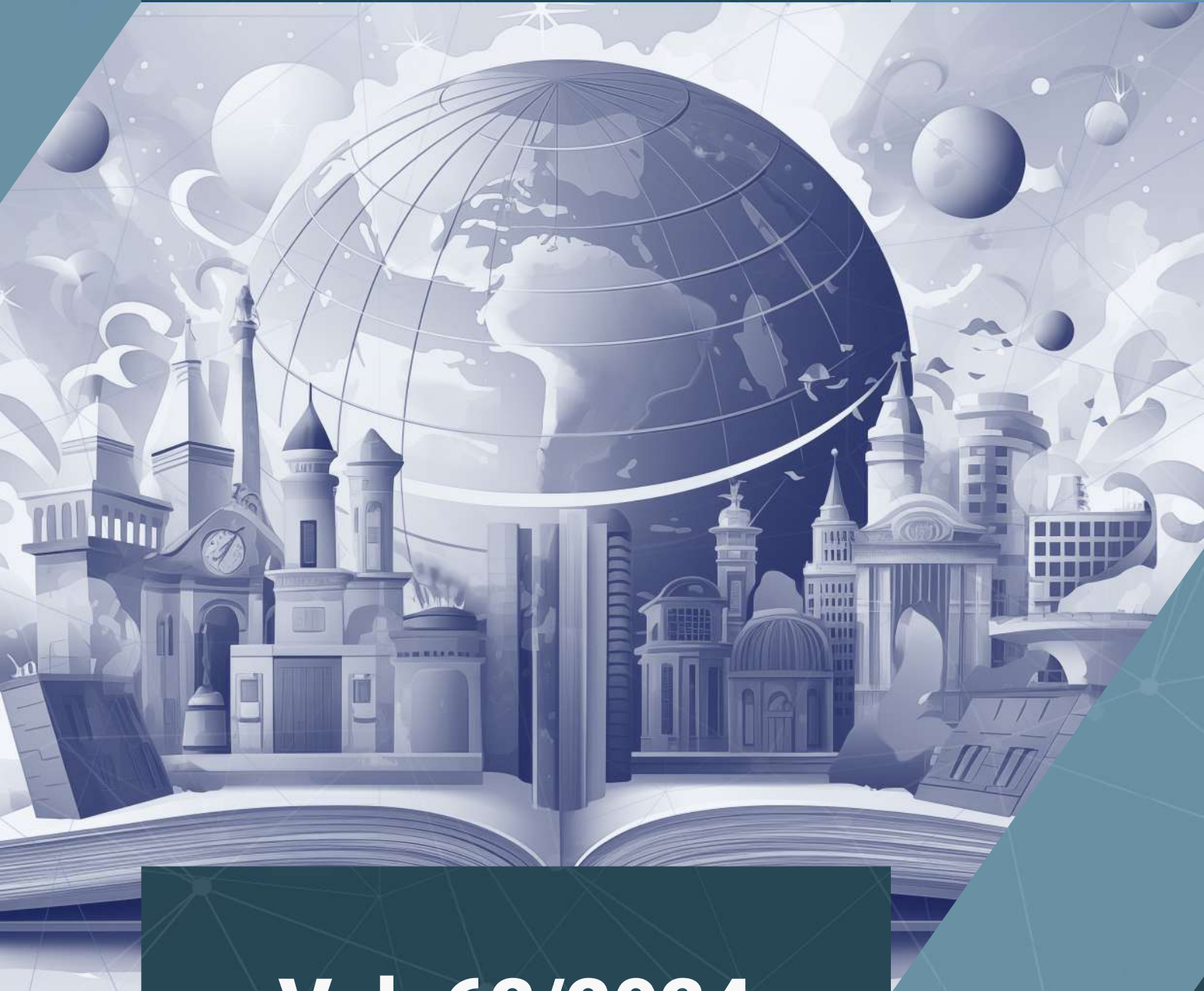




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# Maximize The Effectiveness Of Digital Content Marketing And Utilitarian To Establish Brand Loyalty And Influence Consumer Decisions

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**Abstract.** The objective of this investigation is to ascertain the impact of digital content marketing and utilitarian on the decision to become a BRI customer through brand loyalty. BRI Unit Simpanan Depok consumers comprise the population of this investigation. The accidental sampling technique was employed to obtain a sample of 287 respondents for this study. With the assistance of SmartPLS, data analysis was conducted using SEM. The study's findings indicate that brand loyalty is influenced by digital content marketing. Nevertheless, the decision to become a customer is not influenced by digital content marketing, either directly or indirectly, through brand loyalty. Utilitarian influences the decision to become a customer and brand loyalty, but it does not influence the decision to become a customer through brand loyalty. In the interim, the decision to become a customer is not influenced by brand loyalty. To facilitate the process of acquiring customers and cultivating a sense of loyalty to the bank's products and services, BRI must prioritize website content so that consumers can rapidly access and make informed decisions.

**Keywords.** Digital Content Marketing, Utilitarian, Brand Loyalty, Decision To Be Customer

## Introduction

The initial phase in introducing products and services to consumers is the marketing strategy. It becomes one of the determining factors for consumers when choosing superior products and services compared to other products and services by providing complete information about them. Providing products to consumers can be challenging due to the abundance of competitors in the business world. If the strategy is not implemented correctly or is chosen incorrectly, it will be challenging to satisfy consumers. A plan is considered more efficient if one of the requirements above is effectively implemented in a business setting.

Many companies utilize digital marketing to market or promote their products or services as digital technology advances at an accelerated pace. Digitalization and digital instruments have garnered increasing attention in research, and it is crucial to comprehend their potential applications. [1]. This type of activity is associated with the company's marketing efforts, which are intended to generate value for its customers and other network partners by the strategic and operational objectives established. [1]. This is because digital marketing is a

media presently in high demand by the public and as a supporter of daily activities. Digital marketing is anticipated to remain at the forefront of the technological revolution, offering new features to reach, inform, engage, offer, and sell consumer products and services. [2]. One of the reasons why companies opt for digital marketing is the significant influence that internet users in Indonesia have on lifestyle patterns. The lifestyle in issue is characterized by a significantly higher level of activity in internet access than in other activities. For instance, consumers find it effortless to locate information regarding the desired goods or services online.

Digital Content Marketing is intended to establish and sustain enduring consumer engagement, trust, and relationships. The distinctive attributes of online purchasing suggest that customers' assessments are contingent upon the information provided about the product or service (e.g., virtual images, product details, customer reviews) on the website. In particular, consumer purchasing decisions are typically determined by the website's appearance and design elements, which include virtual images, graphics, quality information, and product video samples. [3]. It is imperative to comprehend how content can attract consumers and create an effective marketing strategy. [4].

Numerous organizations have modified their marketing paradigm from company-centric sales to customer-centric support to establish enduring consumer relationships and brand attachments. This transition has facilitated the growth of digital content marketing. [5]. Consumers are more inclined to endorse products or services distributed through websites and other online platforms, including digital marketing, search engine optimization, social networking, advertising, and video. One digital marketing strategy currently implemented in the service industry is promoting bank products and services through website content. Digital content marketing is a significant and expanding method of increasing consumer awareness. [6]. Consumers can select media content for informational purposes to further their understanding of the brand to aid in their decision-making and purchase intentions. [6].

Consumer intention results from the website's features influencing searching and gathering information. The website's features obscure the fact that perusing products and services can increase consumers' purchase intentions for online products and services. Consumers are motivated to purchase by factors other than utilitarianism, such as efficacy and cost. [7]. Consequently, it can be inferred that consumers are interested in the products or services offered on the website due to the influence of utilitarianism. Utilitarianism is a website feature that can motivate consumers to purchase by providing comprehensive product and service information and highlighting the product's benefits. (Bilgihan & Bujisic, 2015). Define utilitarian characteristics as the capacity to seek information effectively, provide comprehensive product and service information, and provide accessibility. An individual's interest is piqued by perusing the website's products and services. This results in bank management conducting marketing activities to satisfy consumer demands. Banks endeavour to establish and develop visually appealing websites and instil confidence in their brand among consumers by marketing their products and services through e-commerce. E-commerce must comprehend consumer behaviour. Customers' decisions to remain and consistently visit the website in pursuit of information about bank products and services to make decisions to become customers can be influenced by the development of website features.

Their decision-making process involves the collection of visual statistics regarding products and services that can be disseminated through various mediums, such as web pages, eBooks, questionnaires, or case studies. [6]. Information regarding brands (e.g., novel products or applications) is effortlessly accessible to individuals. Consequently, customers can make informed decisions regarding the products and services they purchase by reviewing the bank's

website to compare or select the products and services they wish to purchase. Agag et al. [9] Assert that consumers' satisfaction with the website's explanations of bank products and services will foster their confidence in the bank and their decision to become customers. This need can influence consumer perceptions of the suitability of product concepts, the suitability of product personality and self-image, and loyalty to products. [10]. This investigation aims to ascertain how digital content marketing, as a marketing medium or promoting a product or service on a website to facilitate consumers' rapid discovery of information, can foster brand loyalty and ultimately drive them to become customers.

## **Literature Review**

### **Digital Content Marketing**

Digital content marketing is a marketing strategy that is dedicated to the production, distribution, and sharing of pertinent, engaging, and timely content to attract consumers' attention and increase their involvement in the purchase consideration process, as per [6]. According to another perspective, digital content marketing is an effective marketing instrument that enables marketers to establish long-term social relationships with consumers. [5]. Marketers are given opportunities to present product information and influence consumers through website searches by this new marketing tool. Digital content marketing indirectly stimulates sales by utilizing valuable digital content to attract the appreciation of potential consumers for a brand or company. Terho et al., [11] Elucidate that effective digital content marketing encompasses the following: Generating Intelligence, Creating a portfolio of content, and Engaging customers through content sharing.

Digital content marketing is a marketing strategy dedicated to producing, distributing, and sharing pertinent, engaging, and timely content to attract consumers' attention and increase their involvement in the purchase consideration process, as per [6]. According to another perspective, digital content marketing is an effective marketing instrument that enables marketers to establish long-term social relationships with consumers. [5]. This new marketing tool lets marketers present product information and influence consumers through website searches. Digital content marketing indirectly stimulates sales by utilizing valuable digital content to attract the appreciation of potential consumers for a brand or company. Generating intelligence, developing a content portfolio, and engaging consumers through content sharing are all components of compelling digital content marketing. [11].

Content marketing develops content to foster positive consumer relationships and generate sales.[4], [12]. The development of website features can influence customers' decisions to remain on and consistently visit the website in pursuit of information about bank products and services to make transaction decisions. [13]. Assert that consumers engage in the following activities when making decisions: gathering information, collecting data, and collecting preferences and priorities. Conversely, Royo-Vela and Sánchez [10] Assert that brand loyalty directly results from positive consumer attitudes toward a company, product, or brand. Brand loyalty results from positive consumer attitudes toward a company, product, or brand. Consequently, the concept or personality of the brand is a significant factor in determining consumer attitudes and, as a result, their loyalty. Consequently, digital content marketing generates advantageous outcomes at the organizational level, including enhanced consumer decisions and brand perceptions. [12]. Consequently, this investigation's hypothesis is as follows:

H1: Digital content marketing affects brand loyalty.

H2: Digital content marketing affects the decision to become a customer.

H3: Digital content marketing has an indirect effect on the decision to become a customer through brand loyalty.

### **Utilitarian**

Utilitarian is an attribute that pertains to consumer perceptions of an object's functionality and utility. [14]. Utilitarian's determinant is determined by evaluating the instrumental value of the functional attribute brand. [15]. Utilitarianism is a methodology that emphasizes user-friendliness, functionality, and design. Utilitarian characteristics encompass the availability of comprehensive product and service information, the ability to seek information effectively, and accessibility. [16]. According to Yang et al. [17], utilitarian is assessed through various metrics, such as the usefulness of content, technical accessibility, ease of navigation, adequacy of information, interaction, privacy, and security.

Web designers must be cognizant that the availability of information and design based on g features facilitate the use of sites for information searches, as utilitarianism has the potential to influence consumer decisions. (Bilgihan & Bujisic, 2015). The initial consideration in a utilitarian evaluation is the efficiency of time, money, and convenience before concentrating on other benefits, such as ease and reduced risk of error. Customers regard this as a utilitarian value. [18]. The ease of access to high-quality content on digital content channels enables business consumers to be guided in the independent purchasing process, thereby reducing the opportunity for salespeople to influence purchasing decisions. [12]. Consequently, this investigation's hypothesis is as follows:

H4: Utilitarian influences brand loyalty.

H5: Utilitarian influences the decision to become a customer.

H6: Utilitarian indirectly influences the decision to become a customer through brand loyalty.

### **Brand Loyalty**

Brand loyalty is a behavioural response to a preferred product or service that involves the intention to repurchase in the long term, like, and recommend the product and service. [19]. The concept or personality of the brand is a significant factor in developing consumer loyalty attitudes, as brand loyalty is derived from the positive attitudes of consumers toward a company, product, or brand. [10]. According to Bazi et al. [4], brand loyalty is a dedication to consistently repurchase or re-subscribe to a preferred product or service in the future, which can lead to repeat purchases of the same brand or a series of brands. However, situational influences and marketing efforts can potentially induce behavioural changes. Brand commitment, word-of-mouth (WOM) promotion, purchases, Buying decisions, and Post-purchase behaviour are among the factors used to measure brand loyalty. [19]. The framework of thought in this investigation is illustrated in Figure 1 below. Consumers are influenced by brand loyalty when making decisions. [20]. Consequently, this investigation's hypothesis is as follows:

H7: Brand loyalty influences the decision to become a customer.

### Decision to Become a Customer

Decisions are the outcome of various activities, including the collection of preferences and priorities, the extraction of critical information to inform modelling decisions (including assumptions, objectives, and constraints), and the collection of data and information from experiments. [13]. Additionally, decisions are the outcome of identifying critical parameters influencing the solution. The trade-offs between objectives are the reason why each of these solutions is the most effective. Consequently, the front line entails an additional phase to determine the most suitable solution from the decision-maker's perspective. [13]. Public decision-making involves interconnected decisions. [21]. The decisions made by one actor can have an impact on the decisions made by other actors. The decision-making process is complicated by the interdependence of actors, each with unique incentives and objectives. In assessing the decision to become a customer, measurements are founded on the following: recognition of needs, information search, evaluation of alternatives, purchasing decisions, and post-purchase behaviour. [22]. The image below illustrates the framework of thought that underpins this investigation:

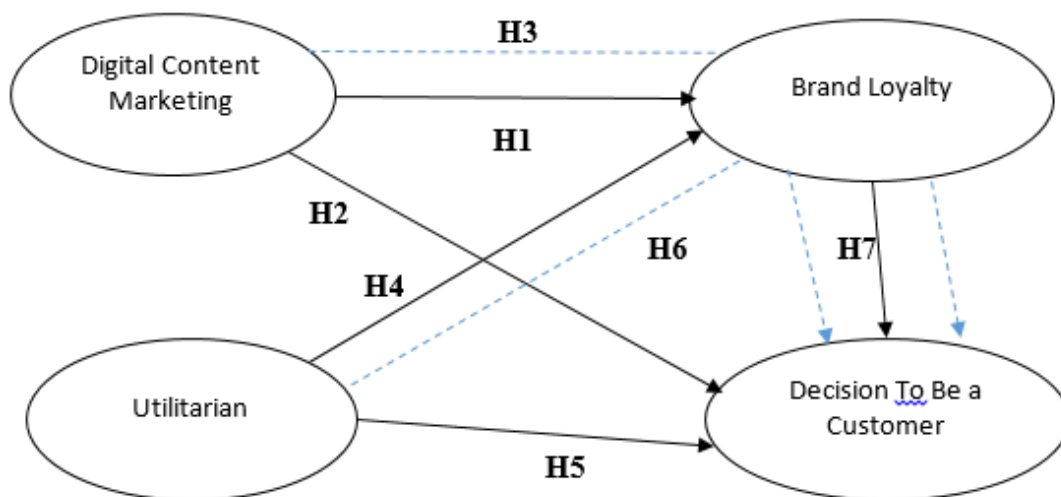


Figure 1. Thinking Framework

### Research methods

This investigation implements a quantitative descriptive methodology by administering questionnaires to respondents. The investigation was conducted at BRI Unit Simpangan Depok in May 2024. The accidental sampling technique was employed in this study to sample customers who were conducting transactions and perusing the site. The sample size for this investigation was 287 respondents. The variables in this study are measured using a Likert scale with five measurement points: 1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for concur, and 5 for strongly agree. SmartPLS software analyzed the data in this investigation using a structural equation model. The initial step is to evaluate the model's validity and reliability. Subsequently, a discriminant validity test, multicollinearity, F test, R test, SRMR test, and hypothesis test are conducted by comparing the t-test results with the mentioned earlier of 1.96 and a probability value of less than 0.05, which suggests an influence.

## Results

Table 1. Respondent Description

Demographics	Frequency	Percentage (%)
<b>Gender</b>		
Men	170	59,2
Female	117	40,8
<b>Age</b>	287	100
> 20 year	14	4,8
20-40 year	199	69,4
> 40 year	74	25,8
<b>Occupation</b>		
Private Employee	80	27,9
Civil Servant	40	13,9
Self-employed	45	15,7
Etc	122	42,5
<b>How long as a BRI Customer</b>		
< 1 year	62	24,7
1-3 year	107	42,6
>3 year	58	23,1
<b>Why do you choose Bank BRI?</b>		
The product gifts more benefits to the customer	50	17,4
Easy to get information	64	22,3
Easy to transaction	156	54,3
Privacy of Data customer	17	6
<b>Number of Visit the website</b>		
2 - 3 visit	140	48,8
4 - 5 visit	97	33,8
>5 visit	50	17,4
<b>Where do you know about the Website of Bank BRI?</b>		
Friend	20	7
Family	61	21,2
Co-worker	47	16,4
Social media	159	55,4
<b>What do you think about getting information regarding banking products and services from the website Bank BRI?</b>		
Very easy	84	29,3
Easy	155	54

Neutral	48	16,7
Difficult		
Very difficult		
<b>Total</b>	<b>287</b>	<b>100</b>

Sources: Authors, 2024

The results of Table 1 indicate that most of the consumers who participated in this study were male, with a total of 170 individuals (59.2%). The plurality of respondents, 199 individuals (69.4%), were between 20 and 40. Most individuals were employed as private employees, civil servants, or entrepreneurs, while the remaining 122 individuals (42.5%) were in other categories. The plurality of respondents, 107 individuals (42.6%), reported being BRI customers for 1 to 3 years. One hundred fifty-six individuals (54.3%) responded that the convenience offered was the primary reason they became customers. A plurality of 140 individuals (48.8%) responded that they visited the website between 2 and 3 times. One hundred fifty-nine individuals (55.4%) know BRI Bank through social media. Additionally, 155 individuals (54%) indicated that they found it straightforward to obtain BRI information.

### Structural Model

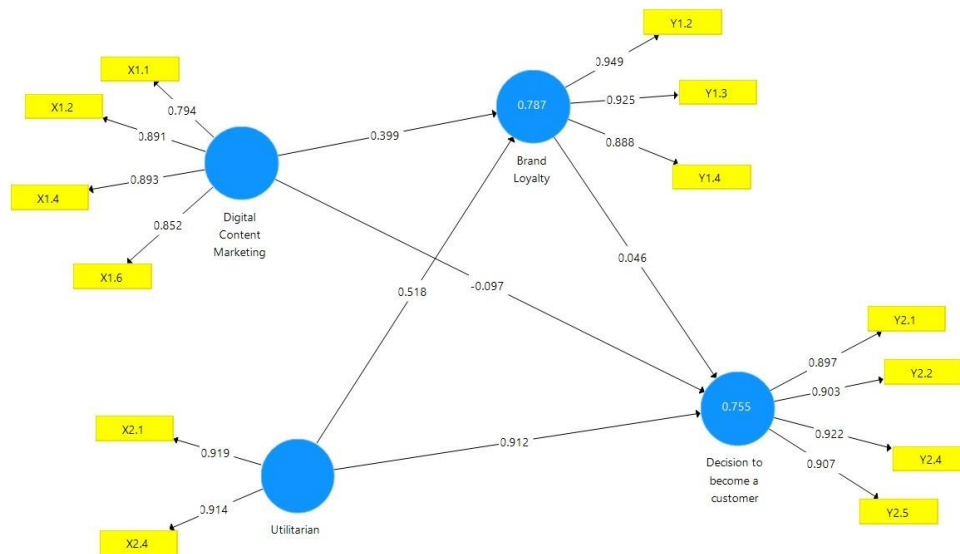


Figure 2: Structural Framework

Table 2. Measurement Model Evaluation

Variable	Indicator	Item	Loading Factor	Reliability	AVE
Digital Content Marketing (X1)	1. Generating Intelligence	X1.1	0,794	0,918	0,737
	2. Creating a portfolio content	X1.2	0,891		

	3. Engaging customers through content sharing	X1. 4	0,893		
		X1. 6	0,852		
	[11]				
		X2. 1	0,919		
Utilitarian (X2)	1. Usefulness of Content	X2. 4	0,914	0,913	0,84 0
	2. Accessibility				
	3. Usability				
	4. Adequacy of Information				
	5. Interaction				
	6. Privacy/Security				
	[17]				
	1. Brand commitment.	Y2. 2	0,949		
Brand Loyalty (Y1)	2. Word of mouth (WOM) promotion	Y2. 3	0,925	0,944	0,84 8
	3. Brand purchases.	Y2. 4	0,888		
	[19]				
	1. Recognition of Needs	Y1. 1	0,897		
Decision To Be	2. Information Search	Y1. 2	0,903		
	3. Evaluation of Alternatives	Y1. 4	0,922	0,949	0,82 3
Customer (Y2)	4. Buying decision	Y1. 5	0,907		
	5. Post-purchase behavior				
	[22]				

Sources: Authors, 2024

In PLS, Composite Reliability (CR) is employed to assess the consistency of components by utilizing Cronbach's Alpha value. The condition is considered acceptable if the CR data value exceeds 0.7. A CR value of more than 0.7, as shown in Table 2, suggests that the results are consistent across constructs. The values are represented as numerals ranging from 0.913 to 0.949. Additionally, the AVE (Average Variance Extracted) processing results indicate that the AVE value meets the established criteria, as all VE values are greater than or equal to 0.50. The AVE values of all variables are within the range of 0.737 to 0.848, suggesting that they all satisfy the AVE standards.

Table 3. Discriminant Validity – Fornell Larcker Criterion

	<b>Brand Loyalty</b>	<b>Digital Content Marketing</b>	<b>Decision To Be a Customer</b>	<b>Utilitarian</b>
<b>Brand Loyalty</b>	<b>0,921</b>			
<b>Digital Content Marketing</b>	0,849	<b>0,858</b>		
<b>Decision To Be a Customer</b>	0,753	0,735	<b>0,907</b>	
<b>Utilitarian</b>	0,865	0,869	0,868	<b>0,917</b>

Sources: Authors, 2024

Discriminant validity is established when each variable exhibits a larger factor loading value on the latent construct under investigation than other latent constructs. For discriminant validity to be considered valid, this requirement must be satisfied. The discriminant validity of each variable is also determined, as the square root of the AVE is more significant than any correlation. [23]. Table 3 shows the values of each variable: digital content marketing (0.858), utilitarian (0.917), decision (0.907), and brand loyalty (0.921).

Table 4. Multicollinearity Test - Outer VIF Values

	<b>VIF</b>
<b>X1.1</b>	1,876
<b>X1.2</b>	3,160
<b>X1.4</b>	3,051
<b>X1.6</b>	1,928
<b>X2.1</b>	1,862
<b>X2.4</b>	1,862
<b>Y1.2</b>	4,159
<b>Y1.3</b>	3,279
<b>Y1.4</b>	2,648
<b>Y2.1</b>	3,147
<b>Y2.2</b>	3,196
<b>Y2.4</b>	4,556
<b>Y2.5</b>	4,038

Sources: Authors, 2024

The VIF value results are employed to evaluate multicollinearity, with the restriction that the VIF value does not exceed 5.0. Based on the data in Table 4, the resulting VIF value is 1.862 - 4.556. These findings suggest that multicollinearity is not a concern, and the investigation can be pursued until its conclusion.

Table 5. Determination Coefficient Test

	<b>R Square</b>	<b>R Square Adjusted</b>
<b>Brand Loyalty</b>	0,787	0,786

<b>Decision To Be a Customer</b>	0,755	0,752
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Sources: Authors, 2024

The model will then be assessed by measuring the R-square. Table 5 shows the R-square values for brand loyalty (0.787) and the decision to be a customer (0.755), respectively. This shows that the experience of brand loyalty and the decision to be a customer strongly influence 78.7% of brand loyalty and 75.5% of the decision to be a customer.

Table 6. F Test Results

	<b>Brand Loyalty</b>	<b>Digital Content Marketing</b>	<b>Decision To Be a Customer</b>	<b>Utilitarian</b>
<b>Brand Loyalty</b>			0,002	
<b>Digital Content Marketing</b>	0,184		0,008	
<b>Decision To Be a Customer</b>				
<b>Utilitarian</b>	0,310		0,635	

Sources: Authors, 2024

The F-square test determines the strength of the relationship between the independent and dependent variables. According to the measurement standard, a square greater than 0.02 denotes a small size, a square greater than 0.15 indicates a medium size and a square greater than 0.35 indicates a large size. A value less than 0.02 indicates no effect. [24] (Hair et al., 2017). Table 6 displays the values of  $f^2 = 0.002$  for the effect of brand loyalty on the decision to become a customer,  $f^2 = 0.008$  for the effect of digital content marketing on the decision to become a customer,  $f^2 = 0.635$  for the utilitarian effect on the decision to become a customer,  $f^2 = 0.184$  for the effect of digital content marketing on the decision to become a customer, and  $f^2 = 0.310$  for the utilitarian effect on the decision to become a customer.

Table 7. Prediction Accuracy Test (Q2)

	<b>SSO</b>	<b>SSE</b>	<b>Q<sup>2</sup> (=1-SSE/SSO)</b>
<b>Brand Loyalty</b>	861,000	293,173	0,659
<b>Digital Content Marketing</b>	1148,000	1148,000	
<b>Decision To Be a Customer</b>	1148,000	446,874	0,611
<b>Utilitarian</b>	574,000	574,000	

Sources: Authors, 2024

Next, the Q2 value is employed in the accuracy evaluation. A model is considered to have a high prediction accuracy if Q2 is greater than 0 and a feeble prediction accuracy category

if Q2 is less than 0. The model exhibits a high prediction accuracy (between 0.611 and 0.659) for variables with Q2 values greater than 0. This is demonstrated in Table 7.

Table 8. Path Coefficient

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>	<b>Result</b>
<b>Brand Loyalty -&gt; Decision To Be a Customer</b>	0,046	0,044	0,508	<b>0,612</b>	<b>Not accepted</b>
<b>Digital Content Marketing -&gt; Brand Loyalty</b>	0,399	0,400	10,692	0,000	Accepted
<b>Digital Content Marketing -&gt; Decision to Be a Customer</b>	-0,097	-0,097	1,660	<b>0,098</b>	<b>Not accepted</b>
<b>Utilitarian -&gt; Brand Loyalty</b>	0,518	0,517	11,948	0,000	Accepted
<b>Utilitarian -&gt; decision To Be a Customer</b>	0,912	0,914	11,831	0,000	Accepted
<b>Digital Content Marketing -&gt; Brand Loyalty-&gt; Decision To Be a Customer</b>	0,019	0,017	0,508	<b>0,611</b>	<b>Not accepted</b>
<b>Utilitarian -&gt; Brand Loyalty-&gt; Decision To Be a Customer</b>	0,024	0,022	0,506	<b>0,613</b>	<b>Not accepted</b>

Sources: Authors, 2024

The bootstrapping method is employed on SmartPLS to conduct hypothesis testing to determine which hypotheses in this study are accepted or rejected. The hypothesis can be accepted if the T value is more significant than 1.96 and the P value is less than 0.05. This table indicates that the hypothesis is accepted, as the T value is more significant than 1.96 and the P value is less than 0.05. In Table 8, it is known that there are 3 accepted hypotheses, including digital content marketing towards brand loyalty, utilitarian towards brand loyalty, and utilitarianism towards the decision to become a customer. Then 4 hypotheses are not accepted, including digital content marketing towards the decision to become a customer, brand loyalty towards the decision to become a customer, the indirect relationship of digital content marketing with the decision to become a customer through brand loyalty and the indirect utilitarian relationship with the decision to become a customer through brand loyalty.

### **Discussion**

Digital Content Marketing is a marketing strategy that creates, distributes, and shares timely, relevant, and engaging content to captivate consumers' attention and enhance their engagement in purchasing decisions. [6]Digital marketing is not limited to consumer product marketing; it has also infiltrated other industries, including banking and hotels. This is because digital content marketing has the potential to enhance, maintain, and establish a product or service's reputation across all digital platforms. Conversely, brands can establish more personal

and stronger consumer relationships, generate sustainable value, and enhance brand loyalty through compelling digital content marketing. [4]. Customers comprehend the brand's values, mission, and offerings through informative and pertinent digital content. This is the initial phase in establishing brand loyalty by increasing consumer awareness and understanding of the brand. Consumers tend to exhibit greater loyalty to brands they perceive as trustworthy and knowledgeable. The decision to become a customer was not influenced by digital content marketing in this study. Some prospective customers prefer to obtain information through direct interactions, such as conversing with bank staff or seeking recommendations from friends and family. This approach may provide them with a greater sense of ease than relying exclusively on digital content.

Consumers prioritize the ease and expediency of obtaining information. They evaluate the instrumental value of functional attribute brands to determine utilitarian determinants. Utilitarian is an attribute that pertains to consumer perceptions of an object's functionality and utility. [15]. Designers must be cognizant of the availability of information and design the website with features that facilitate information searches for users seeking utilitarian information. [16] Consequently, utilitarianism has the potential to influence decisions. The more consumers perceive the bank's utilitarian value, the more likely they will remain loyal to the brand. Nevertheless, utilitarianism in this study did not influence the decision to become a customer. Even though utilitarian factors allow consumers to maximize benefits, other subjective and personal characteristics frequently influence the decision to become a bank customer. Banking services are frequently intricate and necessitate a comprehensive comprehension of various products, including savings accounts, investments, and loans.

Brand loyalty is the conduct of an individual toward a product or service that they enjoy, to repurchase the product or service in the future and recommend it to others. [19]. New consumers are more likely to be attracted to banks with robust brand identities. A person's decision to become or remain a bank customer is significantly influenced by brand loyalty. In this study, brand loyalty did not influence the decision to become a customer. While an individual may be steadfast in their loyalty to a particular brand in other product categories, their financial requirements, including the interest rates on loans, the fees associated with banking services, and the available features, may be more influential in their decision to select a bank.

### **Conclusion**

This study concludes that digital content marketing has a significant impact on forming consumer brand loyalty to the BRI website. The effectiveness of digital content marketing has influenced customer brand loyalty in the quality of digital content to provide information to consumers. The quality of digital content can influence consumers with content marketing when click on the BRI website. Utilitarian including accessibility, the ability to effectively search for information, and the provision of comprehensive product and service information and other utilitarian benefits that arise through product and service searches on the BRI website can increase brand loyalty. So consumers will tend to be committed and loyal to BRI products and services and have the decision to become customers and choose the desired products and services. In this study, brand loyalty can also be used as a mediating variable between digital content marketing and utilitarian.

In this study, digital content marketing does not influence the decision to become a customer, because there are still many BRI consumers who do not understand the development of banking technology, especially at BRI. Some prospective customers prefer to get information

through direct interaction, such as talking to bank staff or getting recommendations from friends and family because there is a lot of social engineering by irresponsible parties that have made BRI products and services bad. Brand loyalty plays a key role in influencing a person's decision to become or remain a bank customer. Although utilitarian (based on the function of a website) on the BRI website has provided a way to deal with social engineering, consumers will remain vigilant and need a deep understanding to maximize their decision to become customers.

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