



## Islamic Banking Digital Marketing Strategy: Using Social Media and Content Marketing to Increase Interest in Service Usage

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### Abstract

This study aims to evaluate the effectiveness of digital marketing strategies in increasing customer interest in Islamic banking services with a focus on social media and content marketing. A quantitative approach was used by conducting a web-based survey of 109 Bank Syariah Indonesia clients. Data were analyzed using partial least squares structural equation modeling (PLS-SEM). The results of the investigation show that social media use significantly affects customer awareness and emotional involvement, even though content marketing that is relevant and educational raises interest and confidence in Islamic banking products. Social media and content marketing together account for 84.6% of the variation in customer interest in Islamic Banking, demonstrating the model's high explanatory power. These findings underscore the significance of digital marketing, encompassing social media and content marketing, in enhancing Islamic banking's reputation in the global financial market and fostering consumer interest in selecting and utilising its services. Additionally, educational materials that emphasize Sharia elements and Islamic financial principles help clients understand and become more confident with Islamic banking. The practical implications indicate that social media management and content marketing must be conducted simultaneously to enhance Islamic banking's reputation in both local and global financial markets. These findings also pave the way for future studies that will examine how Islamic banking marketing strategies can be improved and customer involvement increased in a sustainable manner using the latest digital technology.

**Keywords:** *digital marketing; social media; content marketing; Islamic banking; consumer interest.*

## INTRODUCTION

### Background and Context

The rapid advancement of digital technology, changing customer preferences, and shifting economic environments are all contributing to the significant transformation of the global banking industry, including Islamic banking (Osei et al., 2023). In this ever-changing climate, Islamic banking faces both enormous prospects and formidable obstacles. The sector must continually adapt to changes in the global economy, advancements in financial technology (fintech), and evolving consumer demands (Akdeniz et al., 2023). Islamic banking, which is based on Shariah values that uphold justice, openness, and social responsibility, has become even more appealing as a result of the current spike in interest in ethical and sustainable finance (Alshater et al., 2022).

Indonesia, the largest Muslim-majority country in the world, has a lot of room to build its Islamic banking industry. A favorable policy framework, such as the Indonesian Sharia Economic and Financial Masterplan (MEKSI) and vigilant supervision by the OJK, supports the market's appeal (Menne et al., 2023). These programs aim to enhance to increase market access on a national and global scale, boost the competitiveness of Islamic financial institutions, and raise public awareness of Islamic banking (Worasutr et al., 2024).

Despite encouraging growth, as seen by the 11.21% year-over-year increase in total assets to IDR 892.16 trillion (OJK, 2023), the Islamic banking industry in Indonesia still faces many

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obstacles. A few of these challenges include low public awareness of Islamic banking products, fierce competition from established conventional banks, a shortage of qualified personnel who are fluent in both digital marketing and Shariah principles, and notable gaps in digital infrastructure in some areas (Ocak et al., 2021). These obstacles must be addressed for Indonesian Islamic banking to remain competitive and achieve greater financial inclusion.

Due to advancements in digital transformation, novel approaches have emerged to overcome these challenges. People's interactions with financial services providers have changed as a result of the quick development of information and communication technologies (ICTs) (Sanga & Aziakpono, 2022). Digital marketing—especially through social media and content marketing—has become an essential strategic tool for Islamic banks seeking to reach new clients, educate the public about Shariah-compliant products, and strengthen their emotional bonds with existing clients (Roumieh & Garg, 2014).

### **Problem Statement and Research Gap**

While the adoption of digital marketing strategies is accelerating across the banking industry, existing research has focused predominantly on general digital marketing approaches without delving deeply into the distinct roles of social media and content marketing tailored to Shariah-based customers (Apriantoro & Yuniarti, 2025). Although the banking sector is adopting digital marketing tactics at an accelerating rate, most research to date has focused on broad digital marketing methods without providing in-depth analysis of the unique functions of social media and content marketing for Shariah-based clients (Min & Waksalak, 2022). Islamic bank customers have particular informational demands and expectations based on their religious beliefs, which makes this gap especially important. Marketing communications must adhere to and uphold Shariah principles while providing comprehensible, engaging, and informative content that fosters consumer confidence and trust (Zouari & Abdelhedi, 2021).

If this disparity is not closed, Islamic banks run the danger of using digital marketing tactics that are not sensitive to cultural and religious differences and will not connect with their target markets. Practitioners risk missing out on important opportunities to improve market positioning and service acceptance if they lack empirical insights into how social media and content marketing affect Islamic banking customers' interest and decision-making (Ismail et al., 2024; Zouari & Abdelhedi, 2021).

Although Indonesia's sizable Muslim population provides an ideal environment for the expansion of Islamic banking, few empirical studies have thoroughly examined why this context is especially relevant and essential for looking at focused digital marketing techniques (Apriantoro & Yuniarti, 2025). Indonesia presents a unique opportunity to explore how Islamic banking can utilise digital platforms to establish closer ties with contemporary consumers, given the country's burgeoning middle class of tech-savvy Muslims, high smartphone penetration, and emerging fintech sector. Therefore, this study fills a glaring and important vacuum in the literature by focusing on how social media and content marketing affect Indonesian consumers' interest in Islamic banking services (Hidayat & Kassim, 2023).

### **Research Questions and Objectives**

This study intends to answer the following research questions to close this gap:

1. In what ways might social media help customers comprehend and interact with Islamic banking products on an emotional level?
2. How can Islamic bank ads increase consumer attractiveness and trust?
3. How can digital marketing tactics help Islamic banks maintain their market position and customer loyalty?

To address these issues, this study uses a quantitative research methodology, collecting primary data via surveys of 109 clients of the Palangka Raya branch of Bank Syariah Indonesia. This method enables the systematic examination of the connections between consumer interest in Islamic banking and digital marketing strategies, thereby providing a strong empirical basis for the study's conclusions.

### **Expected Contributions**

This study is anticipated to advance knowledge of digital marketing in Islamic banking both theoretically and practically. Theoretically, the study aims to improve the body of knowledge by offering fresh perspectives on the precise functions of social media and content marketing in influencing customer behavior in the context of financial services that adhere to Shariah, an area that is still poorly understood, especially in developing nations like Indonesia (Zouari & Abdelhedi, 2021). Additionally, the study contributes to the broader theoretical discussion on these topics by offering a more nuanced understanding of the intersections between consumer interaction, technology adoption, and Islamic marketing ethics in the digital age (Maryadi et al., 2024).

Practically speaking, Islamic banking professionals can benefit from the conclusions of this study. The study provides recommendations on creating more successful and Shariah-compliant marketing strategies by identifying the essential components of digital marketing that effectively stimulate consumer interest and involvement. This is particularly important for building long-term loyalty, boosting consumer trust, and raising public awareness of Islamic banking products (Albaity & Rahman, 2021). Furthermore, the research supports more general policy objectives pertaining to advancing financial inclusion, as effective digital marketing techniques can aid in closing knowledge gaps about Islamic banking and increase access to Shariah-compliant services (Yousif, 2024).

This study provides fresh insights into how Islamic financial institutions can overcome obstacles and grasp new opportunities in a fiercely competitive global marketplace by emphasizing the strategic value of incorporating social media and content marketing into the digital transformation of Islamic banking (Ledhem, 2022; Siswanti et al., 2024). By ensuring that its development aligns with both technological advancements and fundamental Shariah values, the research ultimately aims to support the sustainable growth of IB in Indonesia and abroad.

## **LITERATURE REVIEW**

### **Digital Marketing Strategies for Islamic Banking**

Numerous studies have identified various digital marketing tactics that are effective for the Islamic banking industry. The significance of offering instructional materials based on Islamic financial principles to enhance public comprehension, increase awareness, and foster customer trust through digital platforms is a significant finding of this study (Rahmanto et al., 2023). Additionally, using mobile banking technology improves consumer engagement through tailored services and focused market segmentation based on digital preferences, age, and education (Idrees & Ullah, 2024). These studies emphasize the importance of fusing local cultural and religious traditions with technical progress. Effective digital marketing for Islamic banks requires striking a careful balance between consumer demands, contemporary digital capabilities such as accessibility, personalization, and data-driven marketing, and Shariah ideals such as openness and corporate ethics (Alsmadi, 2025). Therefore, a hybrid strategy that combines constant commitment to Islamic values, individualized digital experiences, and rigorous consumer education is likely to produce long-term trust.

### **Entrepreneurial Perspective in Digital Marketing**

Research on digital entrepreneurship highlights the need for ongoing innovation and the ability to swiftly adapt to changing market conditions and technical advancements (Liu et al., 2025). The digital platforms used in Islamic banking must be carefully adjusted to reflect the fundamental principles of Islamic entrepreneurship, which place a strong emphasis on social justice, ethics, and sustainability (Farah et al., 2025). While adhering to Islamic business norms, successful digital marketing strategies should integrate cutting-edge technologies, such as data analytics and automation (Ridha et al., 2023). This entrepreneurial mindset is crucial for Islamic banking organizations to adapt to changing customer demands, innovate financial products, and react to competition. Entrepreneurial strategies in digital marketing strengthen the basis for consumer loyalty and brand credibility by bridging the gap between spiritual and cultural values and technological innovation (Andespa et al., 2024).

### **Integrating Islamic Financial Values in Marketing**

The continuous implementation of Islamic principles in all aspects of corporate operations, including marketing, is the foundation of Islamic banks' client loyalty and trust (Nasuka et al., 2021). Islamic financial products and services are morally grounded in core ideals, including equity, transparency, and the prohibition of usury. According to research, shariah-conscious customers are more likely to be drawn to marketing initiatives that clearly represent these principles (Saeed & Baig, 2013; Utami, 2023). Additionally, programming that integrates Islamic principles strengthens banks' relationships with their customers on an emotional and spiritual level. Therefore, successful digital marketing strategies must combine technological innovation with faith-based messaging to foster strong client loyalty and boost competitiveness in a saturated financial industry (Romadhoni et al., 2025).

### **Role of Social Media and Mobile Technology in Digital Marketing**

Mobile apps and social media are now essential components of Islamic banks' marketing strategies. Social media makes direct contact, which helps banks create lively communities and engage with customers (Alam et al., 2022). In the meantime, real-time accessibility and service customization are improved by mobile technology. However, knowledge of consumer behavior, cultural values, and religious sensitivities is crucial to the success of these channels (Nasuka et al., 2021). Marketing content must be created with consideration for Islamic cultural frameworks and utilise the latest digital technologies to enhance engagement and client loyalty. Islamic banks can develop trust-based connections, boost engagement, and ultimately drive corporate success by utilising social media and mobile marketing with caution and cultural awareness (Febriandika et al., 2023).

### **Theoretical Foundations for The Study**

Three major theoretical frameworks were chosen to direct this investigation. First, Consumer adoption and usage of new digital technologies can be understood using the Technology Acceptance Model (TAM) (Uula & Avedta, 2023). The fundamental principles of perceived usefulness and perceived ease of use are quite pertinent when evaluating how Islamic banking clients interact with social media and content marketing platforms (Mustofa et al., 2025).

Second, by incorporating additional elements, including performance expectancy, effort expectancy, social impact, and facilitating conditions, the Unified Theory of Acceptance and Use of Technology (UTAUT) broadens this perspective (Mukarromah & Setyono, 2024) and influences how customers perceive and utilise digital banking services.

Third, customer engagement theory is a crucial conceptual framework for comprehending

how interactive digital platforms promote customer loyalty. Customer advocacy, loyalty, and happiness are believed to increase with active participation on social media and content marketing—all of which are critical for Islamic banks' long-term viability (Ahmed et al., 2024).

### **Conceptual Model and Hypothesis Development**

Building on the theoretical underpinnings mentioned above and findings from earlier research, this study asserts that social media and content marketing are the main digital marketing elements that affect customer interest in Islamic banking. Concurrently, marketing materials that are instructive and informative increase consumer confidence and interest in Islamic financial services (Muflih, 2021).

According to studies, social media use makes people want to utilize Islamic banking services more. Social media can help people learn more about Islamic banks' products and services. Social media marketing can draw attention, forge emotional connections, and provide pertinent information regarding Islamic financial products. Social media provides a dynamic and effective platform for banks, including Islamic banks, to share information, build emotional connections, raise awareness, and communicate directly with potential clients (Khawaja et al., 2021; Nemati et al., 2022). Therefore, potential customers may be more inclined to use Islamic bank services and goods. Hence, customers' opinions can be influenced by posting informative and engaging content on social media, which may encourage them to create accounts or utilise Islamic banking services. The more engaging and active Islamic banks are on social media, the more customers are interested in trying their services (Houl et al., 2024).

The research hypothesis states that advertisements for Islamic banks on different digital channels make consumers want to utilize Islamic banking services more. Marketing materials that are appealing, pertinent, and informative can be used to increase consumer knowledge and awareness of Islamic banks' products and services (Falih et al., 2024). Islamic banks can enhance their reputation and attract new clients by providing clear and helpful information. Customers are more likely to be interested, trust, and use Islamic banking services if the content is more engaging and educational. Consequently, by providing pertinent and instructive additional value, successful marketing content should raise audience interest in utilizing Islamic banking services (Massah, 2020).

The research hypothesis posits that social media marketing and content have a significant impact on people's desire to use Islamic banking services. Because it is an interactive communication channel, social media proved marketers with the ability to share content more extensively. Social media content posting can draw viewers' attention and boost client confidence in Islamic banking offerings (Khan et al., 2021). By combining these two components—social media content for marketing and material to inform and engage the audience—Islamic banks can forge from stronger connections with prospective clients. It is anticipated that integrating social media content with marketing will increase customer interest in services, as both have a similar impact both have the same impact on customers (Khan, 2022).

The following theories were established considering this logic:

H1: Social media increases the demand for Islamic financial services

H2: Marketing content raises interest in Islamic banking services.

H3: The combination of social media and content marketing will greatly increase customer interest in Islamic banking services.

### **Research Gap and Industry Challenges**

The business still faces significant obstacles even though Islamic banking is becoming



increasingly popular, especially in Indonesia, which has the largest Muslim population in the world. These include a lack of experts in digital marketing and Islamic finance, intense rivalry from traditional banks, and a lackluster digital infrastructure (Setiawan & Putri, 2025). The specific effects of social media and content marketing on the behavior of Shariah-compliant clients have not been adequately examined in previous research, which has mostly concentrated on digital marketing in general (Risza, 2024).

This study aims to bridge the knowledge gap by providing a more nuanced understanding of how these digital tactics can be refined to better engage Indonesia's Islamic banking industry. The results should ultimately aid in the development of shariah-compliant digital marketing frameworks that strengthen customer relationship and support the long-term growth of Islamic banks (Qurrata et al., 2021).

## RESEARCH METHOD

This explanatory quantitative study aims to evaluate the hypothesis that digital marketing elements influence the willingness to use Islamic banking services. This study methodology was carried out in phases. Initially, data were gathered through an online survey administered to clients of Islamic banks who have used digital banking services (Lajuni et al., 2017). Respondents were purposively selected based on specific criteria: active users of Bank Syariah Indonesia's digital banking platform, aged between 20 and 60, and individuals involved in personal financial decision-making. This sampling approach ensured that the respondents reflected the intended target audience for Islamic banking digital marketing strategies.

A structured questionnaire was developed as the primary data collection tool based on existing theories regarding social media, content marketing, and consumer interest in service usage. The questionnaire used a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree) to measure respondents' perceptions. The measurement model's validity and reliability were assessed through convergent and discriminant validity testing using PLS-SEM (Hair et al., 2020).

The collected data were analyzed using partial least squares structural equation modeling (PLS-SEM), implemented via SmartPLS software. This approach allowed simultaneous testing of both measurement and structural models, ensuring that the hypothesized relationships between constructs were robustly evaluated. PLS-SEM is particularly suited for small to medium sample sizes and does not require data normality assumptions, making it well aligned with the sample characteristics of this study (Kante & Michel, 2023).

This study focused on the clients of PT Bank Syariah Indonesia, specifically those at the Palangka Raya Branch. The total population consisted of 47,022 customers aged 20–60 years. The required sample size was determined using Slovin's formula (Antoro, 2024), which established a minimum sample of 100 respondents to achieve adequate representation. A total of 109 usable survey responses were collected, surpassing this minimum threshold.

The questionnaire measured key constructs, including interest in using Islamic banking services, marketing content perceptions, and social media engagement. The data analysis, conducted using SmartPLS 3 (Cheah et al., 2020), enabled the assessment of factor loadings, construct validity, and reliability. The analysis aimed to provide insights into how social media and content marketing influence consumer interest in adopting IB services. Additionally, the findings offer strategic guidance to Bank Syariah Indonesia for optimizing its digital marketing initiatives in the current digital environment.

The constructs' validity and reliability were assessed using standard PLS-SEM techniques. Average Variance Extracted (AVE) was calculated for each construct, with a threshold of  $\geq 0.5$  indicating acceptable convergent validity. Factor loadings of individual indicators were also evaluated, with values  $\geq 0.7$  considered acceptable (Al-Marsomi & Al-Zwainy, 2023). Discriminant

validity was verified to ensure clear distinctions between constructs.

The study examined two primary independent variables—content marketing and social media—and one dependent variable: interest in using Islamic banking services—as the primary variables. The following econometric model guided the estimation process:

$$Y = \beta_1 X_1 + \beta_2 X_2 + \epsilon$$

Information:

$Y$  = Interest in using the service (dependent variable)

$X_1$  = Social media (Independent Variable 1)

$X_2$  = Marketing Content (Independent Variable 2)

$\beta_1$  = Regression coefficient for the effect of social media on interest in using social media Services.

$\beta_2$  = Regression Coefficient for the Effect of Marketing Content on Interest in Using Services.

$\epsilon$  = Margin Error (impact of factors not included in the model)

Data analysis in this study was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) to calculate the coefficients  $\beta_1$  and  $\beta_2$  indicate the degree and direction of each independent variable's influence on the dependent variable.

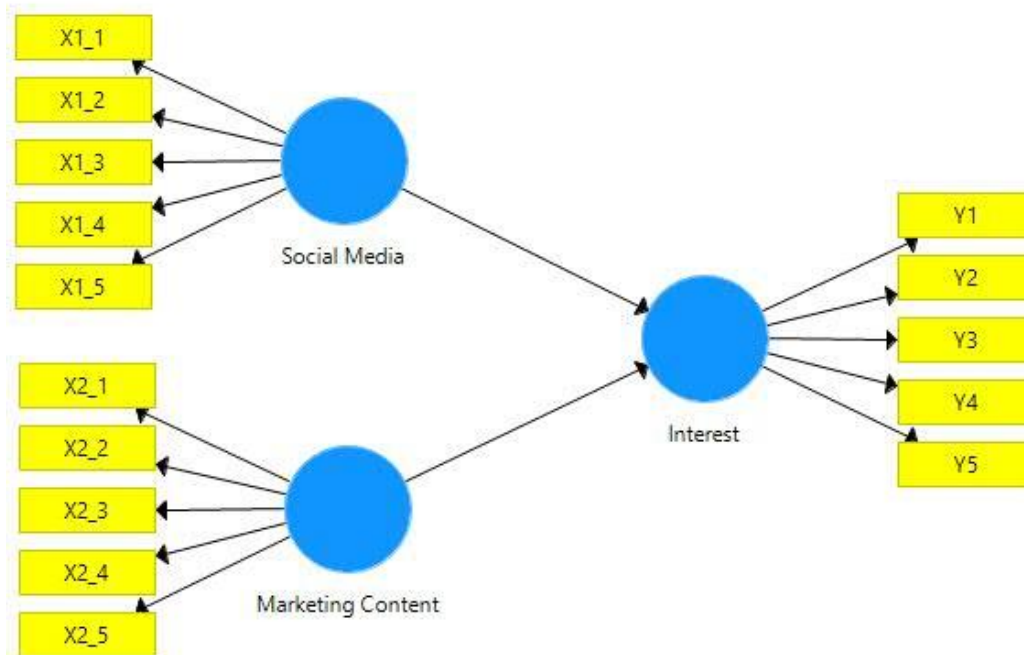
**Table 1.** Measurement of the variables

Variables	Indicator	Statement
Social media	Information exposure	I often see advertisements for Bank Syariah products on social media.
	Product understanding	Social media helps me understand Bank Syariah's products and services.
	Emotional Connectivity	I feel more connected to Bank Syariah through social media platforms.
	User engagement	I often interact with Bank Syariah's content on social media.
	Educational benefits	The educational content shared by Bank Syariah on social media is useful for me.
Marketing Content	Content attractiveness	The marketing content shared by Bank Syariah on social media caught my attention.
	Content relevance	I feel that Bank Syariah's marketing content is relevant to my interests.
	Product education	The educational content provided by Bank Syariah helps me understand their products and services.
	Desire to share	I am more likely to share Bank Syariah's marketing content on social media if I like it.
	Interest in the service	Informative marketing content from Bank Syariah increases my interest in using their services.
Interest in using services	A high level of interest	I am highly interested in using the services offered by Bank Syariah.

Variables	Indicator	Statement
	Interest in the opening	I became interested in opening an account at a Sharia Bank after seeing the information on social media.
	Usage plan	I intend to use Islamic banking services.
	Appropriateness of the needs	I believe that Bank Syariah's services fulfill my financial needs.
	Convenience of the service	I feel more comfortable using Islamic banking services than conventional banking services.

Source: Compiled by the authors in 2025

Table 1 presents the measurement items for each variable. The constructs demonstrated acceptable internal consistency, with CR and CR values exceeding the minimum threshold of 0.7. The AVE values for social media (0.665), interest in using services (0.758), and content marketing (0.782) further supported the model's convergent validity. Factor loadings for individual indicators ranged from 0.739 to 0.916, confirming strong indicator reliability (Satalkina & Steiner, 2020).



**Figure 1.** Conceptual Framework

## FINDINGS AND DISCUSSION

### Respondent Profile

The respondents were individuals aged 20–60 years who actively participated in financial decision-making and ranged in age from 20 to 60. Table 2 presents the demographic characteristics of the sample.

**Table 2.** Respondent Profile and Demographics

Category	Details	N	%
Age	20-25	35	47.71%
	26-30	24	19.27%



Category	Details	N	%
	31–40	20	22.02%
	41–50	16	7.34%
	51–60	14	3.67%
<b>Gender</b>	Male	57	52.29%
	Female	52	47.71%
<b>Occupation</b>	Students	55	50.46%
	Private Employees	22	20.18%
	Public Servants	16	14.68%
	Self-Employed	11	10.09%
	Others	5	4.59%
<b>Education</b>	High School/Vocational High School	54	47.71%
	Diploma	21	19.27%
	Bachelors' Degree	25	22.94%
	Postgraduate	11	10.09%

Source: Compiled by the authors in 2025

### Descriptive Statistics for the Constructs

Descriptive analysis was performed for each of the primary constructs—social media, marketing content, and interest—to obtain a preliminary picture of how respondents perceived the variables being studied. The questionnaire's original Likert scale scores, which indicated the respondents' degree of agreement with the statements in each concept, were used to produce these descriptive statistics. The overall trend and variance in the respondents' answers are shown as mean and standard deviation.

**Table 3.** Descriptive Statistics for the Constructs

	Mean	Standard Deviation
<b>Social Media</b>	3.8128	0.7728
<b>Marketing Content</b>	3.7082	0.7653
<b>Interest</b>	3.6917	0.6889

Source: Primary Data Processed by Authors (2025)

Based on the descriptive statistics regarding the constructs in this study, respondents' perceptions of social media constructs showed the highest average score of 3.8128 with a standard deviation of 0.7728. This result was largely influenced by the Marketing Content (mean = 3.7082; SD = 0.7653) and Interest (mean = 3.6917; SD = 0.6889) constructs. Overall, respondents consistently expressed positive feedback (as indicated by a median value of 3 on a 1–5 Likert scale) across each construct. The relatively low variability in responses reflects a high level of consistency in the respondents' perceptions.

### Comparison with Previous Studies

The findings of this study are consistent with those of earlier research which have found that social media and digital marketing content significantly influence consumers' interest in adopting financial services or goods. For instance, in the digital age, social media strategically shapes consumer attitudes and choices through more dynamic and tailored interactions. This study supports our conclusion that social media plays a significant role in drawing clients to Islamic banking services (Mochlasin et al., 2023). Active consumer participation on social media sites can also boost consumers' interest in products and loyalty to the brand. In terms of successful digital

marketing tactics, this study validates the results. Nevertheless, there are several obvious variations when contrasted with other research that demonstrates issues with gauging social media efficacy. One is the indicator variables that influence construct validity; the social media construct in this study had a lower AVE. This shows that even though social media is effective, many nuances require more research to determine how to best utilize specific social media platforms to boost interest in Islamic banking services (Shaikh et al., 2023).

### Convergent Validity

The convergent validity of PLS-SEM is ascertained by computing the factor loading for every construct indicator. As a component of a broader validity test that verifies that each indicator in the model has a significant correlation with the latent construct it represents, this value must be more than 0.7 to be deemed valid (Schuberth, 2021).

**Table 4.** Convergent Validity

	Marketing Content	Interest	Social Media
X1_1			0.739
X1_2			0.833
X1_3			0.853
X1_4			0.755
X1_5			0.886
X2_1	0.903		
X2_2	0.893		
X2_3	0.903		
X2_4	0.856		
X2_5	0.866		
Y1		0.865	
Y2		0.825	
Y3		0.882	
Y4		0.861	
Y5		0.916	

Source: Compiled by the authors in 2024

According to the findings, SEM-PLS analysis performed using the given data, every indicator has a loading factor value that satisfies the requirements for good convergent validity. With indicator loading factor values ranging from 0.739 to 0.886 for the MC (X1) construct, all indicators show a reasonably high connection with the construct. Although the X1\_1 loading factor value (0.739) is marginally lower than the other indicator values, it still satisfies the SEM-PLS analysis's typical 0.7 threshold. The indicators of the marketing content construct (X1)

The good loading factor values of all the indicators on the interest construct (X2), which range from 0.856 to 0.903, show that these indicators represent the interest construct. With the highest scores (0.903), indicators X2\_1 and X2\_3 are significant contributors defining the construct.

The social media construct indicators (Y) have loading factor values ranging from 0.825 to 0.916, with Y5 having the highest value at 0.916. This suggests that this signal is quite powerful and meaningful when evaluating the social media concept. Overall, all the model metrics show strong convergent validity. This implies that the model is worth utilizing for additional research examining the connections between constructs and can produce data that is both valid and precise enough for this investigation.

### Discriminant Validity

The degree to which a construct in the SEM-PLS can be differentiated from other constructs is known as its discrimination validity. This means that a construct should have greater indicator values than other model constructs. Discriminative validity ensures that several constructs do not overlap or resemble one another. A construct can be assessed using the Fornell-Larcker criterion, which states that the root of the Average Variance Extracted (AVE) for a construct must be higher than the correlation between other constructs (Shela et al., 2023). We can be certain that every construct in the model assesses different elements by guaranteeing the validity of the discriminant. Thus, the findings of the analysis become more trustworthy and accurate (Chinnaraju, 2025).

**Table 5.** Discriminant Validity

	<b>Marketing Content</b>	<b>Interest</b>	<b>Social Media</b>
<b>Marketing Content</b>	0.884		
<b>Interest</b>	0.887	0.870	
<b>Social Media</b>	0.774	0.840	0.815

Source: Compiled by the authors in 2025

The correlation between Marketing Content and Interest (0.887) slightly exceeds the  $\sqrt{\text{AVE}}$  for Interest (0.870), suggesting potential issues with discriminant validity. In addition, the correlation between interest and social media (0.840) is close to the commonly accepted threshold of 0.85. Therefore, further verification was conducted using the HTMT, which is considered a more sensitive and reliable method for assessing discriminant validity in PLS-SEM models (Magno et al., 2024).

The Fornell-Larcker criterion, the square root of AVE for each construct, must be greater than the inter-construct correlations, even though the correlation between interest and social media (0.840) is strong and merits notice.

**Table 6.** Heterotrait-Monotrait Ratio (HTMT)

<b>Constructs</b>	<b>HTMT Value</b>
<b>Marketing Content → Interest</b>	0.958
<b>Social Media → Interest</b>	0.933
<b>Social Media → Marketing Content</b>	0.854

Source: Compiled by the authors in 2025

As shown in the HTMT table, the values between constructs exceed the conservative threshold of 0.85 and, in some cases, approach or surpass the 0.90 level (e.g., 0.958 between Marketing Content and Interest). This suggests that the discriminant validity between these constructs may not be adequate. These findings indicate the need for further refinement of measurement items or potential re-specification of the model in future research. Therefore, although the model shows acceptable convergent validity, discriminant validity should be interpreted with caution based on both Fornell-Larcker and HTMT assessments (Henseler et al., 2015).

### Average Variance Extracted (AVE)

Average Variation Extracted (AVE), which is determined by averaging the variation explained by the indicators that comprise the latent construct, is a crucial metric in SEM-PLS analysis. A good AVE is greater than 0.5, meaning that it explains more than half of the variation of the LC indicators. Higher AVE values in SEM-PLS analysis imply that AVE-evaluated constructs have good convergent validity (Dzin & Lay, 2021). This shows how well and efficiently the construct can

be measured using the construct indicators.

**Table 7.** Average variance extracted (AVE)

	Average variance extracted (AVE)
<b>Marketing Content</b>	<b>0.782</b>
<b>Interest</b>	<b>0.758</b>
<b>Social Media</b>	<b>0.665</b>

Source: Compiled by the authors in 2025

The Average Variance Extracted (AVE) values for each construct are as follows: marketing content (0.782), interest (0.758), and social media (0.665). All AVE values were above the recommended minimum threshold (0.50), indicating that each construct possessed adequate convergent validity. In other words, each construct explains more than half of the variance in the indicators measuring it, thereby demonstrating that the model has good measurement capability for the constructs under research (Cheung et al., 2024).

It is important to note that AVE is not a percentage of variance in the conventional sense but rather a reflection of the degree to which the construct explains variance in its indicators (Fornell & Larcker, 1981). All constructs in this study met the recommended threshold, indicating satisfactory convergent validity.

### Reliability Test

Cronbach's alpha is a reliability test that can be used to determine a scale's internal consistency or construct. When applied to SEM-PLS, Cronbach's alpha yields reliable results. When a construct's Cronbach's alpha score is more than 0.7, it is considered to have good reliability, meaning that the construct indicators are reliable for measuring a given variable. The construct is also more dependable and consistent when the Cronbach's alpha value is larger. This reliability test is crucial to guarantee the stability and dependability of the data produced by the indicator.

**Table 8.** Reliability Test

	Cronbach's Alpha
<b>Marketing Content</b>	<b>0.930</b>
<b>Interest</b>	<b>0.920</b>
<b>Social Media</b>	<b>0.872</b>

Source: Compiled by the authors in 2025

Cronbach's alpha reliability test results indicate that this model has a high degree of internal consistency. The construct indicators exhibit a high degree of internal consistency and can be trusted to accurately measure the construct, as indicated by the Cronbach's alpha score of 0.930 for the Content Marketing construct, which exceeds the minimum criterion of 0.7. The Cronbach's alpha values of all three constructs are also high. With a Cronbach's alpha value of 0.920, the Interest construct exhibits exceptional reliability and inter-indicator consistency. Meanwhile, the Social Media construct has a Cronbach's alpha value of 0.872, which is marginally lower but still above the 0.7 threshold, suggesting that it also possesses adequate internal consistency (Cheung et al., 2024).

### Inner Model

The inner model reflects the structural relationships between the latent constructs. Two key evaluation metrics are used: R-Square ( $R^2$ ), which indicates the amount of variance explained

by the model, and path coefficients, which represent the strength of relationships between constructs (Hair et al., 2021).

**Table 9. Inner Model**

	<b>R Square</b>	<b>R Square Adjusted</b>
<b>Interest</b>	0.846	0.843

Source: Compiled by the authors in 2025

$R^2$  of 0.846 indicates that 84.6% of the variance in consumer interest is explained by the independent variables, demonstrating a strong model fit. The Adjusted  $R^2$  value of 0.843 further confirms this result. This high  $R^2$  value indicates that the structural model has good predictive ability for the construct and that the interactions between the constructs successfully explain the majority of the variance of interest (Hair et al., 2021).

### Hypotheses Testing

PLS-SEM was used to test hypotheses, evaluating path coefficients ( $\beta$ ), t-statistics, and p-values. A t-statistic > 1.96 and p-value < 0.05 indicate a significant effect (Appel et al., 2020).

**Table 10. Hypotheses Testing**

	<b>Original sample (O)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>
<b>Marketing Content -&gt; Interest</b>	0.591	5.505	<b>0.000</b>
<b>Social Media -&gt; Interest</b>	0.382	3.440	<b>0.001</b>

Source: Compiled by the authors in 2025

Both hypothesized relationships were statistically significant. Marketing content exerts a strong positive influence on consumer interest ( $\beta = 0.591$ ,  $p < 0.001$ ), while social media also demonstrates a significant but moderate positive effect ( $\beta = 0.382$ ,  $p < 0.001$ ) (Elareshi et al., 2023). These results support the theoretical proposition that content marketing and social media engagement play a crucial role in shaping consumer interest in Islamic banking services.

### Discussions

#### *Marketing Content on the Interest Level*

One crucial strategy for increasing consumer interest in products or services is the use of content marketing. Well-crafted content marketing significantly influences consumer attitudes and intentions toward financial services (Ahmed et al., 2024). Islamic banking can attract a broader spectrum of customers by producing educational and relevant content for various social media channels. Customers will be more engaged and comprehend the advantages if they are aware of Islamic beliefs, creative Islamic banking products, and service advantages. Engaging and well-packaged information can help customers form emotional attachments, which makes them want to interact more with the items.

However, to generate the most interest from customers, content marketing must be executed correctly. Active social media use, more focused market segmentation, audience-appropriate communication, and platform selection are all part of this strategy. These findings are consistent with the finding that personalized and targeted Islamic finance content enhances user engagement (Jia et al., 2023). The audience-specific content will resonate more positively with the audience. Therefore, there is a big chance that more individuals would utilize Islamic banking services if

content marketing emphasized offering customers more value while promoting services interestingly and educational manner.

### **The Impact of Social Media on Customer Interest**

Social media has emerged as one of the most successful marketing strategies for luring customers to various sectors, including Islamic banking. Social media provides Islamic banks with a large and direct audience. This strategy differs from traditional marketing strategies because it enables more individualized and engaging two-way contact. As a result, customers may become more interested in Islamic bank products. This finding suggests that social media interactivity fosters trust and enhances consumer interest in Islamic finance services ([Lutfi & Prihatiningrum, 2023](#)).

Content shared on social media sites like Facebook, Instagram, and Twitter can raise awareness and affect the products and services that customers choose. Successful social media content marketing has increased customers' interest in Islamic banking services. Islamic banks convey the virtues and benefits of their products in an engaging, informative, and straightforward manner. These results align with those of [Asante et al. \(2023\)](#), who found that visual content, such as infographics and videos, significantly contributes to shaping positive consumer perceptions of digital banking products.

Additionally, active engagement through likes, shares, and comments strengthens the market position of Islamic banks and encourages people to join. This two-way communication helps Islamic banks better understand customer needs and adapt their services accordingly.

### **Marketing Content and Social Media**

Islamic banks can draw customers to their services using effective social media content marketing. Content such as instructional articles, infographics, and video lessons can be shared on social media channels to reach a larger audience. By incorporating interactive social media elements such as likes, comments, and shares, Islamic banks can also foster a closer connection with their audience. Users are more likely to use social media services if they are easily accessible ([Risza, 2024](#)).

Our findings are consistent with those of [Appel et al. \(2020\)](#), who demonstrated that integrated social media and content marketing strategies positively influence consumer behavioral intentions in financial services. Social media content marketing influences customers' purchasing decisions. The audience may become more interested in what is being offered if content is consistently presented to enhance their comprehension of Islamic banking goods and services. By highlighting its value-added features, such as transaction fairness and adherence to sharia rules, this study confirms [Chan's \(2022\)](#) observation that value-driven content marketing boosts consumer confidence in Islamic banking services.

Social media platforms enable Islamic banks to communicate directly with their clients by disseminating content that can capture users' interest. This enables them to respond to inquiries, offer clarifications, and market goods in a more considerate and responsive manner. Islamic banks may create communities where individuals exchange knowledge and experiences, boost trust, and pique interest in their services by utilizing social media sites such as Facebook, Instagram, and Twitter. These results align with [Zouari and Abdelhedi \(2021\)](#), who emphasized that building online communities fosters loyalty and deeper customer engagement in the Islamic finance sector. Additionally, the product's reach and interest are increased when the audience participates in debates, offers comments, and shares material.



## CONCLUSIONS

This study found that social media and content-based digital marketing tactics significantly contributed to the increase in public interest in Islamic banking services, particularly those offered by Bank Syariah Indonesia. Through extensive and interactive information exposure, social media can raise consumer awareness. In addition to enhancing emotional involvement, social media contact boosts customer confidence in the products and services provided. Conversely, educational and pertinent marketing content is crucial to developing customers' knowledge of Islamic finance and the advantages of Islamic products.

Furthermore, the study's result demonstrate that the combination of social media and content marketing has a beneficial effect that piques people's curiosity. Social media is a powerful tool for distribution, and interesting and educational materials boost brand recognition and consumer interest. Bank Syariah Indonesia can maximize these two tactics to expand its marketing reach, enhance client interaction, and hasten the community's adoption of sharia services.

Social media is used in Bank Syariah Indonesia's digital marketing strategy to interact with clients. Two-way marketing initiatives, such as comments, content sharing, and live chats, are effective in strengthening client relationship. The trust established by this partnership can alleviate people's fears and persuade them to choose Islamic banking as a financially responsible option that is also morally and environmentally responsible.

Additionally, well-structured marketing content has a significant impact on consumer attention. Educational content sent in various formats, including articles, films, and infographics, enhances customers' comprehension of sharia principles. This also encourages them to use the services provided. This content gives Bank Syariah Indonesia a competitive edge in the cutting-edge banking sector.

This study contributes to the development of a pertinent theoretical framework for digital marketing and consumer behavior in Islamic banking by highlighting the significance of social media content and marketing in increasing customer interest and engagement. The findings support consumer involvement theory by demonstrating the significance of social factors and two-way communication in the decision-making process. Additionally, they provide proof that users of Islamic banking services promote technology adoption because of the perceived advantages and convenience of digital platforms, hence bolstering and expanding the TAM. Furthermore, this study improves the digital marketing model by demonstrating how social media and pertinent content marketing tactics benefit Islamic-based financial services. This provides a more comprehensive and relevant perspective on how technology and marketing philosophy can be utilised to effectively sell Islamic banking solutions digitally.

## LIMITATION AND FURTHER RESEARCH

While the findings support the positive impact of social media marketing and content on interest in Islamic banking services, this study has several limitations. The sample consisted of only 109 respondents from the Palangka Raya branch of Bank Syariah Indonesia, which may introduce sampling bias and limit generalizability. Additionally, the study focused solely on two variables, social media engagement and marketing content, excluding other potentially influential factors such as service quality, trust, and cultural values.

The AVE value for the social media construct, although meeting the minimum requirement, was lower than that of other variables, suggesting possible measurement issues and indicator heterogeneity (Zeng et al., 2021). The use of a purely quantitative method and PLS-SEM restricts the ability to draw causal conclusions. Moreover, reliance on self-reported data introduces potential bias, and contextual challenges such as limited digital infrastructure, low technological

expertise, and lack of awareness of Sharia principles may affect the effectiveness of digital marketing strategies.

Future research should involve more diverse and larger samples across multiple branches to enhance generalizability. Mixed-methods approaches are recommended to capture deeper customer insights, including motivations and perceived barriers. Additional variables, such as risk perception, cultural and societal influences, and trust, should be incorporated, along with an exploration of emerging technologies like blockchain, big data, and AI. Comparative studies between Islamic and conventional banks could also reveal valuable insights into the effectiveness of digital marketing

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