

The Influence of Interactive Marketing Through Instagram on Brand Awareness Digital Application Byond by BSI

Pradipta Febiyanto¹

¹Pekalongan University

* Corresponding Author – Email Address : pradipta.febiyanto@gmail.com

ABSTRACT

The development of social media has driven change significant in digital marketing strategies, especially among millennials and Gen Z. Instagram social media is widely used by banks to build two-way communication with their customers. The purpose of this study is to analyze the influence of interactive marketing through Instagram social media on brand awareness Byond by BSI digital application for millennials and Gen Z in Pekalongan City. Studys this appliess quantitative approaches by usings methodssurvey as a techniques The main data collection instrument. The sample consisted of 80 respondents who were active Instagram users aged 17-35 years and domiciled in Pekalongan City. Data in the form of questionnaires with scale measurements likert. Analysis datas dones through several stages, including testingsvalidity, testsreliability, assumption testings classical, as well as linear regressions simple and tests t, all of which were processed using SPSS software. Based on the results of data processing, it was found that interactive marketing via Instagram contributed positively and significantly to increasing brand awareness Byond by BSI digital application. Interactive marketing dimensions such as visual content, interactive features, engagement, and user-generated content proven to increase brand recognition, brand recall, brand dominance, as well as top of mind This finding reinforces the theory that consumer participation-based marketing strategies are highly relevant for the millennial and Gen Z segments.

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1. Introduction

The development of digital technology has driven a major transformation in the banking industry. One form of this transformation is the presence of digital banking applications that offer easy access, speed of service, flexibility in financial transactions, and a means of building close relationships with customers. PT Bank Syariah Indonesia Tbk (Bank BSI), as the largest Islamic bank in Indonesia, responded to this change by launching the digital banking application Byond by BSI, a digital banking application targeting the younger generation, particularly millennials and Gen Z.

However, the existence of digital applications such as Byond by BSI does not immediately guarantee customer acceptance. The main challenge faced is increasing brand awareness amidst the

many choices of similar digital services. Brand awareness is the initial stage in the process of forming customer loyalty towards a brand (Aaker, 1996). According to Keller (2008), it is stated that brand awareness describes the extent to which consumers are able to identify or remember a brand as part of a particular product group. In a digital context, building brand awareness requires an informative, interactive and effective communication strategy engaging.

Instagram, as a social media platform, has become a highly effective channel for reaching the younger generation. According to We Are Social (2024), more than 89% of active Instagram users in Indonesia are aged 18-34. Instagram enables banks to conduct interactive marketing through features such as story, live Q&A, content, comments and direct messages. Interactive marketing differs from conventional marketing because it provides a space for consumers to actively interact with brands, which can ultimately increase brand engagement and awareness (Zahay et al., 2021).

Interactive marketing is part of the approach relationship marketing which emphasizes consumer participation and the creation of long-term relationships (Kotler & Keller, 2016). In the context of social media, this interactivity is realized through engaging content, quick responses to questions, and invitations for consumers to contribute to the brand narrative. This strategy is relevant to the characteristics of millennials and Gen Z, who desire direct involvement and personalized experiences from a brand (Fromm & Read, 2018).

Pekalongan City, as a developing city in Central Java, has a continuously increasing internet penetration rate, especially among millennials and Gen Z. Based on data from the Pekalongan City Statistics Agency (BPS) (2023), more than 70% of teenagers and young adults in Pekalongan City access the internet daily, and social media is their main activity. Thus, the opportunity to reach this group through Instagram is enormous. However, how effective is the interactive marketing carried out by BSI through the official Instagram accounts @banksyariahindonesia and @lifewithbsi in building brand awareness still not much researched, especially in non-metropolitan areas such as Pekalongan City.

Based on research by Rahmadani & Pratiwi (2020), it shows that interactive marketing through social media such as Instagram, such as story, polling and creative content significantly increases brand awareness. In addition, research by Fauzi and Nugroho (2022) concluded that there is a strong relationship between interactive marketing and high brand awareness product smartphone among Gen Z. However, on the other hand, research by Yuliana & Fitria (2021) stated that interactive marketing activities on social media did not have a significant influence on increasing brand awareness.

Based on the differences in findings from previous studies, this research is considered relevant and necessary to evaluate the influence of interactive marketing through Instagram on the brand awareness of the digital application Byond by BSI, especially among millennials and Gen Z living in Pekalongan City. This research not only provides insights for Bank BSI in evaluate its marketing strategy, but can also add academic references in the field of interactive marketing in the Islamic financial sector.

2. Literature Review

Interactive Marketing

Interactive marketing is a marketing approach that emphasizes two-way communication between companies and consumers. In this marketing approach, consumers are not only recipients of information but also active participants in the marketing process (Kotler & Keller, 2016). According to Zahay et al. (2021), interactive marketing creates personalized experiences with consumers through active engagement such as comments, polling, live chat, and interactive content that encourages direct participation.

According to Ashley & Tuten (2015), in the context of Instagram social media, interactive marketing includes the following activities:

1. Visual content, both images and videos, is useful for attracting attention and triggering consumer emotions.
2. Engagement, namely audience response and engagement through comments, like, share And direct message.
3. User-Generated Content (UGC), which is content created by consumers such as testimonials or reviews, which increases credibility.
4. Interactive features, such as polling, quizzes, Q&A and live streaming.

Brand Awareness

Brand awareness or commonly called brand awareness is the consumer's ability to recognize a product or remember a brand in a certain product category (Keller, 2008). Brand awareness is a basic component in the formation of brand equity and is a major factor in consumer purchasing decisions. According to Aaker (1996), brand awareness creating associations and beliefs attached to the brand so that consumers are more likely to choose familiar brands. According to Aaker (1996), the dimensions brand awareness includes:

1. Brand Recognition, namely the customer's ability to recognize a brand when they see the brand.
2. Brand Recall, namely the ability of customers to remember brands without the aid of stimulus.
3. Top of Mind, namely the first brand that appears in the consumer's mind when mentioning the product category.
4. Brand Dominance, namely when consumers only know one brand in that category.

Millennials and Gen Z

The millennial generation (born 1981-1996) and Gen Z (born 1997-2012) are known as generations that grew up and developed in an environment heavily influenced by advances in digital technology. According to Fromm & Read (2018), these two generations are more responsive to towards brands that are inclusive, interactive, and can provide personalized experiences through social media. This generation sees brands not only as products but also as part of a lifestyle, making content-based and interaction-based marketing strategies on Instagram highly relevant and accessible to this segment.

Interactive Marketing Relationships and Brand Awareness

Interactive marketing allows brands to create emotional engagement with consumers, which can strengthen brand recall. Vries et al. (2012) stated that high levels of interaction on social media are directly proportional to the resulting increase in brand awareness. In the context of Instagram, content that encourages consumers to actively engage will strengthen brand exposure and create memorable experiences that strengthen brand recall.

Syarifudin et., al (2021) showed a positive relationship between marketing activities on Instagram and increasing brand awareness. In addition, Amalia (2022) also concluded that interactive marketing via Instagram such as polling, live streaming and UGC is proven to increase brand awareness on local products among students. Based on this explanation, then:

H1: There is a positive influence between interactive marketing via Instagram on brand awareness Byond by BSI digital application for millennials and Gen Z in Pekalongan City.

3. Metode, Data, dan Analisis

Study this uses method quantitative associative with survey approach as the main strategy. The aim of this approach is for test influence variable independent, namely interactive marketing via Instagram on the dependent variable, namely brand awareness on users of the Byond by BSI digital application. Besides being associative, this study is also causal in nature because it attempts to identify the causal relationship between the two variables. collection techniques data done through questionnaire The questionnaire was compiled using a Likert scale. The population of this study was millennials and Gen Z in Pekalongan City who use Instagram and are aware of or have seen Byond by BSI promotions on Instagram. The sample size for this study was 80 respondents.

Study this uses methods purposive sampling in process election The sample consisted of only respondents who met the following criteria: 1) Residing in Pekalongan City; 2) Aged 17-35 years; 3) Actively using Instagram for at least the past 3 months; 4) Knowing or following the Instagram accounts @banksyariahindonesia or @lifewithbsi. Data analysis was conducted using the linear regression method. double, which intended to measure direct influence interactive marketing variables (X) on brand awareness (Y).

4. Results and Discussion

Instrument Test Results

Validity Test

Validity testing is an indicator used for evaluate so far where A questionnaires are considered suitable as data collection tools in research. The higher the level of validity, the greater the reliability of the questionnaire in representing the desired data. measured (Ghozali, 2011). One of the methods used to assess the validity of items in the questionnaire is corrected item correlation. As for base recruitment decision in test validity is as following:

- a. When the value r count greater than r table product moment, then the question item declared valid.
- b. Instead, value r count is smaller than r table product moment, then the item invalid

The r table value is obtained based on the statistical distribution with degree of freedom (df), which is calculated using the formula $df = n - 2$. Based on a total of 80 respondents, $df = 78$ is obtained. With a significance level of 5% ($\alpha = 0.05$), the item validity limit is determined based on that value.

Tabel 1. Validity Test Results

No	Model	r count	r table	Criteria	
1	Interactive Marketing	Visual Content 1 (X1)	0.641	0.217	Valid
		Visual Content 2 (X2)	0.672	0.217	Valid
		Interactive Feature 1 (X3)	0.598	0.217	Valid
		Interactive Feature 2 (X4)	0.612	0.217	Valid
		Engagement 1 (X5)	0.580	0.217	Valid
		Engagement 2 (X6)	0.587	0.217	Valid
		Engagement 3 (X7)	0.660	0.217	Valid
		UGC (X8)	0.625	0.217	Valid
		UGC (X9)	0.687	0.217	Valid
2	Brand Awareness	Brand Recognition 1 (Y1)	0.644	0.217	Valid
		Brand Recognition 2 (Y2)	0.667	0.217	Valid
		Brand Recall 1 (Y3)	0.604	0.217	Valid

No	Model	r count	r table	Criteria
	Brand Recall 2 (Y4)	0.638	0.217	Valid
	Top of Mind (Y5)	0.656	0.217	Valid
	Brand Dominance (Y6)	0.621	0.217	Valid

Source: Secondary data processing, 2025

Reliability Testing

Sujarweni (2014) stated that the reliability testing of the NISA was carried out simultaneously. on all question items in a questionnaire. The purpose of this test is to assess internal consistency of the instrument. The criteria for making decisions on reliability testing are based on on the Cronbach's Alpha value, with the following provisions:

- When Cronbach's Alpha value > 0.60, thens reliable instrumentss or have consistency which is good.
- On the other hand, if Cronbach's Alpha < 0.60, thens question items are stateds unreliables

Tabel 2. Reliability Test Results

Data	Cronbachs Alpha	Standards	Results
Interactive Marketing (X)	0.873	0,60	Reliable
Brand Awareness (Y)	0.865	0,60	Reliable

Source: Secondary data processing, 2025

Based on Table 2 above, value Cronbachs Alpha The obtained value exceeds 0.60. This indicates that all variables and statement items in the questionnaire in this study are reliable, thus concluding that the instrument has an adequate level of consistency.

Classic Assumption Testing

To ensure that the regression model can be used to produce estimates that are BLUE or Best Linear Unbiased Estimator, a series of tests known as classical assumption tests must be conducted. These tests aim to evaluate whether the multiple regression model used in this study meets the basic assumptions, namely that the data is normally distributed and free from symptoms of multicollinearity, heteroscedasticity, and autocorrelation.

Normality Test

A normality test is performed to determine whether the residuals from the regression model are normally distributed. In this study, the non-parametric Kolmogorov-Smirnov (K-S) statistical method was used. Data are considered normally distributed if the significance value is >0.05. The K-S test is performed by establishing two hypotheses:

- H0 : Residuals follow a normal distribution
- H1 : Residuals do not follow a normal distribution

Tabel 3. Normality Test Results Kolmogorov-Smirnov (One-Sample Test)

		Unstandardized Residual
	N	80
Parameter Normal ^{a,b}	Rate	0E-7
	Standard Deviation	0.50880829
Biggest Difference	Absolute	0.097
	Positive	0.097
	Negative	-0.062
	Value K-S Z	0.870
	Signifikansi (Asymp. Sig.)	0.436

a. The distribution tested is a normal distribution

b. Calculated value

Source: Secondary data processing, 2025

Mark One-Sample Test The obtained value is 0.870 with a significance level of 43.6%. Because the significance is > 0.05 , then H_0 is accepted, therefore the data residual is normally distributed. Thus, the assumptions of classical requirements are met and the regression model used in this study is declared suitable for further analysis.

Multicollinearity Testing

The multicollinearity test aims to detect whether there is a correlative relationship between independent variables in the regression model. An ideal regression model should have independent variables that are orthogonal, meaning they are not correlated with each other (Ghozali, 2011),

To assess the presence or absence of multicollinearity, the value indicator is used. Tolerance and Variance Inflation Factor (VIF). When the value tolerance > 0.10 and $VIF < 10$, then it can be concluded that there are no symptoms of multicollinearity among the independent variables in the regression model.

Table 4. Multicollinearity Test Results

Model	Collinearity Statistic	
	Tolerance Value	VIF Value
Interactive Marketing	1.000	1.000

a. Variabel Dependen: Brand Awareness

Source: Secondary data processing, 2025

Referring to Table 4, all independent variables in the model show significant values. tolerance > 0.10 , which indicates that there is no high correlation between the independent variables. In addition, the VIF calculation results also show that there are no independent variables with a VIF value > 10 . Based on these results, it is concluded that the regression model does not contain symptoms of multicollinearity, so it is suitable for use in research.

Heteroscedasticity Testing

The heteroscedasticity test aims to determine whether the residual variance between observations is the same. In the regression model, it is identical or varies. If the residual variance is constant or consistent, then this condition is homoscedasticity, whereas if it varies it is called heteroscedasticity. A good regression model is expected to be free from heteroscedasticity symptoms (Ghozali, 2011).

In this study, the Park test method was used to detect the presence of heteroscedasticity. The decision-making criteria are if the significance value is > 0.05 , then there is no there is heteroscedasticity; and conversely, the significance value is more < 0.05 , it is concluded that there is heteroscedasticity.

Table 5. Results of Heteroscedasticity Test (Park Method)

	Model	Unstandardized		Standardized	T	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant.)	3.812	1.542		2.472	0.116
	Interactive Marketing	-0.052	0.046	-1.127	-1.129	0.262

a. Variabel Dependen: ABS_RES

Source: Secondary data processing, 2025

The results of the heteroscedasticity test concluded that there is no variable statistically independent has a significant influence on the values natural logarithm squared residuals (Abs_Res) of the regression equation. This is proven by the significance value which is above the confidence threshold of 0.05. Therefore, referring to the data in table 5, shows that this regression model has no heteroscedasticity problem.

Autocorrelation Test

The purpose of the autocorrelation test is to determine whether there is a relationship between residual value in the current time period with the previous time period. If found correlation between the two, then this condition is called autocorrelation. This problem indicates that the residuals are not random between observations. The criteria for making decisions regarding autorelation tests are as follows:

1. If the Asymp-Sig. value is < 0.05 , there is an indication of autocorrelation.
2. On the other hand, if the Asymp Sig. value is > 0.05 , it can be concluded that there is no autocorrelation in the model.

Table 6. Autocorrelation Test Results (Run Test)

	Value
Mark Median Test Value ^a	0.45681
Cases < Median	39
Cases \geq Median	41
Total Number of Cases	80
Number of Runs (Runs)	45
Z Value	0.906
Asymp. Signifikansi	0.365

a. Median

Source: Secondary data processing, 2025

Based on the results Runs Test, the known probability value is 0.365, which is more height of level significance 0.05. This shows that The null hypothesis (H_0), which states that the residuals are randomly distributed, can be accepted. Therefore that, can be concluded that in the regression model No autocorrelation symptom were found.

Hypothesis Testing

Individual Parameter Significance Test (Statistical t-Test)

The t-statistic test aims to assess the extent to which each independent variable individually influence changes or variations in variables dependent variable (Ghozali, 2011). This test is the basis for determining the relationship between variables. independent and dependent variables are statistically significant or not.

Table 7. Results Significance of Individual Parameters (t-Statistic Test)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	6.654	0.121		0.000	0.000
Interactive Marketing	0.647	0.186	0.647	3.485	0.002

a. Dependent Variable: Brand Awareness

Source: Secondary data processing, 2025

Testing the first hypothesis (H1) regarding the influence of interactive marketing via Instagram obtained a t-test value of 3,485 with significances of 0.002. Because significance values is not bigger from 0.05, then can draw conclusions that interactive marketing on Instagram has influence positive and significant to level brand awareness digital application Byond by BSI. Thus, H1 in this study is accepted. This finding aligns with the research results of Ayuningtyas and Firmasnyah (2023), which stated that interactive digital strategies have been proven to increase brand awareness and contribute to building brand loyalty.

Simultaneous Significance Testing (F-Statistic Test)

The F-statistic test is used to assess the extent to which all independent variables simultaneously influences the dependent variable (Ghozali, 2011). If the significance value < of 0.05, then the regression model is considered significant, which means that the independent variable is simultaneously provide a significant contribution to changes in the dependent variable. The test results are displayed as follows:

Table 8. Results of Simultaneous Significance Testing (F-Statistical Test)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	4.315	1	4.315	0.677	0.000 ^b
Residual	497.235	78	6.375		
Total	501.550	79			

a. Dependent Variable: Brand Awareness

b. Independent Variable: Interactive Marketing

Source: Secondary data processing, 2025

Table 8 tells that the F statistic value is 67.70 with levels significant as big as 0.000. Since the significance is < 0.05, then the regression model used can be stated statistically significant in predicting the level of brand awareness. In other words, the variable interactive marketing has a significant impact on increasing awareness brand, can even contribute to user loyalty.

Testing the Coefficient of Determination (R²)

The coefficient of determination (R²) test is used to assess the extent of the ability models in explaining the variation of independent variables on dependent variables (Ghozali, 2011). The R² value is used as a more certain reference because it has been adjusted with all variables in the model. The coefficient of determination values are presented in Table 9 the following:

Table 9. Results of the Determination Coefficient (R²) Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.674 ^a	0.454	0.450	3.214

a. Predictor: (Constant), Interactive Marketing

b. Dependen Variable: Brand Awareness

Source: Secondary data processing, 2025

Table 9 shows that the value adjusted R square of 0.450, which indicates that approximately 45.4% of the variation in the brand awareness variable can be explained by the variable interactive marketing. Meanwhile, the remaining 54.6% comes from the influence of other factors that are not studied in this research.

5. Conclusion and Suggestions

Results studys shows that interactive marketing through the Instagram platform has a positive and significant impact on increasing brand awareness The study investigated the digital application Byond by BSI, particularly among millennials and Gen Z in Pekalongan City. These findings confirm that a digital marketing approach involving direct interaction has proven effective in building rapport between banking institutions and the younger generation, who are considered digital natives.

However, this study has several limitations. First, the geographic focus on Pekalongan City may limit the generalizability of the results to other regions with different social and demographic backgrounds. Second, this study only examined one independent variable, interactive marketing through Instagram, even though brand awareness can also be influenced by offline promotions, word-of-mouth recommendations, or service quality.

As a follow-up, future research should expand the scope of respondents to other cities and use a mixed methods approach to delve deeper into user perceptions and motivations. The addition of other variables such as brand image, user satisfaction, or service quality is also important to gain a more comprehensive understanding of the factors influencing brand awareness. For Bank BSI management, it is recommended to continue improving the effectiveness of interactive marketing by strengthening visual content, increasing interaction with users, and encouraging customer participation through customer-generated content.

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