

The Influence of Content Marketing and Product Knowledge on Generation Z Purchase Intention in Using Bank Syariah Indonesia services

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ABSTRACT

This study aims to find out how the correlation between content marketing and product knowledge and its impact on Generation Z's purchase intention towards Indonesian Sharia Banks. Data collection was carried out by distributing questionnaires to Generation Z students at UIN Maulana Malik Ibrahim Malang. This study adopts a quantitative approach with an explanatory design. Purposive sampling was used as a sampling technique, with a total sample of 100 participants. The measurement scale uses a Likert scale with five response levels. Data analysis includes validity tests, reliability tests, classical assumption tests, multiple linear regression analyses, t tests, F tests, and coefficient of determination tests using SPSS version 26. The findings demonstrate that content marketing variables exert a significant influence on purchase intention, product knowledge variables have a significant impact on purchase intention, and both content marketing and product knowledge together significantly influence purchase intention.



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INTRODUCTION

Currently is an era where digital is growing. The digital era is characterized by developments in the fields of technology, information, and communication. These developments have brought changes to people's behavior. Today many people are switching to using technology by utilizing the internet to find information, and fulfill their needs and desires easily and practically via mobile phones. This is indicated by the increasing use of internet technology in Indonesia which continues to increase. Judging from the data in the report of the Association of Indonesian Internet Service Providers (APJII), it shows that internet users in Indonesia continue to increase every year.

Internet use in Indonesia has increased every year. In 2018 internet users were 64.80% then increased by around 8.9% in 2019-2020 or to 73.70%. This increase is because that year it was a year affected by Covid-19 so all people are making more use of internet technology to carry out their daily activities. The data then continues to increase so that in 2021-2022 it will be 77.02% (APJII, 2022). There was an increase of around 3.32% in internet users compared to 2019-2020. APJII announced that the total number of internet users in Indonesia in the 2021-2022 range will reach 210 million people out of a total population of 272 million people (APJII, 2022). Many internet users mostly use social media to support their daily lives.

Based on this it can be shown that the increase in internet users has a positive impact on society. This statement indicates that the use of social media is one of the solutions to facilitate all life activities. Social media is one of the most widely used media tools for interacting and exchanging information. Based on Fadhila et al (2016) Social media has now become a style or trend that is used to quickly disseminate information, issues, and various knowledge.

The use of social media in Indonesia increases quite a lot every year. It is recorded that in 2022 the number of social media users will reach 191 million (Hootsuite We Are School, 2022). The most used social media by the public include Instagram, Facebook, TikTok and YouTube. Based on the results of a survey put forward by the Alvara research center, the highest consumption of internet users is by Generation Z. Several parties differ on the classification of the birth of Generation Z. Generation Z is the younger generation who is often known as digital natives or the clean generation born from 1996 to 2010 (Pratikto & Kristanty, 2018). According to the Central Statistics Agency (BPS) records, it is stated that Generation Z is the generation born in 1997-2012. That is the age range of 10-25 years is referred to as Generation Z and is classified as the highest social media user. This is reinforced by census data from the Central Statistics Agency (BPS) which shows that in 2020 Generation Z will be at the highest level, namely 27.94% of the total population in Indonesia. Followed by the millennial generation at 21.8%, and Generation X at 11.56%.

Generation Z is more interested in using the internet by accessing several social media platforms that contain entertainment to get rid of boredom compared to the millennial generation. Social media users are also widely used by Generation Z in carrying out their daily activities (Fadhilah & Saputra, 2021). Based on the Generation Z population mentioned above, shows that this generation has great potential as a productive age that can be optimized to help improve the Indonesian economy. On the other hand, the increasing number of Generation Z at this time can also become a new market share that is more profitable for companies and banks. Companies and banks can take advantage of this new opportunity to attract Generation Z consumers through social media marketing. Social media has also been used in service industries such as Islamic banking. One that has implemented social media as a marketing tool is Bank Syariah Indonesia.

Bank Syariah Indonesia is one of the advanced Islamic banks and does not want to be out of date. Based on Amanina & Indana (2022) through its social media accounts, Bank Syariah Indonesia is very up to date in informing all forms of products, promos, and lifestyles to Generation Z. Social media owned by Indonesian Islamic banks include Facebook (@bank Syariah

Indonesia), Twitter (@bankbsi_id), TikTok (@lifewithbsi), and Instagram (@lifewithbsi). Based on Marketingcraft, it is stated that marketing through social media is considered successful when it is optimal for managing accounts. This can be seen from the number of likes, followers, shares, and comments on social media accounts (Amanina & Indana, 2022). In this case, Bank Syariah Indonesia is still not optimal in managing its social media accounts. It can be seen from Bank Syariah Indonesia's Instagram and Tiktok social media accounts that the level of followers, likes and shares is still relatively low compared to other banks. This is based on the results of observations made by researchers on the accounts of Bank Syariah Indonesia and Bank Central Asia (BCA). Bank Syariah Indonesia has 251 thousand followers and 3.5 thousand likes. Meanwhile, Bank Central Asia's Instagram account has 562 thousand followers and 12.2 thousand likes. Furthermore, on the Bank Syariah Indonesia Tiktok account (@lifewithbsi) the number of followers is 56.7 thousand with 456.5 thousand likes. Bank Central Asia's Tiktok account (@bankbca) has 177.6K followers and 2.3M likes.

The number of followers and likes for the two bank accounts shows that the development of each bank is different. Bank Syariah Indonesia is still lower than Bank Central Asia. In this case, Bank Syariah Indonesia must be more responsive and responsive in dealing with this phenomenon. Bank Syariah Indonesia can use social media as a marketing strategy to disseminate information related to products and services to the public, especially Generation Z. This aims to attract their interest in using Indonesian sharia services. Research from Artvanka & Hidayat (2021) explained that marketing can be influenced by social media because it can create consumer interest (purchasing intention) for products or services.

Purchase intention is one of the stages in which a person before making a purchase. Based on Kotler & Keller (2016) Purchase intention is a person's tendency when buying a product or service. Before the emergence of buying interest, consumers will do research in advance about the product or service to be purchased. They tend not to make purchases immediately before knowing information about what to buy. Purchase intention is a consumer's deliberative step in assessing the information he has obtained before making a purchase (Ridwan et al., 2018). Consumers are more selective and compare in advance the products or services offered by various business actors according to the information they get. As in choosing what product to use, which store to choose and visit, when consumers make purchases, and so on. In this case, Bank Syariah Indonesia to achieve consumer interest requires the implementation of a qualified marketing strategy.

Content marketing is a form of marketing strategy to attract an audience by designing, promoting, and making content as attractive as possible so that it can generate a desire to become customer (Limandono & Daharmayanti, 2018). Content created in content marketing can be in the form of photos, pictures, videos, animations, writing, audio, and others. The content is packaged very well and distributed through various social media platforms. This will later trigger consumer interest to make a purchase. Creating content is one of the tactics used by marketers as a marketing strategy to introduce and promote products or services to consumers (Amalia, 2020). The forms of content marketing on Bank Syariah Indonesia's social media are very diverse. One example of content marketing distributed by Bank Syariah Indonesia is on the Instagram account

(@lifewithbsi) which displays photos, videos, and graphic designs related to products, contracts, and other information. Based on Sari & Fasa (2023) Bank Syariah Indonesia creates content by displaying photos of models and several designs that explain the products and contracts used. Content marketing has a priority to be able to increase consumer purchase intentions (Rashid, 2022). So that making content marketing one of the marketing strategies that can be used by Bank Syariah Indonesia to increase buying interest, especially for Generation Z.

Research that supports this statement is the result of research conducted by Akbar & Maharani, (2018) that content marketing has a significant effect and can foster consumer buying interest. Mahendra & Nugroho (2021) also stated that content marketing has a significant effect on purchase intention. further research Cahyaningtyas & Wijaksana (2021) state the results that the variable content marketing has a significant effect on purchase intention. In research Zainurossalamia et al (2021) states that social media marketing by creating content, and sharing content have a significant impact on purchase intention. This is inversely proportional to the results of the study Yaqubi & Karaduman (2019), that variable content marketing does not affect purchase intention or consumer buying interest. On research Aini & Aida (2016) states that content marketing variables have no significant effect on purchase intention. So is research from Razak et al (2021) stated that the content marketing variable created by Gofood had no significant effect so it could not attract consumer interest.

Some strategies that can be used by Indonesian Islamic banks to increase consumer buying interest apart from content marketing are by creating product knowledge for consumers. One of the factors that influence consumer buying interest (Purchase Intention) in deciding to buy is Product Knowledge (Sanita et al., 2019). Current public knowledge is very minimal about the products and operational activities of Islamic banks. Many people think that the activities of Islamic banks do not contain elements of usury at all (Firmansyah, 2019). This statement shows that people are still unfamiliar with what products and services are provided by Islamic banks. Therefore, companies and banks need to know consumer behavior before making a purchase. Based on Sanita et al (2019) To know the consumer behavior, companies must know about product knowledge obtained or stored in consumer memory.

In this case, Bank Syariah Indonesia also increases knowledge by providing education and information as outlined in content and disseminated on social media Instagram (@lifewithbsi). Bank Syariah Indonesia provides education through content that is poured through photos with a reciprocal conversation between two people who are equipped with information about existing service products at Bank Syariah Indonesia (Instagram @lifewithbsi, 2023). The knowledge possessed by consumers is a factor that is considered and encourages consumer buying interest. This is based on research from Resmawa (2017), in his research shows that product knowledge possessed by consumers will also increase consumer intentions to buy products.

On the other hand, previous research states that there are pros and cons regarding the effect of product knowledge on purchase intention. Research conducted by Sanita et al (2019) explains that product knowledge has a strong influence on purchase intention. Based on Ariestania & Dwiarta (2020) also explained that product knowledge has a significant influence

on purchase intention. This statement is inversely proportional to research conducted by Imran & Hendrawan (2018) explain that product knowledge of Islamic banks has no significant effect on interest in using Islamic banks. Likewise in research I. Akbar et al (2021) explain that product knowledge and product evaluation variables do not have a significant effect on purchase intention.

This research specifically targets Generation Z students who study at UIN Maulana Malik Ibrahim Malang and have an Indonesian Sharia Bank account in the city of Malang. The choice of Generation Z is because many social media users are dominated by Generation Z. Bank Syariah Indonesia can use this as an opportunity for a new, more profitable market share. Based on some of the phenomena and descriptions above, there are still gaps. This research focuses on efforts to find facts related to 1) The effect of Content Marketing on the purchase intention of Generation Z in using Bank Syariah Indonesia, 2) the effect of product knowledge on the purchase intention of Generation Z in using Bank Syariah Indonesia, 3) the effect of content marketing and product knowledge on purchase intention of Generation Z in using Bank Syariah Indonesia.

RESEARCH METHODS

This study uses a quantitative research method with an explanatory approach to investigate the relationship between variables by testing hypotheses. The target population consisted of all Generation Z students at UIN Maulana Malik Ibrahim. The sample consisted of Generation Z students who had Indonesian Islamic bank accounts, selected through purposive sampling, and resulted in a total of 100 participants. Data collection was carried out by distributing questionnaires with a Likert scale measurement by developing questions that resulted in disagree, agree, neutral, agree, and strongly agree on answers. The collected data were then analyzed using multiple linear regression techniques with SPSS 26.

RESULTS AND DISCUSSION

RESEARCH RESULT

Table 1 Normality Test

One Sample Kolmogorov-Smirnov Test		
Nonstandard residue		
N		100
Normal Parameters, b	Method	.0000000
	std. Deviation	3.38170043
The Most Extreme Difference	absolute	.105
	Positive	.105
	Negative	-.050
Statistic test		.105
Exactly Sig. (2-tails)		.208
Point Probability		.000

A. Normal test distribution.

B. Calculated from the data.

Source: Data Processed 2023

The results obtained from the normality test in Table 1 above show that the significance level is $0.208 > 0.05$. Applying the decision-making principle in the Kolmogorov Smirnov normality test, it can be concluded that the data in this study are said to be normally distributed. That is, the assumption of normality in the regression model here has been fulfilled.

Table 2 Multicollinearity Test

		coefficients						
Model		Nonstandard coefficients		Standard Coefficient	Q	Sig.	Collinearity Statistics	
		B	std. Error	Betas			tolerance	VIF
1	(Constant)	2,955	2,438		1,212	.228		
	<i>Content Marketing</i>	.186	.071	.214	2,623	.010	.257	3,892
	<i>Product knowledge</i>	.923	.104	.722	8,844	.000	.257	3,892

a. Dependent Variable: Purchase Intention

Source: Data Processed 2023

The results obtained are in Table 2. attached, the multicollinearity test results show that the VIF value of all variables is 3.892. In this case, the value is > 10 and the tolerance value is $0.257 > 0.10$. From this explanation it shows that the two variables namely content marketing (X_1) and product knowledge (X_2) do not occur in correlation. That is, there are no signs of multicollinearity between the independent variables.

Table 3 Heteroscedasticity Test

		coefficients				
Model		Nonstandard coefficients		Standard Coefficient	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	3,482	1632		2.134	.035
	<i>Content Marketing</i>	-.047	.047	-.199	-.999	.320
	<i>Product knowledge</i>	.046	.070	.130	.652	.516

a. Dependent Variable: ABSRESID

Source: Data Processed 2023

The results obtained in Table 3 show a significance value of 0.320 for the content marketing variable. Value of 0.516 for the product knowledge variable. The significance value of the two variables is greater than 0.05. This shows that in this study the variables of content marketing and product knowledge did not occur heteroscedasticity.

Table 4 Multiple Linear Regression Test

coefficients						
Model		Nonstandard coefficients		Standard Coefficient	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	2,955	2,438		1,212	.228
	<i>Content Marketing</i>	.186	.071	.214	2,623	.010
	<i>Product knowledge</i>	.923	.104	.722	8,844	.000

a. Dependent Variable: Purchase Intention

Source: Data Processed 2023

The results presented in Table 4 are the results of multiple linear regression tests. Displaying the Unstandardized Coefficient column, there is a regression coefficient value. The constant has a value of 2.955. There is a regression coefficient for content marketing of 0.186. The regression coefficient for product knowledge is 0.923. Based on the use of these values, the regression equation can be formed:

$$Y = \alpha + e + e\beta_1X_1 + \beta_2X_2$$

$$Y = 2.955 + 0.186 + 0.923X_1X_2 + e$$

The constant value of the regression equation in this study was 2.955. This means that if the values of the variable content marketing (X_1) and product knowledge (X_2) are considered fixed or constant, then the value of purchase intention (Y) is 2.955. The regression coefficient value of the content marketing (X_1) variable is 0.186 in a positive direction. This means that for every one-unit increase in the content marketing variable (X_1) it affects the purchase intention variable (Y). This implies that a one-unit increase in the variable (X_1) will result in an increase of 0.186 in purchase intention (Y), assuming other factors and the product knowledge (X_2) variable remain constant. Likewise, the value of the regression coefficient for the product knowledge variable is 0.923 with a positive direction. This shows that for every increase in one unit of product knowledge (X_2), the variable purchase intention (Y) is expected to increase by 0.923. Assuming that all other content marketing factors and variables are held constant.

Table 5. t test

coefficients						
Model		Nonstandard coefficients		Standard Coefficient	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	2,955	2,438		1,212	.228
	<i>Content Marketing</i>	.186	.071	.214	2,623	.010
	<i>Product knowledge</i>	.923	.104	.722	8,844	.000

a. Dependent Variable: Purchase Intention

Source: Data Processed 2023

The results obtained are in Table 5. shows a calculated t value of 2.623 and a t table value of 1.985. When compared between the two, it is known that $2.623 > 1.985$. Furthermore, seen from the significance value of content marketing (X_1), shows a value of $0.010 < 0.05$. This indicates that (H_0) is rejected. Based on this, it can be concluded that the content marketing (X_1) variable has a significant effect on buying interest (Y) in Generation Z. In the product knowledge (X_2) variable, the t count value is 8.844 and the t table is 1.985. When compared between the two, it is known that $8.844 > 1.985$. Then, seen from the significance value of the product knowledge (X_2) variable, shows a value of $0.000 < 0.05$. This shows that the hypothesis (H_0) is rejected.

Table 6. F Test (Simultaneous)

ANOVAa						
Model		Sum of Squares	df	Average Squared	F	Sig.
1	Regression	5681686	2	2840843	243,396	.000b
	remainder	1132.154	97	11,672		
	Total	6813840	99			

A. Dependent Variable: Purchase Intention

b. Predictors: (Constant), Product Knowledge, Content Marketing

Source: Data Processed 2023

The results obtained from the F test in Table 6. show a significance value of $0.000 < 0.005$ with a df1 value of 3 and a df2 of 97. Thus it obtained 3.09 and a calculated result of 243.396. When compared with these two values, a value of $243.396 > 3.09$ is obtained, which means $F_{value} > F_{table}$. Based on the F test in this study it was concluded that $F_{value} > F_{table}$ with a significance value of $0.000 < 0.05$ in other words H_0 was rejected. This indicates that content marketing and product knowledge have a significant effect simultaneously on purchase intention.

Table 7. Determination Coefficient Test(R)²

Summary model b				
Model	R	R square	Customized R Square	std. Estimation Error
1	.913a	.834	.830	3,416

A. Predictors: (Constant), X2, X1

c. Dependent Variable: Y

Source: Data Processed 2023

The results obtained in table 7 above show an R squared value of 0.834 or equivalent to 83.4%. This shows that content marketing and product knowledge variables can explain and influence buying interest by 83.4%. The remaining 16.6% is influenced by variables or other factors that are not included in this study and have not been studied in depth.

DISCUSSION

The Influence of Content Marketing on Generation Z's Purchase Interest in Using Bank Syariah Indonesia Services

Based on the results of testing the first hypothesis that has been carried out in multiple linear regression analysis, it shows that content marketing has a significant and positive effect on purchase intention. This is obtained from the results of the t-test that has been done before. These results show that content marketing has value $t_{value} > t_{table}$ ($2.351 > 1.676$) and a significance probability value of $0.010 < 0.05$. Of the several provisions, the first hypothesis is accepted. This means that the content marketing variable has a positive and significant effect on the purchase intention of Generation Z in using Bank Syariah Indonesia services.

The results of this study are in line with research Abdurrahim & Sangen (2019) which shows that content marketing has a significant and positive influence on consumer buying interest. In research Amanina & Indana (2022) explained that content marketing had a positive and significant effect on the interest of Generation Z in using Indonesian Sharia Banks. This is because content published on social media has an important role in influencing someone's interest in a product or service. Therefore, Bank Syariah Indonesia must pay serious attention to any content uploaded on social media as part of a product promotion and communication strategy. Dissemination of unique and interesting content marketing and reaching various segments of society will influence buying interest. So better and more creative content marketing made by Bank Syariah Indonesia, can increase Generation Z's purchase intention to make purchases.

The Influence of Product Knowledge on Generation Z's Purchase Interest in Using Bank Syariah Indonesia Services

Based on the results of testing the second hypothesis that has been carried out in multiple linear regression analysis, it is known that product knowledge has a significant positive effect. This is obtained from the results of the t-test that has been done before. These results show that product knowledge has value $t_{value} > t_{table}$ ($8.844 > 1.676$) and a significance probability value of $0.000 < 0.05$. From some of these provisions, it can be concluded that product knowledge (X_2) has a positive and significant effect on buying interest of Generation Z. That is, if product knowledge (X_2) owned by customers increases, it will have a significant positive impact on buying interest (Y) Generation Z in using the services provided. by Bank Syariah Indonesia. Customers who better understand the products offered by Bank Syariah Indonesia will tend to be more confident and confident in using these services.

On the other hand, increasing product knowledge will also increase customer awareness of the advantages and benefits provided by Bank Syariah Indonesia, which can influence their decision to choose and use these services. Therefore, Bank Syariah Indonesia need to provide clear and comprehensive information to customers about the products offered so that customers can have adequate knowledge and make better purchase intentions. The results of this study are

in line with research that has been conducted by Zulfiah & Akbar (2022) explained that the product knowledge variable had a positive and significant effect on the interest in buying workshop products from home. Product knowledge refers to the complete and accurate knowledge that is stored in the customer's memory and line with his perception of the product. Customers who have more in-depth knowledge tend to be more realistic in choosing products that match what was previously expected. The higher the level of customer knowledge of a product, the higher the customer's ability to make more satisfying choices.

The Influence of Content Marketing and Product Knowledge on Generation Z's Purchase Interest in Using Bank Syariah Indonesia Services

Based on the results obtained from the third hypothesis test that was carried out on Generation Z, it was found that there is a strong relationship between content marketing and product knowledge on purchase intentions. This can be seen from the multiple linear analysis where the regression equation found is $Y = 2.955 + 0.186X_1 + 0.923X_2 + e$. Judging from the F test or the simultaneous test that has been done previously, it is equal to F_{value} is 243,396. It means $F_{value} > F_{table}$ ($243.396 > 3.09$) with a significance value of 0.000 which is less than 0.05. This statement indicates H_0 rejected so that it can be said that the variables of content marketing and product knowledge have a significant effect on the purchase intention of Generation Z. Furthermore, the coefficient of determination of the variable content marketing and product knowledge obtained a value of 0.834. This shows that content marketing and product knowledge affect purchase intention by 83.4% while the rest are influenced by other factors not included in this study.

The findings of this study indicate that there is a strong and significant relationship between content marketing, product knowledge, and purchase intention among Generation Z individuals who use Bank Syariah Indonesia services. Regression analysis reveals that content marketing and product knowledge play an important role in shaping purchase intentions. These results highlight the importance of an effective content marketing strategy and adequate product knowledge in influencing the buying decisions of Generation Z customers regarding Bank Syariah Indonesia services. Thus, it can be said that an effective content marketing strategy and increased product knowledge will have a positive impact on Generation Z's purchase intention.

This study supports the research by Rashid (2022) that content marketing has a positive and significant effect on purchase intention in the Digitumo business. This is because there are differences before and after creating content marketing. Digitumo consumers have experienced an increase after creating and distributing marketing content on social media accounts. Then for research Ridwan et al (2018) shows that product knowledge has a significant effect on purchase intention.

CONCLUSION

Based on the research results and explanations related to the effect of content marketing and product knowledge on Generation Z's purchase intention in using Bank Syariah Indonesia services, it can be concluded that the content marketing variable has a significant effect on

Generation Z's purchase intention in using Bank Syariah Indonesia's services. Indonesian Sharia Bank services. This shows that an effective content marketing strategy can increase Generation Z's interest in using Bank Syariah Indonesia services. Product knowledge variable also has a significant influence on purchase intention. With a better understanding of the products offered by Bank Syariah Indonesia, Generation Z can have a higher tendency to buy and use the services of Bank Syariah Indonesia. moreover, the combined effect of content marketing and product knowledge on purchase intention was also found to be significant. In other words, these two factors influence each other and make an important contribution to shaping Generation Z's purchase intention. Based on the conclusions put forward by Bank Syariah Indonesia, it is still necessary to pay attention to and optimize the content marketing strategy, as well as provide sufficient product knowledge for Generation Z. Thus, Bank Syariah Indonesia can increase buying interest for Generation Z and gain profits in serving this market segment.

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