

The Effect of Social Media Marketing Activities on Brand Loyalty by Examining the Mediating Roles of Brand Trust and Brand Equity at Bank Syariah Indonesia

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Abstract

Purpose - This study aims to analyze the influence of social media marketing activities on brand loyalty, by considering the mediating roles of brand trust and brand equity at Bank Syariah Indonesia. The research is motivated by the phenomenon of declining brand loyalty at BSI, as evidenced by fluctuations in customer loyalty and a downward trend, particularly in the collection of third-party funds under the Wadiah scheme.

Design/methodology/approach - A quantitative approach was employed using a survey method, with questionnaires distributed to 342 active BSI customers. The data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM–PLS) to assess the relationships among the variables.

Originality - The results indicate that social media marketing activities do not have a significant direct effect on brand loyalty. However, they significantly influence brand trust and brand equity, which in turn enhance brand loyalty. Moreover, brand trust and brand equity were found to play strong mediating roles in strengthening the impact of social media activities on brand loyalty.

Findings and Discussion - These findings indicate that effective social media management can be a key strategy in building long-term relationships with customers while enhancing trust and brand value for BSI in the Islamic banking market, both nationally and globally.

Conclusion - This study also contributes theoretically to the field of digital marketing and provides practical recommendations for the development of communication strategies in Islamic banking specifically, as well as for businesses in general.

Keywords - Social Media Marketing, Brand Trust, Brand Equity, Brand Loyalty, Bank Syariah Indonesia

Introduction

The purpose of this study is to examine the impact of social media marketing activities on brand loyalty, with a particular focus on the mediating roles of brand trust and brand equity in the context of Bank Syariah Indonesia (BSI). This research is motivated by the observed decline in brand loyalty at BSI, as evidenced by fluctuations in customer retention and a downward trend in the collection of third-party funds, especially under the Wadiah scheme (BSI, 2023; Ahmad Fadli et al., 2023).

This study is conducted to better understand how digital marketing strategies, particularly through social media platforms, influence customer perceptions and behaviors in the Islamic banking sector. By identifying the key factors that affect brand loyalty, the findings of this research are expected to provide valuable insights for improving marketing effectiveness and strengthening customer relationships. In the increasingly competitive Islamic banking sector, digital marketing—particularly through social media—has become a critical tool for engaging customers and building long-term relationships (Hafez, 2021; Ebrahim, 2020).

Social media marketing activities (SMMA) are believed to influence customer perceptions and behaviors, including trust and loyalty toward a brand (Yadav & Rahman, 2018; Haudi et al., 2022). However, empirical findings on the direct impact of SMMA on brand loyalty remain inconclusive. Some studies report a significant positive relationship (Sohail et al., 2020; Sohaib & Han, 2023), while others find no significant effect (Hafez, 2021; Rachmat Ramadhani & Ariyanti, 2024). These inconsistencies highlight the need for further investigation, particularly in the context of Islamic banking in Indonesia, where digital engagement is still evolving (Slamet & Yuttama, 2023).

This study adopts a quantitative research approach to examine the influence of social media marketing activities on brand loyalty, with brand trust and brand equity as mediating variables. The research was conducted at Bank Syariah Indonesia (BSI), focusing on customers who actively engage with the bank's social media platforms. Data were collected through a structured questionnaire distributed online to a sample of BSI customers. The questionnaire was designed to measure perceptions of social media marketing, brand trust, brand equity, and brand loyalty using a Likert scale (Creswell & Creswell, 2023; Sekaran & Bougie, 2016).

The sampling technique used in this study is purposive sampling, targeting respondents who have interacted with BSI's social media content, or at the very least, have been exposed to information about BSI's products and services through social media stories shared by BSI employees or other affiliated parties. The data were analyzed using Structural Equation Modeling (SEM) with the help of SmartPLS software. This method was chosen to test the direct and indirect relationships between variables and to assess the mediating effects of brand trust and brand equity (Hair et al., 2022; Indrawati, 2015).

In the process of mapping several previous studies, researchers have not found any studies that specifically examine the influence of social media activities on brand loyalty in the context of Islamic banks in Indonesia using the SEM-PLS approach with the same mediation variables, namely brand trust and brand equity. There are previous studies with the same variables but the object of the study is not on Islamic banking but on Cosmetic brands in Indonesia and several other objects. There is also research with the same object, namely on Bank Syariah Indonesia also with the SEM-PLS method but the variables are not the same. So this study is expected to provide a contribution of thought in offering social media marketing strategies to increase brand loyalty through brand trust and brand equity mediators in the

scope of Islamic banking in particular and financial institutions or other companies in general.

Literature Review

Marketing is not merely the process of selling products; it also involves active efforts to build strong and meaningful relationships with customers, making the brand an integral part of their daily lives (Kotler & Armstrong, 2020). Digital marketing is the practice of promoting products and services through digital distribution channels, utilizing digital or online advertising to communicate with consumers (Jadhav et al., 2023).

Social media offers a new perspective for brand marketers by providing social connectivity and user-generated content. It has proven to be more effective and superior in reaching target audiences compared to conventional platforms such as television, radio, and print media (Hafez, 2021). Fauzi, Rizqullah, Ariyanti, and Hadyningtyas (2022) emphasize that consumer behavior is significantly influenced by emotional and cognitive responses triggered by marketing stimuli, such as jingles or social media content. This aligns with the concept that SMM can shape brand perception and loyalty through consistent and engaging messaging. In 2010 and 2012, Kim and Ko were the first to introduce the concept of Social Media Marketing Activities (SMMA). Their study was conducted on a luxury fashion brand and its customers, and they concluded that SMMA consists of five key activities: entertainment, interaction, trendiness, customization, and word-of-mouth (WOM) recommendations (Ibrahim, 2022).

Sugiat and Silalahi (2022) highlight the role of user-generated content (UGC) in enhancing brand engagement on social media. Their study shows that interactive platforms allow users to co-create content, which strengthens brand trust and loyalty. This is particularly relevant in the banking sector, where trust is a critical factor in customer retention. Traditionally, word-of-mouth refers to direct communication between friends about a brand or product without any commercial intent. However, with the rapid development of the internet, this form of communication has evolved into an electronic version known as Electronic Word-of-Mouth (Indrawati et al., 2023). Another theory says that Social media marketing demonstrates a strong and meaningful influence on electronic word of mouth (E-WOM). Moreover, age and gender serve as moderating factors in the relationship between social media marketing and E-WOM (Winarno & Indrawati, 2022).

Brand trust refers to the consumer's belief in a brand's reliability and integrity. It is built through consistent brand performance and transparent communication (Indrawati et al., 2023). In the context of Islamic banking, trust is even more crucial due to the ethical and religious expectations of customers. Brand equity, as discussed by Ariyanti in several studies (e.g., Rachmat Ramadhani & Ariyanti, 2024; Utami, Ariyanti, & Millanyani, 2020), is the added value a brand provides to a product or service. It includes brand awareness, perceived quality, and emotional connection. High brand equity leads to stronger customer loyalty and competitive advantage.

Previous studies have shown that while SMM may not always directly influence brand loyalty, it significantly affects brand trust and equity, which

in turn mediate the relationship with loyalty (Ebrahim, 2020; Hafez, 2021). This mediating effect is particularly evident in the banking sector, where customer decisions are influenced by both rational and emotional factors. In summary, the literature suggests that effective social media marketing especially when it fosters trust and enhances brand equity—can lead to increased brand loyalty. This study builds on the frameworks proposed by (Ebrahim, 2020) and (Hafez, 2021), applying them to the context of Bank Syariah Indonesia to explore these relationships further.

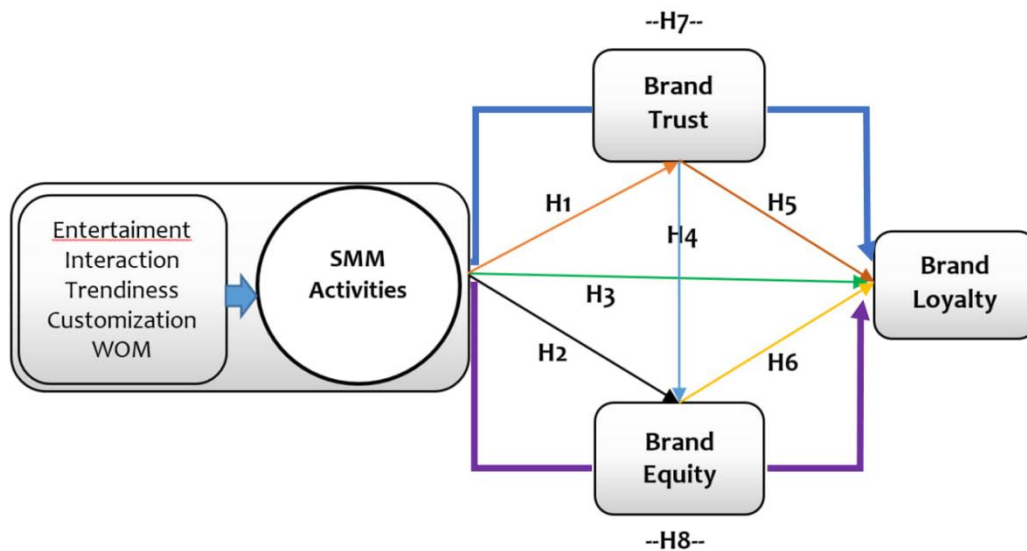


Figure 1. Conceptual Framework
Source: Data Processed by the Author

The hypothesis of this study is:

H1: Social media marketing activities has a positive significant influence on brand trust.

H2: Social media marketing activities has a positive significant influence on brand equity.

H3: Social media marketing activities has a positive significant influence on brand loyalty.

H4: Brand trust has a positive significant influence on brand equity.

H5: Brand trust has a positive significant influence on brand loyalty.

H6: Brand equity has a positive significant influence on brand loyalty.

H7: Brand trust as a mediator of social media marketing activities has a significant positive effect on brand loyalty.

H8: Brand equity as a mediator of social media marketing activities has a significant positive effect on brand loyalty.

Methods, Data, and Analysis

This study employed a quantitative research approach with a causal design to examine the influence of social media marketing activities on brand loyalty, mediated by brand trust and brand equity. The research was conducted in the context of Bank Syariah Indonesia (BSI), the largest Islamic bank in Indonesia.

Sampling

The target population consisted of BSI customers who had been using the bank’s services for at least one year and had been exposed to BSI’s social media content or at the very least, have been exposed to information about BSI’s products and services through social media stories shared by BSI employees or other affiliated parties.

A purposive sampling technique was used to ensure that respondents had relevant experience with the bank’s digital marketing efforts. Based on Cochran’s formula and supported by Isaac and Michael’s table, a minimum sample size of 386 was determined. After data cleaning, 342 valid responses were retained for analysis.

Data Collection

Primary data were collected through an online questionnaire distributed via Google Forms. The questionnaire was disseminated between February and April 2025 to respondents across various regions in Indonesia. The instrument included items measuring social media marketing activities, brand trust, brand equity, and brand loyalty.

Table 1. Sample Characteristic

Demographics		
	Frequency (N=342)	Percentage (%)
Gender		
Male	181	52.92
Female	161	47.08
Age		
18–25 years	49	14.33
26–35 years	160	46.78
36–45 years	110	32.16
46–55 years	23	6.73
Last Education Level		
High School or below	35	10.23
Diploma & S1	233	68.13
Master’s Degree (S2)	63	18.42
Doctorate (S3)	11	3.22
Occupation		
Student	8	2.34
Civil Servant (PNS/ASN)	67	19.59
State-Owned Enterprise Employee (BUMN)	41	11.99
Private Sector Employee	31	9.06
Entrepreneur	32	9.36
Housewife	43	12.57
Others	24	7.02
Monthly Income		
< IDR 5 million	133	38.89
IDR 5–10 million	134	39.18
IDR 10–15 million	54	15.79

Demographics		
	Frequency (N=342)	Percentage (%)
IDR 15–20 million	21	6.14
Domicile / Residence		
Jabodetabek	72	21.05
Java (outside Jabodetabek)	144	42.11
Sumatra	86	14.00
Kalimantan	43	12.57

Measures

The constructs were measured using validated items adapted from previous studies. Social media marketing activities were assessed using five dimensions: entertainment, interaction, trendiness, customization, and electronic word-of-mouth (Kim & Ko, 2012). Brand trust and brand equity were measured based on indicators from Hafez (2021) and Yoo & Donthu (2001), while brand loyalty was measured using items adapted from (Goyal & Verma, 2024). All items were rated on a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

Data Analysis

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of SmartPLS version 4.0. This method was chosen due to its suitability for predictive modeling and its ability to handle complex relationships among latent variables. The analysis included outer model evaluation to assess convergent validity, discriminant validity, and reliability and Inner model evaluation to test hypotheses, path coefficients, R² values, and mediating effects.

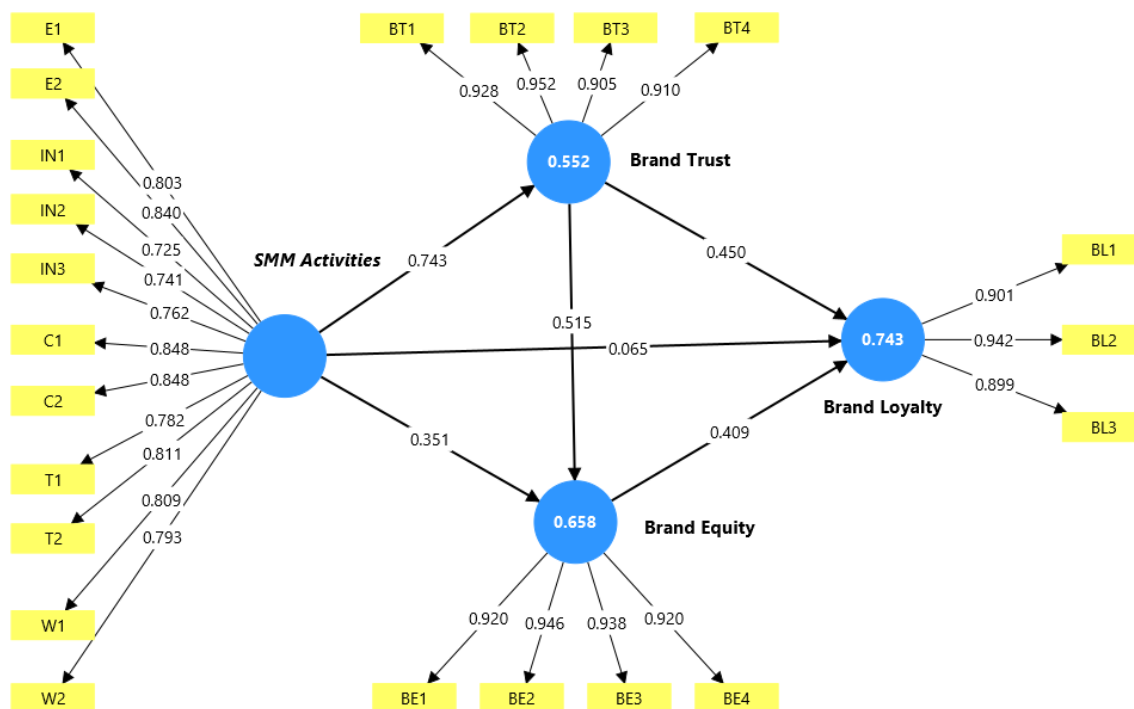


Figure 2. Results From SEM Algorithm

This methodological framework ensured the robustness and validity of the findings, allowing for meaningful insights into the role of social media marketing in shaping brand loyalty in the Islamic banking sector.

Results

This section presents the findings of the study based on descriptive statistics and inferential analysis using Structural Equation Modeling–Partial Least Squares (SEM–PLS). The analysis was conducted to examine the direct and indirect effects of social media marketing activities (SMMA) on brand loyalty, with brand trust and brand equity as mediating variables.

Descriptive Statistics

Descriptive analysis was conducted to assess respondents' perceptions of each variable using the Likert scale method. The results showed that Social Media Marketing Activities (SMMA) received a positive response with an average index of 77.59%, which is categorized as "good." Among its five dimensions, trends scored the highest (81.64%), while electronic word-of-mouth promotion scored the lowest (71.29%).

Brand Trust had the highest average index at 82.40%, indicating that BSI is perceived as honest, safe, and reliable. Brand Equity scored 79.23%, reflecting a strong brand image and perceived value. Brand Loyalty scored 78.73%, suggesting that while customers are generally loyal, there is room for improvement in ensuring long-term commitment.

Based on Table 2 below, it can be explained that overall, all variables have an average score above 3.5, indicating a positive perception from the respondents. If classified, the Mean (M) for each variable is SMM activities at 3.878, Brand Trust at 4.078, Brand Equity at 3.955, and Brand Loyalty at 3.932. However, there are certain indicators (such as W2 in the eWOM dimension of the SMMA variable and BL3 in the Brand Loyalty variable) that indicate room for improvement, particularly in enhancing active engagement and exclusive loyalty to BSI.

Table 2. Tabel of Indicator data MV Descriptive

Variable	Dimension/ Indicator	Mean (M)	Standard Deviation (SD)
SMM Activities	E1	3.930	0.813
	E2	3.865	0.872
	IN1	3.731	0.932
	IN2	3.985	0.867
	IN3	3.886	0.937
	T1	4.091	0.776
	T2	4.073	0.767
	C1	4.009	0.797
	C2	3.962	0.835
	W1	3.664	1.043
W2	3.465	1.067	
Brand Trust	BT1	4.105	0.799
	BT2	4.120	0.809

	BT3	4.050	0.882
	BT4	4.035	0.904
Brand Equity	BE1	3.962	0.906
	BE2	3.971	0.936
	BE3	3.959	0.881
	BE4	3.927	0.881
	BL1	4.041	0.917
Brand Loyalty	BL2	4.003	0.951
	BL3	3.751	1.057

Sources: Primary data processed from questionnaires

Inferential Analysis

The SEM–PLS analysis was conducted using SmartPLS 4.0. The model evaluation included both the outer and inner models.

Outer Model Evaluation

All indicators met the criteria for convergent validity (outer loadings > 0.70 atau AVE > 0.50). Discriminant validity was confirmed using Fornell-Larcker and or HTMT criteria. Reliability was established with Cronbach’s Alpha and Composite Reliability values all exceeding 0.90.

Table 3. Result of AVE

Variable	AVE	Information
Brand Equity	0.867	Valid
Brand Loyalty	0.835	Valid
Brand Trust	0.853	Valid
SMM Activities	0.636	Valid

The AVE value of each variable is brand equity of 0.867, brand loyalty of 0.835, brand trust of 0.853 and SMM Activities of 0.636. These four variables have a value ≥ 0.50 , meaning that the four variables are categorized as valid.

Table 4. Fornell Larcker

Variable	Brand Equity	Brand Loyalty	Brand Trust	SMM Activities	Ket.
Brand Equity	0.931				Valid
Brand Loyalty	0.807	0.914			Valid
Brand Trust	0.776	0.816	0.924		Valid
SMM Activities	0.734	0.700	0.743	0.797	Valid

The Fornell-Larcker criterion is commonly applied to assess discriminant validity in PLS models. A construct is considered to have good discriminant validity if the square root of its AVE exceeds the correlations it shares with other constructs in the same row. If this condition is not met, the construct may lack sufficient discriminant validity. This approach helps confirm that each construct in the measurement model is distinct from the others. Table 4 above shows that the AVE square root value is met to be declared valid so that discriminant validity is safe.

Table 5. Construct Reliability Overview

Variable	Cronbach's Alpha	Composit Reliability	Information
Brand Equity	0.949	0.963	Reliabel & Valid
Brand Loyalty	0.901	0.938	Reliabel & Valid
Brand Trust	0.943	0.959	Reliabel & Valid
MM Activities	0.943	0.950	Reliabel & Valid

The results of the analysis in table 4.7 show that the Cronbach's Alpha value for the brand equity construct/variable is 0.949, brand loyalty is 0.901, brand trust is 0.943 and SMM activity is 0.943. All Cronbach's alpha values are ≥ 0.70 so that all variables have high reliability.

The results of the analysis also show that the Composite Reliability value for the brand equity construct/variable is 0.963, brand loyalty is 0.938, brand trust is 0.959 and social media marketing activities is 0.950. All Composite Reliability values are ≥ 0.70 , so all variables have good reliability.

Inner Model Evaluation and Hypothesis Testing

The following table summarizes the results of hypothesis testing.

Tabel 6. Path Coefficient Bootstrapping Direct Effect and Indirect Effect

Path Relationship	Coefficient	T-Statistic	P-Value	Result
SMMA → Brand Trust (H1)	0.743	29.135	0.000	Supported
SMMA → Brand Equity (H2)	0.351	6.228	0.000	Supported
SMMA → Brand Loyalty (H3)	0.065	1.292	0.098	Not Supported
Brand Trust → Brand Equity (H4)	0.515	8.751	0.000	Supported
Brand Trust → Brand Loyalty (H5)	0.450	7.787	0.000	Supported
Brand Equity → Brand Loyalty (H6)	0.409	6.307	0.000	Supported
SMMA → Brand Trust → Brand Loyalty (H7)	0.334	7.462	0.000	Supported (Full Mediation)
SMMA → Brand Equity → Brand Loyalty (H8)	0.144	4.202	0.000	Supported (Full Mediation)

These results indicate that while SMMA does not directly influence brand loyalty, it significantly affects brand trust and brand equity, which in turn have strong positive effects on brand loyalty. Both brand trust and brand equity serve as full mediators in the relationship between SMMA and brand loyalty.

Discussion

The primary purpose of this study was to examine the influence of social media marketing activities (SMMA) on brand loyalty, with brand trust

and brand equity serving as mediating variables, in the context of Bank Syariah Indonesia (BSI). This research was motivated by the observed decline in customer loyalty and brand performance, particularly in the collection of third-party funds under the Wadiah scheme.

The findings reaffirm the importance of this study by demonstrating that while SMMA does not directly influence brand loyalty, it significantly affects brand trust and brand equity, which in turn have strong positive effects on brand loyalty. These results contribute to the growing body of literature on digital marketing in the Islamic banking sector, particularly in Indonesia, where empirical studies remain limited.

In relation to the research objectives and hypotheses:

SMMA was found to have a significant positive effect on brand trust and brand equity (H1 and H2 supported). SMMA did not have a significant direct effect on brand loyalty (H3 not supported). Brand trust significantly influenced both brand equity and brand loyalty (H4 and H5 supported).

Brand equity significantly influenced brand loyalty (H6 supported). Both brand trust and brand equity fully mediated the relationship between SMMA and brand loyalty (H7 and H8 supported).

These findings are consistent with previous studies by Ebrahim (2020) and Dally et al. (2020), which emphasized the mediating role of trust and equity in the relationship between digital marketing and loyalty. However, the non-significant direct effect of SMMA on brand loyalty contrasts with studies such as Sohaib & Han (2023), suggesting that cultural, sectoral, or platform-specific factors may moderate this relationship.

One possible explanation for the non-significant direct effect is that customers may require more than just engaging social media content to develop loyalty—such as consistent service quality, secure digital platforms, and personalized experiences. This is particularly relevant in the banking sector, where trust and perceived value are critical.

From a managerial perspective, the findings suggest that BSI should focus on enhancing the quality and credibility of its social media content to build trust and strengthen brand equity. Rather than relying solely on promotional content, BSI should prioritize interactive, informative, and emotionally resonant messaging that reinforces the bank's reliability and values.

Despite its contributions, this study has several limitations. First, the use of purposive sampling and a cross-sectional design may limit the generalizability of the findings. Second, the study focused solely on BSI customers, which may not reflect broader trends in the Islamic banking industry. Third, the analysis did not account for potential moderating variables such as customer demographics or platform-specific engagement.

Future research could explore these moderating effects, compare results across different Islamic banks, or examine the long-term impact of social media strategies using longitudinal data. Additionally, qualitative studies could provide deeper insights into customer perceptions and motivations behind brand loyalty in the digital era.

Conclusion

This study investigated the influence of social media marketing activities (SMMA) on brand loyalty, with brand trust and brand equity as mediating variables, in the context of Bank Syariah Indonesia. The findings revealed that while SMMA does not directly impact brand loyalty, it significantly enhances brand trust and brand equity, which in turn positively influence customer loyalty. These results underscore the importance of trust and perceived brand value in shaping long-term customer relationships in the Islamic banking sector. The study contributes to the literature by validating the mediating roles of brand trust and brand equity in the digital marketing context, particularly within a faith-based financial institution. It also provides practical insights for marketers and decision-makers in Islamic banks to focus on building trust and strengthening brand equity through strategic social media engagement. However, the study is not without limitations. The use of purposive sampling and a cross-sectional design may limit the generalizability of the findings. The reliance on self-reported data introduces the possibility of response bias. Additionally, the study did not explore potential moderating variables such as customer demographics, platform-specific behavior, or cultural influences, which may have affected the strength or direction of the relationships observed.

Limitation

While this study provides valuable insights into the role of social media marketing activities (SMMA) in shaping brand loyalty through brand trust and brand equity, several limitations must be acknowledged. First, the use of a purposive sampling technique limits the generalizability of the findings. The sample consisted solely of active customers of Bank Syariah Indonesia who were exposed to the bank's social media content. As such, the results may not reflect the perceptions of customers from other Islamic or conventional banks, or those who are not active on social media. Second, the cross-sectional design of the study captures data at a single point in time. This limits the ability to observe changes in customer perceptions or behaviors over time, which may be influenced by evolving digital strategies, market conditions, or customer experiences. Third, the study relied on self-reported data collected through online questionnaires. This method is susceptible to response bias, where participants may provide socially desirable answers or may not fully recall their experiences accurately. Fourth, the study did not account for moderating variables such as age, gender, income level, or digital literacy, which could influence how customers perceive and respond to social media marketing. Additionally, platform-specific behaviors (e.g., differences between Instagram and WhatsApp engagement) were not explored, which may have nuanced effects on brand-related outcomes. These limitations suggest that while the findings are robust within the defined scope, they should be interpreted with caution. The non-significant direct effect of SMMA on brand loyalty, for instance, may not indicate a theoretical flaw but rather reflect contextual factors such as customer expectations, service quality, or digital infrastructure.

Future research should consider:

Longitudinal studies to track changes in customer behavior over time. Comparative studies across different banks or industries to enhance external validity. Mixed-method approaches, combining quantitative and qualitative data, to gain deeper insights into customer motivations and perceptions. Inclusion of moderating variables to better understand the conditions under which SMMA influences brand outcomes. By addressing these limitations, future studies can build a more comprehensive understanding of how digital marketing strategies influence customer loyalty on brand, particularly in the context of Islamic banking.

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