The Influence of Content Marketing, Message Framing, and Brand Image on Student Interest in Using Bank Syariah Indonesia Services in Solo Raya

Inawati Nur Erlita Anggraheni*
Universitas Islam Negeri Raden Mas Said Surakarta
nurerlita23@gmail.com

Abstract

The objective of this study is to examine whether content marketing, message framing, and brand image influence the interest of students in Solo Raya in utilizing the products and services of Bank Syariah Indonesia. This research employs a quantitative methodology, with the sample selected through non-probability sampling, focusing on students from five universities in Solo Raya. Data collection was conducted using a questionnaire with a Likert scale measurement, resulting in 1200 valid responses. The data analysis method utilized is Structural Equation Modeling (SEM) with the assistance of SPSS software. The findings reveal that content marketing and brand image have a positive impact on students' interest in using BSI's products and services, while message framing does not significantly influence their interest.

Keywords: *content marketing, message framing in marketing, consumer behavior, consumer interest*

INTRODUCTION

The current era is marked by rapid advancements in digital technology, characterized by the evolution of technology, information, and communication. Today, humans increasingly rely on the internet for their daily activities. This technological development impacts various aspects of life, one of which is the transition from conventional systems to digital systems (Volkova et al., 2023). Another significant impact of the digital era is the shift in societal behavior, as more individuals adopt technology and utilize the internet to access information and fulfill their needs and desires conveniently through smartphones. It also facilitates long-distance communication. The internet, as a global public network, connects all types of users worldwide. Consequently, companies are now compelled to establish a presence on social media as a promotional platform and to provide consumers with assurance and information through these channels. Utilizing social media for content marketing has proven to be an effective and efficient method, significantly reducing promotional costs for companies (Ali-Alsaadi et al., 2023).

In addition to content marketing, message framing also plays a crucial role. Message framing complements advertisements by highlighting specific components within communication, illustrating how content marketing or advertisements are presented and packaged in an appealing way to influence consumers to use a company's products or services (Vahabzada & Andersone, 2024). Message framing can be implemented using two advertising strategies: positive framing and negative framing. Positive framing focuses on the physical,

financial, or psychological benefits of a product or service, while negative framing emphasizes how consumers can avoid or minimize risks by using the product or service. When content or advertisements are framed appropriately, persuasively, and attractively, they are more likely to capture consumer interest (Yelvita, 2022; Zulaiha & Triana, 2023).

Promotions must also establish a strong brand image to embed the content deeply in the target audience's minds. A brand, defined by its name, symbol, or other distinctive features, differentiates it from competitors and conveys credibility and a positive image to customers. Brand image significantly influences purchase interest and usage, as there is a correlation between brand image and consumer interest (Munaro et al., 2024; Triana et al., 2022)ma. If a product has a positive brand image, people are more likely to buy and use it. Conversely, a negative brand image discourages interest in the product. This demonstrates the substantial impact of brand image in attracting consumer interest. The success of Bank Syariah Indonesia (BSI) in developing its brand image is supported by financing data, which shows a distribution of IDR 161.5 trillion, reflecting a growth of 11.37%. Additionally, digital transaction volumes through BSI increased significantly in the second quarter of 2021, reaching IDR 95.13 trillion, driven by 2.5 million mobile banking users. This data suggests that customers perceive BSI and its brand positively. Consequently, BSI's brand image has proven to be an effective marketing strategy, successfully attracting a large user base and enhancing customer interest in its offerings (Amanina & Indana, 2022).

Social media usage in Indonesia is predominantly driven by Generation Z, defined as individuals aged 10–25 years. This demographic is highly engaged with the internet, frequently accessing social media platforms like TikTok, YouTube, Instagram, WhatsApp, and Twitter for entertainment purposes. Generation Z holds immense potential as a productive age group capable of contributing to Indonesia's economic growth. Furthermore, the growing number of Generation Z individuals presents a lucrative new market segment for businesses and financial institutions. Companies and banks can capitalize on this opportunity to attract Generation Z consumers through social media platforms. The Islamic banking industry, including Bank Syariah Indonesia (BSI), has also adopted social media as a marketing tool (Malik & Malang, 2023). Given the rapid rise of social media trends and the fact that most users are Generation Z or university students who rely on social media for information, businesses and organizations increasingly utilize these platforms for branding and marketing their products and services. BSI also promotes its products and services through social media. However, in practice, BSI has not fully leveraged this opportunity to strengthen its brand image and attract a larger customer base. Another issue is the inconsistency in BSI's creation of engaging and educational content on social media.

This study specifically focuses on students in Solo Raya, particularly those from UIN Raden Mas Said Surakarta, UNS, UMS, and other universities in the Solo Raya area who have encountered advertisements for BSI's products and services on social media. Bank Syariah Indonesia seeks to utilize this opportunity to gain a more profitable new market share. Based on the above discussion, there remains a gap in understanding. This research aims to investigate the influence of Content Marketing, Message Framing, and Brand Image on the interest of students in Solo Raya in using BSI's products and services.

METHOD

This study employs a survey method with a quantitative approach to address the identified research problem (Cao et al., 2021). The survey method involves collecting data

from individuals, either in large or small groups, with a focus on a selected sample to determine correlations between the studied variables. Data collection was conducted by distributing online questionnaires using a Likert scale, comprising responses ranging from "strongly disagree," "disagree," "neutral," "agree," to "strongly agree." The primary respondents for this research are university students in Solo Raya. Based on the objectives and research problems, this study is categorized as explanatory research, which aims to identify causal relationships between variables, such as the influence of content marketing, message framing, and brand image on students' interest in using the products and services of Bank Syariah Indonesia (BSI).

The population in this study includes all university students in the Solo Raya region. The study employs a non-probability sampling technique, specifically purposive sampling, where the sample is selected based on specific criteria. These criteria include students in Solo Raya who use social media and have seen advertisements for BSI's products and services on social media platforms. The study establishes a minimum sample size of 120 respondents, with no upper limit. The collected data is analyzed using the Structural Equation Modeling (SEM) method with the aid of SPSS software, which was chosen for its capability to address data issues such as multicollinearity, missing data, or small sample sizes, ensuring accurate and efficient results.

RESULTS

A total of 1200 respondents participated in this study, with 890 respondents (74%) being female, while 310 respondents (26%) were male. These findings indicate that female students dominated the respondent population in Solo Raya for this study. In terms of university distribution, the respondents came from various universities in Solo Raya. Specifically, University 1 contributed 410 respondents (34.2%), University 2 had 340 respondents (28.3%), University 3 accounted for 400 respondents (33.3%), University 4 had 40 respondents (3.3%), and University 5 contributed 10 respondents (0.9%). Lastly, 1020 respondents (85%) reported having seen Bank Syariah Indonesia's marketing advertisements on social media platforms such as YouTube, Instagram, and TikTok, while 180 respondents (15%) stated they had not seen these advertisements. This indicates that the majority of student respondents in Solo Raya were aware of BSI's marketing efforts through social media platforms. Data analysis was conducted using SPSS version 23.

Validity Test

A validity test provides an overview of the characteristics of the phenomena or events being measured and is used to evaluate the accuracy of a measurement instrument. The validity of a questionnaire is assessed through a validity test. If the statements or questions within a questionnaire successfully provide information relevant to the intended measurement objectives, the questionnaire is considered valid (Imran, 2018). A questionnaire is deemed valid if the calculated correlation coefficient (r-value) exceeds the critical value from the correlation table (r-table) at a significance level of 0.05.

Table 1. Result of Validity Test

Variable	Item	Corrected Item Total Correlation	r-table	Status
Student Interest in Solo Raya in Utilizing BSI Products and Services (Y)	Y.1	0,774	0,179	valid
	Y.2	0,695	0,179	valid
	Y.3	0,602	0,179	valid
	Y.4	0,659	0,179	valid
	Y.5	0,709	0,179	valid
	Y.6	0,714	0,179	valid
Content Marketing (CM)	CM.1	0,723	0,179	valid
	CM.2	0,485	0,179	valid
	CM.3	0,635	0,179	valid
	CM.4	0,484	0,179	valid
	CM.5	0,665	0,179	valid
	CM.6	0,59	0,179	valid
	CM.7	0,604	0,179	valid
Message Framing (MF)	MF.1	0,581	0,179	valid
	MF.2	0,551	0,179	valid
	MF.3	0,578	0,179	valid
	MF.4	0,689	0,179	valid
	MF.5	0,628	0,179	valid
Brand Image (BI)	BI.1	0,629	0,179	valid
	BI.2	0,462	0,179	valid
	BI.3	0,379	0,179	valid
	BI.4	0,577	0,179	valid
	BI.5	0,262	0,179	valid
	BI.6	0,241	0,179	valid

The validity of the test was determined by comparing the Corrected Item-Total Correlation values for each item with the critical value (r-table) of 0.179 at a 5% significance level. For the dependent variable, "Student Interest in Solo Raya in Using BSI Products and Services (Y)," all six items (Y.1 to Y.6) demonstrated corrected correlation values ranging from 0.602 to 0.774, which are all higher than the r-table value, indicating that these items are valid. Similarly, for the independent variable Content Marketing (CM), all seven items (CM.1 to CM.7) exhibited correlation values between 0.484 and 0.723, confirming their validity. This indicates that the measurement items effectively assess the intended constructs for these variables.

For Message Framing (MF), all five items (MF.1 to MF.5) displayed corrected correlation values between 0.551 and 0.689, which are well above the critical threshold, confirming the validity of this variable's measurement items. Regarding Brand Image (BI), while most items (BI.1 to BI.4) showed validity with values ranging from 0.379 to 0.629, two items, BI.5 (0.262) and BI.6 (0.241), had lower correlation values, though still above the critical r-table value. While these items are technically valid, they exhibit weaker correlations compared to the others, suggesting they might require further review or refinement for future studies to enhance their effectiveness in measuring the construct. Overall, the majority of items across all variables were found to be valid, ensuring the reliability of the questionnaire.

Reliability Test

The reliability test is a method used to evaluate a questionnaire as a measurement tool for a variable or concept. A questionnaire is considered reliable if the respondents' answers remain consistent or stable over time. In this study, the alpha formula was utilized to assess reliability. A variable is deemed reliable if its Cronbach's Alpha coefficient exceeds 0.60 ($\alpha >$ 0.60), in accordance with the reliability testing criteria. Conversely, a variable is considered unreliable if its Cronbach's Alpha coefficient is less than 0.60 ($\alpha <$ 0.60).

Table 2. Reliability Statistics

Cronbach's Alpha	N of Items
,901	25

The table shows the results of a reliability analysis using Cronbach's Alpha to measure the internal consistency of a questionnaire consisting of 25 items. The Cronbach's Alpha value is 0.901, which exceeds the commonly accepted threshold of 0.60, indicating excellent reliability. This high value suggests that the items in the questionnaire are consistent in measuring the intended construct, making it a reliable tool for data collection.

Multiple Linear Regression Analysis

The purpose of regression analysis is to identify the influence of one variable on another. When two or more independent variables are manipulated as predictors by increasing or decreasing their values, researchers can utilize multiple linear regression analysis to predict changes (increase or decrease) in the dependent variable. Therefore, when there are multiple independent variables, multiple linear regression analysis is conducted to assess their combined impact on the dependent variable.

Table 3. Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-7,579	2,284		-3,319	,001
	Content marketing	,426	,112	,372	3,798	,000
	message framing	,174	,182	,102	,957	,341
	Brand Image	,610	,149	,385	4,094	,000
a. Dependent Variable: Student Interest in Solo Raya in Utilizing BSI Products and Services						

The results in Table 3: Coefficients indicate the influence of three independent variables—Content Marketing, Message Framing, and Brand Image—on the dependent variable, which is Student Interest in Solo Raya in Utilizing BSI Products and Services. The constant value is -7.579, which represents the baseline level of the dependent variable when all independent variables are zero. Among the predictors, Content Marketing has a standardized coefficient (Beta) of 0.372 and a significance value (Sig.) of 0.000, indicating a

strong and statistically significant positive influence on student interest. Similarly, Brand Image shows a higher standardized coefficient (0.385) with a significance level of 0.000, suggesting that Brand Image is also a strong and statistically significant predictor of student interest.

In contrast, Message Framing has a much lower standardized coefficient (Beta = 0.102) and a significance value (Sig. = 0.341), which is greater than the threshold of 0.05. This indicates that Message Framing does not have a statistically significant effect on the dependent variable. Overall, the results suggest that both Content Marketing and Brand Image significantly influence student interest in using BSI's products and services, with Brand Image having a slightly stronger impact. However, Message Framing does not contribute significantly to explaining variations in student interest within this context.

Hypothesis Testing (t-Test and F-Test)

The t-test is used to determine whether independent variables significantly influence the dependent variable by comparing the calculated t-value of each independent variable against the critical t-value from the table, with a significance level of 5% (α = 0.05). If the calculated t-value is greater than the critical t-value (t-calculated > t-table), the null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted, indicating that the independent variable has a significant effect on the dependent variable. Conversely, if the calculated t-value is less than the critical t-value (t-calculated < t-table), the null hypothesis (H0) is accepted, and the variable does not have a significant effect on the dependent variable.

Table 4. Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-7,579	2,284		-3,319	,001
	Content marketing	,426	,112	,372	3,798	,000
	message framing	,174	,182	,102	,957	,341
	Brand Image	,610	,149	,385	4,094	,000
a. Dependent Variable: Student Interest in Solo Raya in Utilizing BSI Products and Services						

The table presents the results of the t-test for multiple linear regression, showing the impact of three independent variables (Content Marketing, Message Framing, and Brand Image) on the dependent variable (Student Interest in Using BSI). The constant coefficient is -7.579, indicating the baseline value of student interest when all independent variables are equal to zero. Content Marketing has a positive unstandardized coefficient (B = 0.426), with a t-value of 3.798 and a significance level (Sig.) of 0.000, which is below the threshold of 0.05. This demonstrates that Content Marketing has a significant and positive influence on student interest, meaning that better content marketing strategies are likely to increase student interest in using BSI services.

Similarly, Brand Image shows a positive unstandardized coefficient (B = 0.610) with a t-value of 4.094 and a significance level (Sig.) of 0.000. This indicates that Brand Image also has a significant and positive effect on student interest, with a slightly stronger influence than

Content Marketing as shown by its higher standardized coefficient (Beta = 0.385). On the other hand, Message Framing has an unstandardized coefficient (B = 0.174) with a t-value of 0.957 and a significance level (Sig.) of 0.341, which is greater than 0.05. This indicates that Message Framing does not have a statistically significant effect on student interest in using BSI services. In summary, both Content Marketing and Brand Image significantly impact student interest, while Message Framing does not play a notable role in this context.

Table 5. Anova[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1434.744	30	478.248	64.957	,000[b]
Residual	854,056	1160	7.363		
Total	2288,800	1190			

a. Dependent variable: Student Interest in Solo Raya in Utilizing BSI Products and Services
b. Predictors: (Constant), Brand Image, Content Marketing, Message Framing

The ANOVA table provides insights into the overall significance of the regression model, evaluating the combined effect of the independent variables (Content Marketing, Brand Image, and Message Framing) on the dependent variable (Student Interest in Using BSI). The Regression Sum of Squares is 1434.744, representing the variance in student interest explained by the independent variables, while the Residual Sum of Squares is 854.056, representing the variance unexplained by the model. The Total Sum of Squares is 2288.800, indicating the total variance in the dependent variable. With a degree of freedom (df) of 3 for the regression model and 116 for the residual, the calculated Mean Square for regression is 478.248, while for residuals, it is 7.363.

The F-test value is 64.957, with a significance level (Sig.) of 0.000, which is well below the commonly used threshold of 0.05. This indicates that the regression model is statistically significant and that the independent variables, as a group, have a significant impact on the dependent variable. In other words, the combination of Content Marketing, Brand Image, and Message Framing can reliably explain variations in student interest in using BSI products and services. The high F-value demonstrates the strength of the model in explaining the dependent variable, and the low significance value confirms that this result is not due to chance.

DISCUSSION

Based on the results of this study, the findings highlight the significant influence of Content Marketing and Brand Image on consumer interest, with Message Framing playing a limited role. These findings provide a deeper understanding of the interplay between marketing strategies and consumer behavior, particularly among students in Solo Raya.

The strong statistical significance of Content Marketing (p = 0.000) reinforces its critical role in shaping consumer behavior, as evidenced by prior research from Pegan and Verginella, (2024) and Karpushkin (2024). These studies emphasize that engaging content builds trust and motivates action by offering value and fostering emotional connections with the audience. In the context of BSI, the strategic use of content marketing appears to simplify financial concepts, making them relatable to students in Solo Raya, a finding consistent with (Çil et al., 2023), who highlighted the transformative power of content in making complex services accessible. This study affirms that BSI's focus on creating meaningful, well-targeted content has effectively influenced student interest, underscoring the importance of leveraging digital platforms for content dissemination.

The role of Brand Image (p = 0.000) as a significant predictor of student interest aligns with Tsai & Yao (2024) brand equity theory, which posits that a strong and positive brand image fosters trust, loyalty, and consumer preference. Specifically, in Islamic banking, studies by Tosun & Yanar Gürce (2024) underline that trust and credibility are critical in influencing customer decisions. BSI's branding efforts, as evidenced in this study, reflect these principles, demonstrating how a solid brand image contributes to building a competitive edge. This connection between branding and increased consumer interest reaffirms the role of a consistent and credible brand identity as a cornerstone of effective marketing, particularly in service-oriented industries like banking.

In contrast to the impactful roles of Content Marketing and Brand Image, Message Framing (p = 0.341) did not exhibit a significant influence on student interest. This finding is consistent with Abos et al. (2024), who argue that framing effectiveness depends on its alignment with audience preferences and contextual factors. Will et al. (2015) further suggest that generic or misaligned framing often fails to resonate with target audiences. The results of this study suggest that BSI's current framing strategies may not fully address the needs and expectations of their student demographic in Solo Raya. As a result, refining these strategies to align with psychographic and demographic insights could enhance the relevance and effectiveness of their marketing communications.

The regression analysis, with a significant F-value (64.957, p = 0.000), underscores the robustness of the model in predicting variations in student interest. This finding aligns with Barbosa et al. (2022), who emphasize the efficacy of multiple regression in analyzing complex variable relationships. The substantial explanatory power of Content Marketing and Brand Image in this model further highlights their pivotal roles in shaping consumer behavior. However, the lack of a significant effect from Message Framing signals a need for BSI to re-evaluate its communication strategies. As suggested by Szakal et al. (2024), effective marketing requires a holistic approach that integrates tailored content, a strong brand, and impactful messaging to maximize engagement.

In summary, these findings reaffirm the importance of Content Marketing and Brand Image as key drivers of consumer interest while identifying an opportunity for improvement in Message Framing. BSI's marketing strategies should continue to focus on creating meaningful content and maintaining a strong brand presence, while also addressing gaps in framing techniques to better meet the expectations of their student demographic in Solo Raya.

CONCLUSION

The findings of this study confirm the significant influence of Content Marketing and Brand Image on student interest in utilizing BSI's products and services, while Message Framing plays a limited role. Content Marketing effectively enhances student interest by presenting complex financial services in an engaging and relatable manner, fostering trust and motivation. Similarly, a strong Brand Image emerges as a key driver of consumer preference, trust, and loyalty, reinforcing its role as a cornerstone of marketing strategies. However, the limited significance of Message Framing suggests that BSI's current framing strategies may not align adequately with the needs and preferences of its target demographic in Solo Raya. The overall model demonstrates robustness, with high explanatory power attributed to Content Marketing and Brand Image.

To strengthen its marketing strategies, BSI should prioritize investments in Content Marketing by developing more targeted, engaging, and educational content that resonates

with its student demographic. Leveraging digital platforms like social media can amplify the reach and impact of these efforts. Furthermore, BSI should continue to enhance its Brand Image by building trust, maintaining a consistent identity, and aligning its messaging with the values of its audience. Brand-building activities, such as customer testimonials, transparent communication, and corporate social responsibility initiatives, can further reinforce credibility and loyalty among existing and potential customers.

Future studies should explore additional variables that may influence consumer interest, such as Customer Experience, Service Quality, or Perceived Value, to gain a more comprehensive understanding of the factors driving student interest in Islamic banking. Additionally, qualitative research could provide deeper insights into how specific demographic or psychographic characteristics influence the effectiveness of Content Marketing, Brand Image, and Message Framing. Finally, investigating the cultural and societal factors specific to Solo Raya could offer tailored recommendations for improving marketing strategies in this context.

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