasingly relevant for BritAma Prioritas, a priority banking product that targets customers who expect personal, exclusive, reliable, and value-added banking services.

Social media marketing has become an important strategic instrument for banks to build awareness, interaction, trust, and customer engagement. Through platforms such as Instagram, TikTok, Facebook, YouTube, websites, and mobile banking applications, banks can communicate product benefits, service features, promotional information, and brand identity more interactively. Previous studies have shown that social media marketing activities can strengthen brand equity, brand trust, customer engagement, and customer loyalty in banking and service contexts (Elareshi et al., 2023; Hafez, 2021; Shawky et al., 2020). However, in the priority banking segment, social media marketing may not directly lead to customer acquisition because premium customers tend to evaluate financial products through deeper considerations, including exclusivity, credibility, convenience, relationship quality, and perceived financial benefits.

Service quality is another crucial factor in influencing banking customer decisions. In priority banking, service quality is not limited to transaction speed or employee responsiveness but also includes personal assistance, comfortable facilities, service reliability, privacy, professional relationship management, and integrated digital–physical service delivery. Studies in banking indicate that service quality affects satisfaction, loyalty, value co-creation, and continued usage of banking services (Hijazi, 2022; Mostafa, 2020; Shankar & Jebarajakirthy, 2019). Nevertheless, prior findings also suggest that service quality may not always produce strong customer decisions when customers do not perceive sufficient value from the service received. This implies that customer value may serve as an explanatory mechanism linking service quality to customer decision-making.

Customer value refers to customers' overall evaluation of the benefits received compared with the sacrifices made, including financial cost, time, effort, risk, and psychological consideration. In banking, customer value may consist of functional value, emotional value, social value, economic value, and relational value. For BritAma Prioritas customers, value is reflected in the perceived worth of exclusive facilities, relationship manager services, digital convenience, competitive product benefits, and the prestige associated with priority banking membership. Therefore, customer value is positioned as a mediating variable that explains how social media marketing and service quality influence the decision to become a BritAma Prioritas customer.

The case of BRI Sukabumi Branch provides a relevant empirical setting for this study. Preliminary branch data compiled in the thesis background indicate a declining trend in the number of BritAma Prioritas customers during 2020-2024. This phenomenon suggests a strategic gap between BRI's digital marketing activities, service quality delivery, perceived customer value, and actual customer decisions. Although BRI actively uses social media and digital banking platforms, its communication strategy may still be perceived as more mass-market oriented than premium-segment oriented. As a result, social media exposure and service quality may not be sufficient to convert potential customers into BritAma Prioritas customers without strong perceived customer value.

**Table 1. Research Focus and Specific Problem**

Research Component	Core Issue	Relevance to BritAma Prioritas
Social Media Marketing	Digital communication may increase awareness but may not directly influence customer decisions	Priority customers need credible, exclusive, and value-based digital communication
Service Quality	High-quality service is expected but may not automatically create customer decisions	Customers evaluate reliability, comfort, personal assistance, and service exclusivity
Customer Value	Acts as the customer's benefit-sacrifice evaluation	Determines whether social media marketing and service quality are perceived as meaningful
Customer Decision	Decision to become a BritAma Prioritas customer	Reflects the conversion of perceived value into actual banking choice

*Source: Data Processed, 2026*

Based on this background, the urgency of this study lies in the need to understand why social media marketing and service quality may not optimally influence priority customer decisions without the presence of customer value. The research gap is found in the limited empirical studies that integrate social media marketing, service quality, customer value, and customer decision in the specific context of priority banking services in Indonesia, particularly at the branch level. Most previous studies tend to examine customer satisfaction, loyalty, or general banking usage, while fewer studies focus on the decision to become a priority banking customer.

Therefore, this study aims to analyze the role of customer value in mediating the relationship between social media marketing and service quality toward the decision to become a BritAma Prioritas customer at Bank Rakyat Indonesia Sukabumi Branch. The proposed problem-solving plan is to develop and test an empirical model that explains whether customer value strengthens the conversion of digital marketing exposure and perceived service quality into customer acquisition decisions. The findings are expected to provide theoretical contribution to banking marketing literature and practical recommendations for BRI in improving premium-segment communication, service differentiation, and customer value creation.

## 2. RESEARCH METHOD

This study employed a quantitative explanatory design to examine the role of customer value in mediating the relationship between social media marketing and service quality toward the decision to become a BritAma Prioritas customer at Bank Rakyat Indonesia Sukabumi Branch. The explanatory design was selected because the study aims to test causal relationships among latent variables through hypothesis testing and structural modeling

(Creswell & Creswell, 2018). The research was conducted at BRI Sukabumi Branch, with the field data collection planned for January-June 2026.

The target respondents were BritAma Prioritas customers at BRI Sukabumi Branch. The respondent selection followed three criteria: active BritAma Prioritas customers in the Sukabumi Branch area, customers who had followed or interacted with BRI’s official social media accounts, and customers who had experienced BritAma Prioritas services at the branch. The population consisted of 10,890 BritAma Prioritas customers based on branch customer data. The minimum sample size was calculated using Slovin’s formula with a 5% margin of error:

$$n = N / 1 + N(e)^2$$

$$n = 10,890 / 1 + 10,890(0.05)^2 = 385.82 \approx 386 \text{ respondents. (1)}$$

Thus, this study used 386 respondents. The sampling technique was non-probability sampling using purposive sampling supported by accidental sampling. Purposive sampling was applied to ensure that respondents met the specific criteria of BritAma Prioritas customers, while accidental sampling was used to facilitate field and online data collection from eligible respondents.

**Table 2 Research Design Summary**

Component	Description
Research approach	Quantitative explanatory research
Research object	BritAma Prioritas customers
Research site	BRI Sukabumi Branch
Population	10,890 BritAma Prioritas customers
Sample size	386 respondents
Sampling technique	Purposive sampling supported by accidental sampling
Data collection method	Online and field questionnaire
Measurement scale	Five-point Likert scale
Data analysis technique	Structural Equation Modeling based on Partial Least Squares
Software	SmartPLS and SPSS

*Source: Data Processed, 2026*

Primary data were collected using a structured questionnaire distributed through Google Form and relevant customer communication channels, including WhatsApp, email, and direct customer access at the branch. The questionnaire used a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. Secondary data were collected from internal branch documents, journal articles, banking reports, and other credible publications to support the theoretical and empirical analysis.

The research instrument consisted of four constructs: social media marketing ( $X_1$ ), service quality ( $X_2$ ), customer value ( $M$ ), and decision to become a BritAma Prioritas

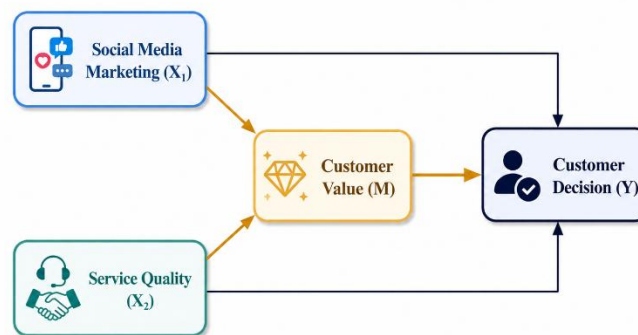
customer (Y). Social media marketing was measured through entertainment, interaction, trendiness, customization, and word of mouth, referring to recent social media marketing activity measurement in consumer research (Bilgin, 2018; Yadav & Rahman, 2017). Service quality was measured through tangibles, reliability, responsiveness, assurance, and empathy, which remain widely used in banking and service-quality studies (Sugiarto & Octaviana, 2021). Customer value was measured using functional value, experiential value, symbolic value, relationship quality, and value-in-use. The decision to become a customer was measured through need recognition, information search, alternative evaluation, decision to choose, and post-decision behavior.

**Table 3 Operationalization of Research Variables**

Variable	Code	Main Indicators	Number of Items
Social Media Marketing	X <sub>1</sub>	Entertainment, interaction, trendiness, customization, word of mouth	30
Service Quality	X <sub>2</sub>	Tangibles, reliability, responsiveness, assurance, empathy	20
Customer Value	M	Functional value, experiential value, symbolic value, relationship quality, value-in-use	30
Decision to Become a Customer	Y	Need recognition, information search, alternative evaluation, decision to choose, post-decision behavior	30

*Source: Data Processed, 2026*

The conceptual model of this study is presented in Image 1. The model explains that social media marketing and service quality may influence customer decisions directly and indirectly through customer value.



**Figure 1 Research model**

The data analysis consisted of three stages. First, descriptive statistics were used to describe respondent profiles and the general tendency of each variable. Second, instrument testing was conducted through validity and reliability analysis. Third, the hypothesis testing was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM). PLS-SEM was considered appropriate because the model involves several latent variables,

multiple indicators, and mediation testing, and it is suitable for prediction-oriented research models (Hair et al., 2019; Hair et al., 2022).

The measurement model was assessed using indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Indicator reliability was evaluated through outer loading values, while internal consistency reliability was examined through Cronbach's alpha and composite reliability. Convergent validity was assessed using the Average Variance Extracted (AVE), while discriminant validity was evaluated using the Heterotrait-Monotrait ratio. The structural model was assessed using collinearity statistics, path coefficients, coefficient of determination ( $R^2$ ), effect size ( $f^2$ ), predictive relevance ( $Q^2$ ), and bootstrapping. Sample adequacy was also considered based on PLS-SEM sample size recommendations (Kock & Hadaya, 2018).

The structural model was specified as follows:

$$M = \beta_1 X_1 + \beta_2 X_2 + \varepsilon_1 \quad (2)$$

$$Y = \beta_3 X_1 + \beta_4 X_2 + \beta_5 M + \varepsilon_2 \quad (3)$$

**The indirect effects were tested through bootstrapping procedures:**

$$X_1 \rightarrow M \rightarrow Y = \beta_1 \times \beta_5 \quad (4)$$

$$X_2 \rightarrow M \rightarrow Y = \beta_2 \times \beta_5 \quad (5)$$

The mediation effect was considered significant when the bootstrapped indirect effect showed a t-statistic greater than 1.96 or a p-value lower than 0.05. Bootstrapping was preferred because it provides a stronger estimation of indirect effects in mediation analysis compared with conventional causal-step procedures (Carrión et al., 2017). The findings of this study are expected to provide practical recommendations for BRI Sukabumi Branch in strengthening premium customer acquisition by improving value-based social media marketing and priority service quality.

### 3. RESULTS AND DISCUSSION

#### Descriptive Results

This study analyzed the effect of social media marketing and service quality on the decision to become a BritAma Prioritas customer, with customer value as a mediating variable. The analysis was based on 386 valid responses from BritAma Prioritas customers at Bank Rakyat Indonesia Sukabumi Branch. The descriptive results indicate that all research variables were perceived positively by respondents.

**Table 4 Descriptive Statistics of Research Variables**

Variable	N	Mean Score	Std. Deviation	Minimum	Maximum	Item Mean	Category
Social Media Marketing	386	133.68	11.527	93	150	4.45	Very good
Service Quality	386	87.97	7.282	60	100	4.39	Very good
Customer Value	386	127.34	8.147	96	149	4.24	Very good
Customer Decision	386	129.03	10.209	89	148	4.30	Very good

*Source: Processed primary data, 2026.*

Table 4 shows that social media marketing obtained the highest item mean score of 4.45, indicating that respondents perceived BRI's social media activities as attractive, interactive, relevant, personalized, and capable of encouraging positive word of mouth. Service quality also received a very good score, with an item mean of 4.39, suggesting that customers positively evaluated the physical facilities, reliability, responsiveness, assurance, and empathy of BritAma Prioritas services. Meanwhile, customer value obtained an item mean of 4.24, indicating that respondents perceived meaningful functional, experiential, symbolic, relational, and value-in-use benefits from BritAma Prioritas. The customer decision variable also showed a very good score of 4.30, reflecting strong customer confidence in choosing, using, and maintaining BritAma Prioritas services.

These descriptive findings indicate that the decision to become a BritAma Prioritas customer is not only influenced by promotional exposure or service performance but also by the value perceived by customers. In premium banking, customers tend to evaluate whether exclusive facilities, personal assistance, transaction convenience, financial benefits, and symbolic prestige are proportional to the financial commitment and opportunity costs involved.

### Measurement Model Results

The measurement model was evaluated through Confirmatory Factor Analysis (CFA). The results show that all constructs met the validity and reliability criteria. All standardized loading factor values exceeded 0.50, while Construct Reliability (CR) exceeded 0.70 and Average Variance Extracted (AVE) exceeded 0.50. These results indicate that all constructs were valid and reliable in measuring the latent variables.

**Table 5 Measurement Model Results**

Construct	Main Indicators	SLF Range	CR	AVE	Result
Social Media Marketing	Entertainment, interaction, trendiness, customization, word of mouth	0.82-0.88	0.9315	0.7314	Valid and reliable
Service Quality	Tangibles, reliability, responsiveness, assurance, empathy	0.81-0.87	0.9165	0.6874	Valid and reliable
Customer Value	Functional value, experiential value, symbolic value, relationship quality, value-in-use	0.89-0.91	0.9565	0.8148	Valid and reliable
Customer Decision	Need recognition, information search, alternative evaluation, decision to choose, post-decision behavior	0.92-0.94	0.9693	0.8636	Valid and reliable

Source: Data Processed, 2026

The strongest indicators of social media marketing were trendiness and customization, indicating that customers respond strongly to updated, relevant, and personalized digital communication. This finding is consistent with the banking social media literature, which emphasizes that interactive and customized social media activities can strengthen customer trust, loyalty, and behavioral responses (Althuwaini, 2022). In the service quality construct, empathy had the highest loading, indicating that personal attention, relationship manager responsiveness, and individualized treatment are essential dimensions of premium banking services. This supports the view that service quality in digital and banking services contributes to perceived value and customer satisfaction when it delivers convenience, reliability, and personal relevance (De Leon et al., 2020).

**Structural Model and Hypothesis Testing**

The goodness-of-fit results indicate that the structural model was acceptable. The model produced GFI = 0.95, RMSEA = 0.030, AGFI = 0.93, NFI = 0.99, CFI = 1.00, IFI = 1.00, and RFI = 0.99. These values indicate that the proposed model fits the empirical data well.

The structural equations are as follows:

$$CV = 0.55SMM + 0.43SQ, \text{ Error variance} = 0.18, R^2 = 0.82.$$

$$CD = 0.48SMM + 0.32SQ + 0.69CV, \text{ Error variance} = 0.19, R^2 = 0.81.$$

The first equation shows that social media marketing and service quality explain 82% of the variance in customer value. The second equation shows that social media marketing, service quality, and customer value explain 81% of the variance in the decision to become a BritAma Prioritas customer. These R<sup>2</sup> values indicate that the model has strong explanatory power.

**Table 6 Hypothesis Testing Results**

Hypothesis	Relationship	Standardized Coefficient	t-value	Result
H1	Social Media Marketing → Customer Value	0.55	11.77	Supported
H2	Service Quality → Customer Value	0.43	9.63	Supported
H3	Social Media Marketing → Customer Decision	0.48	6.48	Supported
H4	Service Quality → Customer Decision	0.32	5.90	Supported
H5	Customer Value → Customer Decision	0.69	9.11	Supported
H6	Social Media Marketing → Customer Value → Customer Decision	Sobel t = 7.173	> 1.96	Supported
H7	Service Quality → Customer Value → Customer Decision	Sobel t = 6.581	> 1.96	Supported

*Source: Data Processed, 2026*

The results show that all hypotheses were supported. Social media marketing had a positive and significant effect on customer value ( $\beta = 0.55$ ;  $t = 11.77$ ), meaning that the more effective BRI's social media communication is, the higher the value perceived by BritAma Prioritas customers. This result indicates that social media is not merely a promotional channel but also a value-building platform. In priority banking, customers expect digital content that is informative, updated, exclusive, and personally relevant. Thus, social media marketing can strengthen customer value when it communicates premium benefits, financial information, service privileges, and personalized banking solutions.

Service quality also had a positive and significant effect on customer value ( $\beta = 0.43$ ;  $t = 9.63$ ). This finding confirms that customers perceive higher value when services are reliable, responsive, secure, comfortable, and personally attentive. In the BritAma Prioritas context, service quality is reflected through priority lounge facilities, relationship manager assistance, fast service response, transaction security, and personalized financial support. The result strengthens previous findings that service quality can increase perceived value when customers experience clear benefits from service performance (De Leon et al., 2020).

Furthermore, social media marketing had a direct positive effect on customer decision ( $\beta = 0.48$ ;  $t = 6.48$ ). This finding implies that digital communication can directly encourage customers to choose BritAma Prioritas when the information delivered through social media increases awareness, confidence, and perceived product attractiveness. This is consistent with recent banking research showing that social media-based communication can influence customer attitudes, electronic word of mouth, purchase intention, and advocacy behavior (Zhang et al., 2022; Huang et al., 2023).

Service quality also had a direct positive effect on customer decision ( $\beta = 0.32$ ;  $t = 5.90$ ). Although the coefficient was lower than the direct effect of social media marketing, service quality remained statistically significant. This finding indicates that premium customers still consider physical and interpersonal service quality as important in banking decisions. For BritAma Prioritas customers, service quality provides direct assurance

because customers evaluate not only product features but also the reliability, comfort, privacy, and exclusivity of the banking experience.

The strongest direct effect was found in the relationship between customer value and customer decision ( $\beta = 0.69$ ;  $t = 9.11$ ). This indicates that customer value is the most dominant predictor of the decision to become a BritAma Prioritas customer. Customers are more likely to choose BritAma Prioritas when they perceive that the benefits received are greater than the sacrifices made. These benefits include functional efficiency, exclusive experience, symbolic prestige, relationship quality, and practical value-in-use. This finding supports studies in digital banking and service contexts that emphasize perceived value as a key determinant of post-adoption behavior, purchase intention, and loyalty (Ofori et al., 2022; Sakaya, 2023).

The mediation test further confirmed that customer value significantly mediated the relationship between social media marketing and customer decision (Sobel  $t = 7.173$ ), as well as the relationship between service quality and customer decision (Sobel  $t = 6.581$ ). The indirect effect of social media marketing through customer value was 0.38, while the indirect effect of service quality through customer value was 0.30. These results show that customer value acts as a strategic mechanism that converts marketing exposure and service performance into customer acquisition decisions.

**Table 7 Direct, Indirect, and Total Effects**

Relationship	Direct Effect	Indirect Effect through Customer Value	Total Effect
Social Media Marketing → Customer Decision	0.48	0.38	0.86
Service Quality → Customer Decision	0.32	0.30	0.62
Customer Value → Customer Decision	0.69	-	0.69

*Source: Data Processed, 2026*

Table 7 shows that social media marketing had a stronger total effect on customer decision than service quality. However, both variables became more influential when mediated by customer value. This finding suggests that BRI Sukabumi Branch should not treat social media marketing and service quality as separate strategies. Instead, both should be integrated into a value-based customer acquisition strategy for the premium banking segment.

**Discussion**

The findings indicate that customer decision-making in BritAma Prioritas is shaped by an integrated online-offline value formation process. Social media marketing contributes to customer decisions by providing updated information, interactive communication, product education, and premium image-building. However, its influence becomes stronger when customers perceive that the digital information creates real value. This means that social media content for BritAma Prioritas should not be dominated by general mass-market

promotion. It should communicate exclusivity, wealth management relevance, financial convenience, lifestyle benefits, and personal relationship services.

Service quality also contributes to customer decisions by strengthening trust, comfort, and confidence in the banking experience. However, premium customers do not evaluate service quality only from physical facilities or employee politeness. They evaluate whether the service creates meaningful value, such as faster transactions, better financial advice, stronger privacy, emotional recognition, and more efficient access to banking solutions. Therefore, empathy and personalization become critical dimensions in maintaining the attractiveness of BritAma Prioritas.

The dominant role of customer value shows that priority banking customers are rational and experiential at the same time. They consider functional benefits such as transaction convenience and financial efficiency, but they also value emotional experience, social prestige, relationship quality, and practical benefits from using the service. This explains why customer value becomes the strongest determinant of customer decision. In the context of BRI Sukabumi Branch, customer value functions as the bridge between what the bank communicates through social media, what the bank delivers through service quality, and what customers finally decide.

The practical implication of these findings is that BRI Sukabumi Branch should strengthen value-based social media marketing by developing premium-segment content, such as wealth management education, exclusive service storytelling, customer privilege information, and personalized financial solutions. In addition, service quality should be improved through stronger relationship manager capability, more proactive customer assistance, privacy-oriented service design, and more consistent delivery of priority banking privileges. These actions are expected to increase customer value and strengthen the decision to become or remain a BritAma Prioritas customer.

From a theoretical perspective, this study contributes to banking marketing literature by confirming that customer value plays a mediating role in the relationship between social media marketing, service quality, and customer decision. The study also extends digital banking and service marketing discussions by showing that customer decisions in priority banking are influenced not only by direct marketing and service factors but also by customers' holistic value evaluation. This supports recent evidence that digital marketing and social media communication can improve customer engagement and banking performance when they are integrated with meaningful customer value creation (Gharios & Abu Khalaf, 2024).

#### **4. CONCLUSION**

This study aimed to analyze the role of customer value in mediating the relationship between social media marketing and service quality toward the decision to become a BritAma Prioritas customer at Bank Rakyat Indonesia Sukabumi Branch. The research was developed from the urgency of understanding why digital marketing activities and service quality need to be translated into meaningful customer value before they can effectively influence premium banking customer decisions.

The results show that social media marketing and service quality have positive and significant effects on customer value. These findings indicate that updated, interactive, personalized, and relevant social media communication can improve customers' perceived value toward BritAma Prioritas. Likewise, reliable, responsive, secure, empathetic, and exclusive service quality strengthens customers' perception of functional, emotional, symbolic, relational, and practical value.

The findings also confirm that social media marketing, service quality, and customer value have positive and significant effects on the decision to become a BritAma Prioritas customer. Among these variables, customer value is the strongest predictor of customer decision. This means that customers are more likely to choose BritAma Prioritas when they perceive that the benefits received are greater than the sacrifices made, including financial commitment, time, effort, and opportunity cost.

Furthermore, customer value significantly mediates the effect of social media marketing and service quality on customer decision. This demonstrates that customer value acts as a strategic mechanism that converts digital marketing exposure and service performance into actual customer acquisition decisions. Therefore, the decision to become a BritAma Prioritas customer is not shaped only by promotional communication or service delivery, but also by the extent to which customers perceive meaningful value from both.

Based on these findings, BRI Sukabumi Branch is expected to develop a more value-based premium banking strategy. Future implementation should focus on strengthening social media content specifically designed for priority customers, such as wealth management education, exclusive service information, personalized financial solutions, and customer privilege communication. In addition, service quality should be improved through stronger relationship manager competence, faster response, more personal assistance, privacy-oriented service design, and consistent delivery of priority banking benefits. These development plans are expected to increase customer value, strengthen customer decisions, and support the long-term competitiveness of BritAma Prioritas in the premium banking segment.

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