

## The Influence of Social Media Marketing, Brand Image, and Product Knowledge on Public Interest In using The Livin by Mandiri Application

Shafira Adzra<sup>1</sup>, Marlina Widiyanti<sup>2</sup>, Ahmad Maulana<sup>3</sup>, Dessy Yunita<sup>4</sup>

Universitas Sriwijaya, Indonesia

E-mail: shafiraadzra448@gmail.com<sup>1</sup>, marlinawidiyanti@fe.unsri.ac.id<sup>2</sup>,

maulanaahmad075@gmail.com<sup>3</sup>, dessyyunita@unsri.ac.id<sup>4</sup>

### ABSTRACT

This study was conducted to determine the effect of social media marketing, brand image and product knowledge on public interest in using the Livin by Mandiri application. This research uses a qualitative approach. The population in this study were all customers of PT Bank Mandiri (Persero), Tbk in Palembang City who used the Livin by Mandiri application in 2024 with a total of 220,868 customers. The sample in this study was taken from the total population of all customers at PT Bank Mandiri (Persero), Tbk in Palembang City as many as 100 respondents. The results of multiple linear regression analysis show that social media marketing, brand image and product knowledge have a positive and significant effect on public interest in using. Social media marketing, it is hoped that the admin in charge of managing social media will be able to respond quickly to customer needs. Brand image, it is hoped that improvements in providing evaluations to employees, especially in the customer service section, will provide good, polite, calm, neat and in accordance with the SOP. Product knowledge, it is expected to continue to maintain application stability and improve the quality of the Livin by Mandiri application so that customers can always use it.

**Keywords:** social media marketing, brand image, product knowledge, interest in using

### Introduction

The diversity of human behaviour is something that is always interesting to be used as a research topic. The theory of human behaviour was introduced by Icek Ajzen and Martin Fishbein in the Theory of Reasoned Action (TRA). TRA theory is a derivation of previous research that began with the theory of attitude which discusses attitudes and behaviour. Theory Of Reasoned Action discusses how behaviour can be formed

Theory planned behaviour or commonly abbreviated as TPB originated from the Theory of Reasoned Action which was further developed by Ajzen in 1991. In Theory planned behaviour, Ajzen added a dimension that had not been added in the TRA theory, namely the dimension of control behaviour, as one of the dimensions that influenced interest. Thus, the theory of planned behaviour has three main dimensions, including the attitude dimension, subjective dimension and control behaviour dimension. Theory planned behaviour is what later became the beginning of the formation of the theory of behavioural interest (behaviour intention). Theory Planned Behaviour (TPB) explains that humans tend to perform behaviour (behaviour) because they have the intention or desire to do so where this interest is influenced by 3 dimensions, namely attitudes, subjective norms, and behavioural control.

**Table 1. Top Brand Index of Mobile Banking in Indonesia**

| No. | Brand Name                   | Top Brand Index (%) |
|-----|------------------------------|---------------------|
| 1   | m-BCA                        | 52.20               |
| 2   | BRImo                        | 18.50               |
| 3   | Livin by Mandiri             | 11.50               |
| 4   | BNI Mobile                   | 9.40                |
| 5   | CIMB Niaga Mobile            | 3.30                |
| 6   | Mega Mobile                  | 1.60                |
| 7   | Mobile Masalah (BJB Syariah) | 1.50                |
| 8   | Maybank M-Banking            | 1.30                |
| 9   | BSI                          | 0.20                |
| 10  | Bank Jateng Mobile           | 0.10                |

*Source: topbrand-award.com, 2024*

Based on the data in Table 1 shows the Top Brand Index for the mobile banking category in Indonesia in 2024. m-BCA occupies the first position with a percentage of 52.20%. For the second position, it is shown by mobile banking from PT Bank Rakyat Indonesia (Persero), Tbk, namely BRImo, which shows a percentage of 18.50%. While in the third position, it is shown by mobile banking from PT Bank Mandiri (Persero), Tbk, namely Livin by Mandiri with a percentage of 11.50%. This shows that Livin by Mandiri mobile banking is still in the top 3 and is in third position.

Then to strengthen the data CNBC Indonesia revealed that PT Bank Rakyat Indonesia (Persero) Tbk (BBRI) occupies the first position with the largest number of users of mobile banking applications. BRI bank's total mobile banking users, namely BRImo in the first quarter of 2024, recorded a growth of 30.3% on an annual basis (yoy) to 33.5 million users, compared to the same

period the previous year of 25.7 million users. Then the second position was filled by private bank PT Bank Central Asia Tbk (BBCA), which in the first quarter of 2024 recorded an increase in the number of mobile banking users by 9% with a total of 30.8 million users, from the previous 28.3 million BCA bank digital transaction volume, consisting of BCA mobile and internet banking reached 7.2 billion, growing 24% (yoy) from the previous year 5.8 billion.

Based on the phenomena that occur, this is the author's goal in conducting further research on social media marketing, brand image and product knowledge on interest in using the Livin by Mandiri application because of the many similar bank competitors where the top brand index data shows the position of the Livin by Mandiri application is still in third position. In addition, the transaction value data also shows that the Livin by Mandiri application is in third position where the positions above are BCA Bank and BRI Bank. The author will conduct further research on customer interest in using the Livin by Mandiri application through social media marketing, brand image and product knowledge.

## LITERATURE REVIEW

### Interest in Using

According to Cheng (2019), interest in using is a subjective decision of a consumer about the possibility of willingness to use the product in the future.

### Social Media Marketing

*Social media marketing* is a form of direct or indirect marketing used to build awareness, recognition, recall and action for brands, businesses, products, people or other entities and is done using web tools such as *blogging*, *microblogging*, *social networking*, *social bookmarking* and *content sharing*.

### Brand Image

*Brand* image describes the extrinsic properties of a product or service including the way in which they attempt to fulfil customers' psychological or social needs (Kotler & Keller, 2016).

### Product Knowledge

According to researchers, product knowledge is a consumer's perception of a particular product including previous experience using the product.

## Research Method

This research uses a qualitative approach. The population in this study were all customers of PT Bank Mandiri (Persero), Tbk in Palembang City who used the Livin by Mandiri application in 2024 with a total of 220,868 customers.

The sample in this study was taken from the total population of all customers at PT Bank Mandiri (Persero), Tbk in Palembang City as many as 100 respondents.

### Result and Discussion

- 1) The *social media marketing* variable (X1), has a beta value of 0.491 with a significant value of 0.001 which is smaller than 0.05. This shows that the *social media marketing* variable has a positive and significant influence on public interest in using the Livin by Mandiri application. This proves that the first hypothesis on *social media marketing* variables has a positive and significant effect can be accepted.
- 2) The *brand image* variable (X2), has a beta value of 0.622 with a significant value of 0.000 which is smaller than 0.05. This shows that the *brand image* variable has a positive and significant influence on public interest in using the Livin by Mandiri application. This proves that the second hypothesis on the *brand image* variable has a positive and significant effect can be accepted.
- 3) The *product knowledge* variable (X3), has a beta value of 0.418 with a significant value of 0.016 which is smaller than 0.05. This shows that the *product knowledge* variable has a positive and significant effect on public interest in using the Livin by Mandiri application. This proves that the third hypothesis on the *product knowledge* variable has a positive and significant effect can be accepted.

## DISCUSSION

### The Effect of *Social Media Marketing* on Public Interest in Using the Livin by Mandiri Application

Social media marketing has a positive and significant effect on interest in using. These results are in line with the results of research from (Diah, 2024); (Abdallah, 2023); (Sağtaş, 2022); (Setyaningsih, 2022); (Nurullah, 2022); (Yohandi, 2022); (Arief, 2021); (Tungka, 2021); (Yasmin., Sukmawijaya., Marlina, W. 2020); (Manzoor, 2020); (Fernandez, 2020) shows the results that *social media marketing* has a positive and significant effect on purchase intention.

Respondents' responses to the indicator of Bank Mandiri's social media admin being responsive in responding to customer questions and complaints via direct message showed the lowest value. This shows that some respondents said that the social media admin was less responsive in responding to customer complaints through direct messages on social media. Customers complain that it takes a very long time for the admin to respond to responses. In addition, the answers in response are sometimes in an organized answer and it is considered

that the answers given are always the same and do not provide the feedback expected by the customer.

Respondents' responses to the indicator of the ease of getting information on promos on social media showed the highest score. This shows that the promos being offered by Bank Mandiri provide information on social media, where information on social media is more quickly known to customers, especially at this time social media is one of the places in providing information to the public so that people can quickly find out the information that is happening.

### **The Effect of *Brand Image* on Public Interest in Using the Livin by Mandiri Application**

Brand image has a positive and significant effect on interest in using. These results are in line with the results of research from (Chiang, 2022); (Jia, 2022); (Sari, 2022); (Wijaya, 2022); (Y.-H. Lin, 2021); (Setyobudi & Farida, 2021); (Anggraeni, 2021); (Husain, 2021); (Aditya et al., 2020); (Zameer, 2020); (Cuong, 2019); (Asmar, 2019) shows that *brand image* has a positive and significant effect on purchase intention.

Respondents' responses to the indicator of *customer service* PT Bank Mandiri (Persero), Tbk providing good, friendly and courteous service showed the lowest value. This shows that the service provided is not in accordance with expectations. Some respondents who are Bank Mandiri customers who were interviewed directly by the author said that some service officers at Bank Mandiri were not good at providing services. Service officers are considered less friendly with customers, especially in responding to complaints felt by customers.

Respondents' responses to the Livin by Mandiri application indicator are familiar among the public showing the highest value. This shows that the image of Bank Mandiri as a state-owned bank is well-known and familiar among the public, especially the Indonesian people. Bank Mandiri also has many branches located in all parts of Indonesia and provides various financial services according to customer needs in making transactions.

### **The Effect of Product Knowledge on Public Interest in Using the Livin by Mandiri Application**

Product knowledge has a positive and significant effect on interest in using. These results are in line with the results of research from (Diah, 2024); (Manuarang, 2023); (Irawati, 2023); (Nurullah, 2022); (Efendi, 2022); (Anggraini, 2021); (Saputra, 2020); (Ariestania, 2020); (Sanita, 2019); (Ernawati, 2019) shows

the results that *product knowledge* has a positive and significant effect on buying interest.

Respondents' responses to the indicator I can use the Livin by Mandiri application without problems show the lowest value. Based on interviews with several respondents who are Bank Mandiri customers, they said that crashes often occur in the Livin by Mandiri application. The customer said that this crash occurred which caused delays in customer transaction activities. Customers complain that the response complaint system cannot be followed up quickly and must wait for a specified time so that the problems and complaints felt by customers can be resolved.

Respondents' responses to the indicator I was able to easily recognize the logo and appearance of the Livin by Mandiri application showed the highest value. This shows that Bank Mandiri and the Livin by Mandiri application are very easily recognized by the public. The application is easy to use and the attractive appearance makes customers often use the Livin by Mandiri application.

### Conclusion

The conclusion of this study shows that social media marketing, brand image, and product knowledge have a positive and significant influence on public interest in using the Livin by Mandiri application. The three factors contribute to each other to increase user interest in this application.

Suggestions for future research are to conduct a more in-depth analysis of other factors that can influence user interest, as well as explore the long-term impact of social media marketing and brand image on user loyalty. A broader study with a more diverse sample is also recommended to get more comprehensive results.

### Bibliography

- Abdallah, A. (2023). Investigating The Impact of Social Media Marketing on Customer Purchase Interest. *International Journal of Information Management*, Vol. 42, 65–77.
- Aditya, R. F., Zakaria, W., & Marlina, W. (2020). Effect of Service Quality, Tariff Perception and Brand Image Toward Costumer Satisfaction. *International Journal of Social Sciences*, Vol. 3 (1). <https://doi.org/https://doi.org/10.31295/ijss.v3n1.168>



- Anggraeni, T. N. (2021). Pengaruh Digital Marketing dan Brand Image Terhadap Minat Nasabah Dalam Penggunaan Produk Pada Bank Syariah Indonesia KC Malang Soekarno Hatta – Eks BRIS. *Jurnal Perbankan Syariah*.
- Anggraini, V. (2021). Pengaruh Variasi Produk, Product Knowledge dan Content Marketing Terhadap Minat Beli Butuhbaju. *Jurnal Manajemen Dan Star Up Bisnis, Vol. 6 (4)*.
- Arief, G. M. (2021). Pengaruh Social Media Marketing Melalui Instagram Terhadap Minat Beli Konsumen Sugar Tribe. *Jurnal Manajemen Bisnis, Vol. 2 (3)*.
- Ariestania, V. R. (2020). Pengaruh Brand Image, Product Quality dan Product Knowledge Terhadap Purchase Interest Pengguna Vans Sidoarjo. *Jurnal Ekonomi, Vol. 25, 12–18*.
- Asmar, K. H. (2019). Pengaruh Pelayanan, Promosi, Lokasi dan Bagi Hasil Terhadap Minat Nasabah Menabung Pada PT Bank BRI Syariah KCP Sudirman Lubuk Pakam. *Jurnal Ekonomi Dan Bisnis Islam*.
- Chiang, C.-F. (2022). The Effects of Perceived Price and Brand Image on Purchase Interest: Leisure Travelers' Attitudes Toward Online Hotel Booking. *Journal of Hospitality & Leisure Marketing, Vol. 15*.
- Cuong, D. T. (2019). The Effect of Brand Image and Perceived Value on Purchase Interest at Convenience Stores in Vietnam. *Journal of Adv Research in Dynamical & Control Systems, Vol. 11*.
- Diah, F. (2024). Pengaruh Social Media Marketing, Brand Image dan Product Knowledge Terhadap Minat Masyarakat Menggunakan Bank Syariah di Kota Bandar Lampung. *Jurnal Ekonomi Dan Bisnis*.
- Efendi, B. (2022). Pengaruh Country of Origin, Citra Merk, Perceived Quality dan Product Knowledge Terhadap Minat Beli (Studi Pada Sepeda Motor Yamaha Nmax Di Mataram Sakti Wonosobo). *Jurnal Akuntansi, Manajemen Dan Perbankan Syariah, Vol. 2 (5)*.
- Ernawati, S. (2019). Pengaruh Etnosentrisme dan Product Knowledge Terhadap Minat Beli Produk Tembe Mee Donggo. *Jurnal Ilmu Manajemen Dan Bisnis, Vol. 7 (2)*.
- Fernandez, E. (2020). The Influence of Social Media Advertising on Purchase Interest Through Utilitarian and Hedonic Shopping Motivation. *IJBS Journal, Vol. 3 (1)(ISSN: 2621-6426), 23–36*.
- Husain, A. (2021). Analisis Pengaruh Citra Merek, Kualitas Layanan Terhadap Minat Beli Pelanggan Maskapai Garuda Indonesia Bandara Ahmad Yani Semarang. *Jurnal Bisnis Dan Manajemen*.

- Irawati, L. (2023). Pengaruh Product Knowledge Terhadap Minat Beli Konsumen Kosmetik Wardah di Kota Kupang. *Jurnal Bisnis & Manajemen*, Vol. 8 (1)(ISSN 3047-6747), 56–60.
- Jia, X. (2022). Impact of Perceived Value, Virtual Interactivity, Brand Image on Consumer Purchase Interest. *Journal of Management Sciences*.
- Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Pearson Education, Inc.
- Lin, Y.-H. (2021). The Effect of Service Quality and Brand Image on Purchases Interest. *Journal of Business Research*, Vol. 132.
- Manuarang, R. N. (2023). Pengaruh Product Knowledge Terhadap Purchase Interest (Survei pada Pengunjung Toko Buku UB Press, Kota Malang). *Jurnal Ekonomika Dan Bisnis*.
- Manzoor, U. (2020). Impact of Social Media Marketing on Consumer's Purchase Interest. *International Journal of Entrepreneurial Research*, Vol. 3 (2)(ISSN: 2663-7588), 41–48.
- Nurullah, A. (2022). Pengaruh Pengetahuan Produk, Sosial Media Marketing dan Religiusitas Terhadap Minat Gen Z Membuka Rekening Tabungan Onlie di Bank Muamalat (Studi Pada Gen Z Kalangan Pelajar Wilayah DKI Jakarta). *Jurnal Ekonomi Dan Bisnis*.
- Sağtaş, S. (2022). The Effect of Social Media Marketing on Consumer Purchasing Interest. *Journal of Life Economics*.
- Sanita, S. (2019). Pengaruh Product Knowledge dan Brand Image Terhadap Purchase Interest (Penelitian pada PT. Bahana Cahaya Sejati Ciamis). *Business Management and Entrepreneurship Journal*, Vol. 1 (3).
- Saputra, I. K. A. (2020). Brand Image, Product Knowledge dan Electronic Word of Mouth Berpengaruh Terhadap Purchase Interest. *E-Jurnal Manajemen*, Vol. 9 (3)(ISSN : 2302-8912), 1129–1148.
- Sari, F. M. (2022). Pengaruh Kualitas Pelayanan, Promosi, E-WOM, Harga Produk, Citra Merek Terhadap Minat Beli Konsumen Pada Situs E-Commerce Lazada (Studi Kasus UMKM Kab. Pekalongan). *Journal of Management Sciences*.
- Setyaningsih, F. E. (2022). Pengaruh Media Sosial Marketing Tiktok Terhadap Minat Beli Online di Shopee. *Jurnal Administrasi Bisnis*, Vol. 11, 107–116.
- Setyobudi, M. A., & Farida, S. N. (2021). Pengaruh Citra Merek dan Daya Tarik Promosi Terhadap Minat Beli Konsumen Pada Marketplace Tokopedia di Surabaya. *Jurnal Ilmu Komputer Dan Bisnis (JIKB)*, Vol. 12(ISSN: 2087-3921), 29–36.



- Tungka, D. (2021). Pengaruh Social Media Marketing Pada Instagram Terhadap Minat Beli Chatime Indonesia. *Jurnal Hospitality Dan Manajemen Jasa*, Vol. 8 (2).
- Wijaya, K. (2022). Pengaruh Brand Image dan Kualitas Pelayanan Cabin Crew Terhadap Minat Beli Pengguna Jasa Maskapai Garuda Indonesia Di Bandar Udara Yogyakarta International Airport. *Jurnal Kewarganegaraan*, Vol. 6 (1).
- Yasmin, Sukmawijaya, E., & Marlina, W. (2020). Pengaruh Promosi Melalui Media Sosial dan Kualitas Layanan Terhadap Minat Berkunjung Pada Event Olahraga Indonesia Sport & Forum 2019. *Jurnal Ilmu Keolahragaan*, Vol. 19(ISSN: 2549-9777), 174 – 181.
- Yohandi, S. (2022). Pengaruh Social Media Marketing Terhadap Minat Beli di Fortunate Coffee Cemara Asri Deli Serdang. *Jurnal Ilmu Sosial Dan Humaniora*, Vol. 1 (2), 182–186.
- Zameer, H. (2020). Impact of Service Quality, Brand Image and Customer Satisfaction on Purchase Interest of Shoes in Pakistan. *International Journal of Marketing*, ISSN: 0265-2323.



licensed under a  
Creative Commons Attribution-ShareAlike 4.0 International License