

# The Role of Social Media Marketing and Affinity Marketing in Shaping Intentions to Use Bsi Mobile Banking in the Digital Era

*Khoirun Nissa Afina*<sup>1\*</sup>, *Millatul Miskiyyah*<sup>2</sup>, and *Saifudin*<sup>1</sup>

<sup>1</sup> Islamic Economics Postgraduate Program, UIN Salatiga, Indonesia

<sup>2</sup> Interdisciplinary Islamic Studies Postgraduate Program Study of Halal Industry and Business at UIN Sunan Kalijaga, Indonesia

<sup>3</sup> UIN Salatiga Sharia Business Management Study Program, UIN Salatiga, Indonesia

**Abstract.** This paper investigates the factors influencing customer intentions using BSI Mobile Banking at Bank Syariah Indonesia. This paper examines the impact of social media marketing and affinity marketing on the intention to use mobile banking. The sample data used in this study were 100 respondents from Salatiga City. Multiple linear regression analysis was used to test the significance of the effect of the independent variables on the dependent variable. The test results using the IBM SPSS 25 software show that social media marketing and affinity marketing positively and significantly affect the intention to use mobile banking. Islamic banking managers can predict customer behavior through this paper. For academics, this paper can be used for further research by integrating social media marketing and affinity marketing as digital predictors of customer behavior. Empirically this research helps improve the understanding of marketing strategies between Islamic banking and customers through the provision of new technology.

**Keywords:** social media marketing, affinity marketing, intention, mobile banking.

## 1. Introduction

Social media marketing is a form of marketing that can utilize social media technology, business marketing practices, communication, information delivery, offers, and other marketing functions to influence interest in using BSI Mobil Banking in this digital era. Social media marketing has now become a marketing model that is considered to have quite a good potential in Indonesia, looking at the phenomena regarding the development of the internet, social media, and marketing developments in the digital era that is happening in Indonesia (Angelina, 2022). According to *Get Craft*, one of the reasons for the growth and increase in digital marketing practices in Indonesia is the high number of social media users in Indonesia. This statement is based on the results of a report on developing marketing activities in Indonesia. (Haya & Tambunan, 2022).

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\* Corresponding author: [nissaafona2@gmail.com](mailto:nissaafona2@gmail.com)

Social media marketing and affinity marketing will not work effectively when people still use traditional models such as direct transactions and having to meet. This is not conducive in today's digital era, so all activities and others have followed the digital era everything. Previous research conducted by Kurnia & Rachmawati (2020) proved a positive influence of social media marketing variables on the interest in using BSI Mobile Banking. From these results, it can be explained that when people are interested in using BSI Mobile Banking, all types of transactions and other services will become easy and affordable, as well as the type of affinity marketing, just like social media marketing.

There are surprising facts regarding the Indonesian people's internet use and mobile banking. The intensity of mobile banking users in Indonesia is still very low, as shown in graph one below.

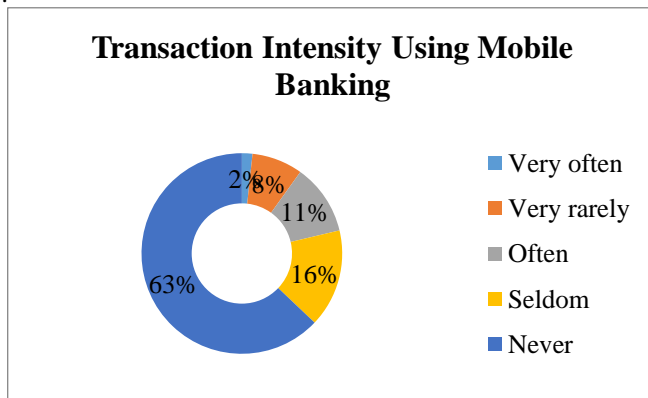


Figure 1. Transaction Intensity Using Mobile Banking

Based on the results of a survey by the Ministry of Communication and Informatics (Kominfo) with the Katadata Insight Center (KIC) entitled “Digital Literacy Status in Indonesia 2021”, 62.9% of respondents said they had never accessed internet banking or mobile-banking transactions (Mutia, 2022). This data is one of the reasons why this research is urgent to be carried out, especially for Islamic banking customers.

Of BSI Mobile Banking users, which has a very positive relationship. They have tried it, and they understand what BSI mobile banking is. In the world of social media and affinity marketing, this is very suitable because mobile banking is very suitable to be linked in the world of social media marketing, it can be made for business, and BSI mobile banking is one of the ways of financing online.

Ultimately the primary goal of each marketing is to increase value, and develop and maintain good relationships with customers (Adiwijaya, 2018), therefore based on the results of the phenomenon of the rise of BSI Mobile Banking conducts marketing on social media and also has a follower base on social media marketing the most affinity marketing that is how the impact on interest in using BSI Mobile Banking.

Apart from the gap phenomenon above, the reason for conducting this research is that there are also inconsistencies in the results of previous studies. The results of the study completed by Piramita et al. (2021) and Ortega and Alhifni (2017) show that *social media marketing variables* significantly positively affect interest. Meanwhile, research conducted by Azizah et al. (2020) and Bawono and Subagio (2020) show that *social media marketing variables* have a positive but not significant effect on interest.

Based on the phenomenon that occurred and some of the previous research results above, the researcher wanted to find out how affinity marketing and social media marketing have on the interest of BSI Mobile Banking users in the current digital era. The results of this research

can later contribute ideas to students and other students who directly, namely all Indonesian people, in implementing requests to use BSI Mobile Banking.

## 2. Literature Review

### 2.1 Social Media Marketing

Social Media Marketing is social media via the internet and provides marketers with extraordinary opportunities to reach consumers in their social community and build closer relationships (Nisa et al., 2020). According to Iriani (2018), the existence of social media is used to make a brand by marketers. Social media has changed the way brand content is created and distributed. Then there is a transfer of power to form a brand image from a marketer to consumers online connections and content (Kurniawati et al., 2017).

According to (Hadi, 2020), social media marketing has the meaning of a form of marketing directly or indirectly intending to build suggestions, recognition, recall, and taking action on a brand, product, business, and people or others packaged through tools on the social web and content sharing. According to (Wulandari & Yuliaty, 2022), social media marketing is a two-way communication to seek empathy with a user. Social media activity of a brand can provide opportunities to reduce misunderstandings and prejudice against brands, and if we want to increase brand value by creating a platform to exchange ideas and information with the community. This form of marketing applies an attitude toward behavior (attitude or awareness) (Kurnia & Rachmawati, 2020). This theory can help consumers to predict and understand more deeply the magnitude of the tendency in intention and motivation in individuals.

Social media marketing, or social media marketing, consists of 5 dimensions (Ismail & Purwani, 2021) ; (1) Entertainment, the result of fun and games from social media experiences. (2) Interaction, in more detail, this social media interaction fundamentally changes the communication between brands and consumers. (3) Trendiness, the point is that there is supervision, knowledge, information, and inspiration that is directly related to consumers in order to follow information about brands obtained from new ideas. (4) Customization refers to the intended visit of the posted message. (5) Word of Mouth, connecting social media with interactions between consumers online and face to face.

### 2.2 Affinity Marketing

Marketing has meaning in which the process of a company creates value for a customer and builds strong relationships with customers, intending to capture value from customers as thanks and a reward. Marketing is a company process to identify customers' needs to create value and build relationships with customers to create a competitive advantage in the competitive world going forward (Priatni et al., 2020).

Affinity marketing links a partnership involving organizations to attract customers with specific interests. An affinity program in a company aims to find customers from products or services who are interested in a specific topic. For companies, it allows customers to be presented with products or services related to that area (Isman et al., 2020). In the early days of affinity marketing, this came from the credit card industry. Thus, at this time, the scope and application have expanded beyond the market area, starting from financial services to charities and other non-profit organizations.

Affinity marketing also provides various means for marketers to effectively utilize brand assets and customer base by providing various offerings to customers through strategic partnerships with other companies. Internal development is usually potentially more expensive. Marketers are already trying to reach new customers with current and current products by coming up with new products that will be very profitable for strategic users of

the affinity marketing approach (Sitorus, 2020). Shared consumer interests within this organization can build and partner to provide a range of value-adding offerings to consumers with a common interest.

### 2.3 Intention to Use BSI Mobile Banking

In this digital era, it is a time when people can take advantage of technology that is always connected to the internet properly. In the current era, the internet is becoming a primary need, as are the activities carried out by people who start from searching for information, communicating, and especially doing business, all of which automatically use the internet. One of the fintech E-banking segments is starting to grow big in the Indonesian market. As a result of E-Banking, on average, all consumers can make transactions in general, and they find all of this more accessible and more manageable when there is Mobile Banking, a person's interest in using BSI Mobile Banking grows (Anggraeni & Djuwita, 2019).

BSI mobile is one of the many E-Banking that is spreading in Indonesia. BSI Mobile can also make it easier for consumers to make transactions such as checking balances, transfers, paying UKT College, buying credit, paying bills, and paying online shopping results through marketing. BSI mobile, namely the bank's distribution channel to access an account owned by a customer, BSI mobile is a facility for bank customers to carry out their activities through banking freely (Tungka et al., 2020). BSI Mobil continues to optimize usage and always tries to develop its technology and make it easy for customers to obtain information and transactions through the BSI mobile application while maintaining privacy and data security for mobile banking users.

Mobile banking is one of the choices that have much interest compared to other digital banking models because, in terms of its ease of use and completeness of features that are still the same as bank services, this is one of the reasons customers choose it. Mobile banking is beneficial because customers can easily access accounts and transfer money. One of the advantages of BNI Syariah mobile banking is the availability of product information, ratios, or it can be called product profit sharing, as well as other BSI branch locations.

### 2.4 Hypothesis Development

Previous research conducted by Hadi (2020) proved the results of his research showing that affinity has a positive and significant effect. Affinity is a condition of a user who wants to be close to something, especially the most prominent thing is *a smartphone*. This shows that someone will be attracted to ask to use BSI mobile banking because they have followed the digital era, and so BSI mobile banking will be accessible when someone has asked to use the banking application a lot. Because also, the benefits of mobile banking facilitate everything from transfers, consultations, payment of online shopping applications, and so on, which they can take advantage of. The BSI concept will still be different from others, such as conventional. At the same time, what is used by this researcher focuses on the interests of BSI Mobile Banking users with the role of social media marketing and affinity marketing in the digital era.

The results of research conducted by Iriani (2018) show that customer interest in using mobile banking in Islamic Banks is beneficial and makes it easier for customers and helps their finances by using banking transactions such as transfers between banks. There is no need to queue at the bank to wait for hours. Mobile banking makes it easier for customers to make transactions through tellers or ATMs. When viewed in terms of its benefits, we have obtained many benefits from this mobile banking, especially in terms of the amount of time and energy it can save. Because of the existence of mobile banking, it is clear that it will be free from "queuing or waiting" so that it can be done from anywhere and at any time, and the time can be flexible at any time.

Based on the explanation described above, the research is expected to build a model that can explain the interests of Mobile Banking users through social media marketing and social media based on perceptions of suitability, perceived usefulness, and ease of use. This study aims to analyze the results of the role of social media marketing and affinity marketing. So the hypothesis can be drawn as follows:

- H1: There is a positive influence of social media marketing on interest in using BSI Mobile Banking
- H2: There is a positive effect of affinity marketing on the interest in using BSI Mobile Banking

### 3. Research Method

This research is quantitative. Data collection used an online questionnaire distributed to BSI mobile banking users in Salatiga City. The questionnaire was given to respondents via google form with a purposive sampling method. Respondents were selected with the minimum age requirement of 17 years and had previously installed the BSI mobile banking application. In the end, 100 respondent data met both of these requirements. The analytical tool used in this study is multiple linear regression. This tool was chosen to test how much influence the independent variables have on the dependent variable. Mapping data regarding the demographics of the respondents is presented in Table 1.

Table 1. Demographic Information

Demographic	Percentage
Gender	
Male	52
Female	48
Age	
17-20	25
21-25	60
26-30	10
31-35	5
Last Education	
First Secondary School	14
High School	70
Diploma	13
Bachelor	3
Profession	
Housewife	2
Private Sector Employee	33
Government Employees	2
Student	54
Self-Employed	9

Source: Data processed 2022

Based on Table 1, it can be explained that the gender of the respondents in this study was almost balanced between men and women, namely 52% versus 48%. However, when viewed from their age distribution, respondents between 21-25 years dominated this study by as much as 60%. The rest were spread over other age ranges. Of the 100 respondents involved in this study, 70% were high school graduates. More than half of the total number of respondents in this study work as students, namely as much as 54%. The rest are private employees, self-employed, civil servants to homemakers.

Furthermore, to measure respondents' answers, the authors compiled a closed questionnaire by giving answer choices to respondents with a Likert scale of 10 points. The Likert scale is between 1 (strongly disagree) and 10 (strongly agree).

This study also conducted validity and reliability tests to test the research instruments. The results of the sample adequacy test are presented in table 2.

Table 2. The result of KMO and Bartlett of Sphericity

Testing	Value
KMO Adequacy Sample	0.628
Bartlett of Sphericity	0.000

Source: Data processed 2022

From the KMO and Bartlett of Sphericity tests, it can be seen that the KMO value is 0.628, which means the value is better. Meanwhile, the Bartlett of Sphericity value is equal to 0.000, which means the test result is significant.

Then the results of testing the validity of the instruments can be stated that all the instruments in this study are valid, as shown in Table 3.

Table 3. Convergent Validity and Reliability Tests

Items	loading
Social Media Marketing (CR=0.864)	
SM1	0.763
SM2	0.583
SM3	0.766
SM4	0.761
Affinity Marketing (CR=0.703)	
AF1	0.566
AF2	0.524
AF3	0.476
AF4	0.398
Intention to Use Mobile Banking (CR=0.874)	
IUM1	0.735
IUM2	0.706
IUM3	0.722
IUM4	0.764

Source: Data Processed 2022

Table 3 above illustrates that the instrument's validity in this study has met the requirements; the r-count value is greater than the r-table 0.1966. The reliability of the instruments in this study also fulfilled the reliability requirements. The test results show that the Cronbach alpha value for social media marketing variables of 0.864, the affinity marketing variable is 0.703, and the intention to use mobile banking variable is 0.874. If we see a Cronbach alpha greater than 0.60, it can be stated that this research instrument is reliable (Ghozali, 2018).

## 4. Result and Discussion

### 4.1 Result

The results of the respondents' answers that have been collected are then processed using the help of IBM SPSS 25 software. From the results of multiple linear regression testing, the following data are obtained:

Table 4. Determinant Coefficient and Adjusted R Square and Result of t-test and F-test

	SM to IUM	AF to IUM
<b>Determinant Coefficient and Adjusted R</b>		
R	0.896	
R <sup>2</sup>	0.802	
Adjusted R Square	0.798	
<b>Standardized Coefficient Beta</b>		
Q	15.419	3,095
Sig.	0.000	0.003
<b>Result of the F test</b>		
F	196.504	
Sig.	0.000	

Source: Data Processed 2022

The results of the regression test above show that the R-value is 0.896, the R Square value is 0.802, and the Adjusted R Square value is 0.798. From the R Square value, it can be interpreted that 80 % of the intention to use mobile banking is influenced by social media marketing variables and variables affinity marketing. In other words, 20 % of the intention to use mobile banking is influenced by variables other than social media marketing and social media variables affinity marketing, for example, convenience, usability, website design, and so on.

The results of testing the first hypothesis in the research model are accepted, meaning social media marketing positively and significantly influences the intention to use mobile banking. It is evident from the regression test results of 0.802, with a t-value of 15.419 and a significance of 0.000. The Sig value, which is smaller than 0.05, means that if Bank Syariah Indonesia's efforts to produce content can attract and encourage customers to share with their social networks, then the intention to use mobile banking will increase significantly.

Then the results of testing the second hypothesis in the research model are also accepted, meaning that affinity marketing positively and significantly influences the intention to use mobile banking. It is evident from the regression test results of 0.802, with a t-value of 3.095 and a significance of 0.003. The Sig value smaller than 0.05 means that if Bank Syariah Indonesia can build an emotional relationship between customers and the BSI brand, it will generate an intention to use mobile banking.

Furthermore, from the test, the results of the F test were 196,504 with a significance value of 0.000. From a significant F value and a significance below 0.05, it can be interpreted that the social media marketing variable and the affinity marketing simultaneously can affect the customer's intention to use mobile banking.

## 4.2 Discussion

Based on the regression test results above, social media marketing is a strong predictor in forming the intention to use mobile banking. Social media marketing has been proven to positively and significantly influence the intention to use mobile banking. The results of this study support several previous studies conducted by Kurnia & Rachmawati (2020) and Piramita et al. (2021).

When Islamic banking marketing managers can create exciting content related to their mobile banking services, customers will have a solid intention to install the BSI mobile banking application. Customers met by the author stated that they often see advertisements about BSI mobile banking on their social media pages. Customers consider the content displayed in the introduction of BSI's mobile banking features very interesting. Social media marketing is very relevant to be used as a marketing strategy by Islamic banking.



Then the regression test results above can also be interpreted as affinity marketing being a reasonably strong predictor in forming the intention to use mobile banking. Affinity marketing is proven to positively and significantly affect the intention to use mobile banking. The results of this study support several previous studies conducted by Hadi (2020) and Mahmudah et al. (2020).

When Islamic banking marketing managers can inspire customers regarding their mobile banking services, customers will have a solid intention to install the BSI mobile banking application. Customers met by the author stated that they were pleased with BSI's mobile banking. Applications available on the play store are the reasons for customer interest in BSI mobile banking. Affinity marketing is relevant enough to be used as the following marketing strategy by Islamic banking.

## 5. Conclusion

Based on the research results and discussion above, it can be concluded that social media marketing and affinity marketing influence the intention to use BSI mobile banking in Salatiga City. The behavior of Muslim customers, in particular, requires a unique approach, especially if the services provided by Islamic banking are internet-based. Mobile banking can only be operated through a mobile application provided by the relevant bank and also used with an internet connection. Marketing must also use an online approach, one of which is social media.

This research is beneficial for Islamic banking managers in Indonesia. Managers can adopt internet-based product marketing policies to get a wider audience. This research has limitations in the number of respondents who can be confirmed; in the future, it is hoped that further researchers can expand their research locus.

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