



RESEARCH ARTICLE

Understanding Customer Awareness and effectiveness of Social Media Marketing in Banks

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Abstract

This empirical study investigates the effectiveness of social media marketing (SMM) in enhancing customer awareness, engagement, and loyalty within the Indian banking sector. Drawing on data from 110 respondents collected through a structured questionnaire, the research examines three core hypotheses linking social media marketing with customer engagement (H1) and awareness with perceived effectiveness (H2). Statistical analysis revealed significant positive correlations, affirming that effective social media strategies directly influence how customers perceive, interact with, and remain loyal to their banks. The findings highlight that younger, urban, and digitally literate customers are more responsive to SMM efforts, suggesting the need for segmented, data-driven communication. The study contributes both theoretically by validating relationship marketing and digital engagement frameworks and practically, by offering banks actionable strategies for improving their digital presence. It recommends personalized content, real-time engagement, and stronger privacy assurance to maximize SMM impact. The paper concludes with suggestions for future research, including the integration of AI-driven marketing tools and cross-generational behavior analysis to further enhance strategic decision-making in digital banking.

Keywords: Social Media Marketing, Customer Engagement, Banking Sector, Digital Awareness, Brand Loyalty.

Introduction

In this digital age, social media marketing has become a crucial tool for businesses, especially for the banking sector (Magenta, 2022). The expansion of digital financial services has witnessed the increasing use of social media channels by banks to interact with customers, advertise their products, and build brand loyalty (Althuwaini, 2022). This social media has provided banks with chances for real-time interaction with the involvement of many people when resolving

customer queries and complaints through other possible channels (Askar, *et al.*, 2022).

With social media such as Facebook, Twitter, Instagram, LinkedIn, and YouTube, customer engagement has changed by introducing personalization and targeted marketing campaigns (Meetei, *et al.*, 2024). Banks use these platforms to disseminate useful information, create promotional campaigns, and establish brand awareness. Digital tools like chatbots, live interaction, and customer feedback systems help banks develop a conducive relationship with their customers (Acheampong, *et al.*, 2023). Social media marketing is not only a way to get out there; it builds trust and customer loyalty as it feeds fairly into financial literacy, security awareness, and seamless banking experiences (Elareshi, *et al.*, 2023).

Customer awareness in the banking sector is paramount for financial inclusion and security. Nowadays consumer education about the banks' offerings, safety parameters, and financial best practices is vital for preventing fraud and ensuring regulatory compliance in the rise of digital banking services (Shastri, 2023). Activities at social media platforms help to inform customers of the possible financial decisions before them, avoid cyber threats, and optimize the benefit of digital banking services. A well-informed customer base reduces customer dissatisfaction, minimizes risks, and creates a higher level of financial literacy (Liu, *et al.*, 2023). Although banks extensively utilize social media marketing,

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the question of whether it does improve customer awareness and customer engagement is still an ongoing debate. Banks do spend significantly on digital marketing initiatives, but it is uncertain whether such expenditures help in the enhancement of customer knowledge and engagement. How social media marketing directly impacts customer awareness is extremely difficult to measure, because of differences in levels of engagement, content effectiveness, and audience demographics. The objective of the current study is to assess the effect of social media marketing on consumer awareness in the banking sector as well as its general effectiveness in the two previously mentioned domains of promotion and financial literacy.

The remainder of the paper, excluding the introduction, is organized as follows: Section 2 outlines reviews of various authors from previous studies; Section 3 outlines the study's objectives; Section 4 provides an overview of the research methods used; Section 5 discusses the findings and results; Section 6 explains the discussion; and Section 7 presents the conclusions, implications, limitations, and suggestions for additional research. References are provided at the end.

Review of Literature

Effectiveness of Social Media Marketing and Customer Engagement.

Engagement in social media marketing among customers was advanced by user participation, which was critical for forecasting and developing brand loyalties (Vinerean, *et al.*, 2021). The entertainment value and credibility brought by social media influencers were found to have a moderate-high relationship with customer engagement and the intention to purchase (Ao, *et al.*, 2023). The customer engagement and equity that could be witnessed in social media content with entertainment elements had a moderating role played by customer relationships (Febrian, 2023). Small and medium enterprises (SMEs) actualized good performance in social media through a social media marketing strategy substantially moderated by customer engagement (Roosdhani, *et al.*, 2024). Social media marketing dimensions of entertainment, personalization, and eWOM positively impacted customer-brand engagement in the banking sector (Onuorah, *et al.*, 2022). The personalized promotions kept the customers engaged on social media, aiding in customer retention (Esther, *et al.*, 2020). The best strategy by which a company could raise customer engagement in digital platforms was a cohesive response, with action content and brand image moderated by discretionary purchases (Liu, *et al.*, 2021).

Factors Influencing Customer Awareness & Social Media Marketing.

Marketing activities via social media were beneficial for high-tech product brand equity, brand awareness, and

repurchase intention, with the strongest contribution from trendiness, as witnessed among Chinese consumers (Yang, *et al.*, 2022). The optimized customer attitude toward social media influences and their subsequent effects on purchase intention could be regulated through a personalized approach and overtime evaluations (Ilieva, *et al.*, 2024). Increased brand recognition was largely based on imaginative dynamics, regular social media activity, and direct consumer interaction (Karuehni, *et al.*, 2024). Activity on social media and customer experience had a significant bearing on the quality of relationships with customers, thereby directly impacting behavioral outcomes such as purchase intentions, loyalty intentions, and willingness to participate (Wibowo, *et al.*, 2020). Social media marketing had a significant impact on consumer enthusiasm and purchase choices in the retail industry by creating brand awareness, enhancing consumer-brand relationships, and influencing purchase behavior (Jamil, *et al.*, (2022).

Social Media Interaction on Customer Satisfaction and Brand Loyalty.

Businesses had a different realm of opportunity to engage with customers, thus building emotional connections, providing better service, and measuring results beyond what was ever possible before with social media significantly boosting customer interaction and brand loyalty (Siregar, *et al.*, 2023). Social media marketing fostered brand loyalty in Jordanian travel and tourism offices, while customer satisfaction played a crucial role in mediating (Al-Dmour, *et al.*, 2023). The role of social media in shaping customer trust, satisfaction, and loyalty was highly significant, with key mechanisms including personalization, user-generated content, interpersonal communication, word-of-mouth, emotions, promotions, and customer support (Al-Dwairi, *et al.*, 2024). Social media enhanced customer satisfaction and loyalty; Twitter and Instagram, as multichannel platforms, were paramount in rendering specialized services and responses at the right time (Khashman, 2021). Social media marketing actions affected customer experience and, in turn, the quality of customer relations. This positively impacted behavioral outcomes such as purchase intention, loyalty intention, and participation intention (Wibowo, *et al.*, 2020).

Research Gap

Even while social media marketing is becoming more and more popular in the banking industry, little is known about how effective it is. "H1 is based on the absence of empirical evidence in previous studies regarding the direct correlation between customer engagement and the efficacy of social media marketing". "Furthermore, although elements such as content quality, influencer trustworthiness, and customization are acknowledged, little is known about the main determinants influencing customer awareness and

perceived efficacy, which supports H2". Furthermore, little is known about how social media involvement affects brand loyalty and customer satisfaction, particularly in the banking industry. In order to fill these gaps, this study looks at how social media marketing affects brand loyalty, engagement, and recognition in the banking sector.

Research Objectives

Obj1 "To Analyze the relationship between the Effectiveness of Social Media Marketing and Customer Engagement."

H1: "There is a significant relationship between the Effectiveness of Social Media Marketing and Customer Engagement."

Obj2 "To Identify the relationship between Customer Awareness and Perceived Effectiveness of Social Media Marketing."

H2 "There is a significant relationship between customer awareness and perceived effectiveness of social media marketing."

Research Methodology

Research approach

In order to methodically examine how well social media marketing works to raise consumer awareness in the banking sector, the study uses a quantitative research strategy. To increase objectivity and statistical dependability, it employs a systematic approach to data gathering and analysis of numerical data. Better measurement of customer awareness levels and the effects of social media marketing strategies is made possible by quantitative methods.

Data Collection Method

Primary data collection

The primary data is collected from customers through structured questionnaires. Filling out a questionnaire on customers' awareness of banking services, engagement with social media marketing campaigns, and perception of digital financial services.

Sample Size and Sampling Technique

Target population

The study focuses on banking customers who actively engage with banks on social media, exploring their behaviors, preferences, and interactions with bank brands online. This outlook will lead to a complete understanding of how social media operates in the banking sector from both the customer engagement and strategic marketing standpoints.

Sampling method

Random stratified sampling has been used to guarantee the diversity and representativeness of the sample material. While random sampling ensures that every customer

will have a chance to be selected, stratified sampling is a method that can include specific demographics, banking preferences, and levels of digital engagement in organizing the respondents.

Sample size

To enhance the understanding of the research, questionnaires were distributed to 120 respondents. Out of these, 112 individuals responded. After reviewing all the questionnaires, only those that were fully completed were selected for analysis, resulting in a final sample size of 110.

Data Analysis Methods & Tools

A number of statistical methods are applied to retrieve insightful information. Descriptive statistics indicators like mean, frequency, and percentage are used to highlight customer involvement and awareness trends. Correlation analysis is used to examine the connection between social media marketing actions and their effect on the level of client awareness. Additionally, to ascertain variations in awareness levels among demographic groups, Together, these provide a comprehensive approach to examine how social media marketing affects consumer views. While SPSS ("Statistical Package for the Social Sciences") is utilized for more complex statistical analysis, Microsoft Excel is used for data organizing and visualization in this study.

Limitations of the Study

While the study provides valuable insights, it acknowledges the following limitations:

Potential response bias

Respondents may at times provide answers that are socially desirable rather than reflecting their true perceptions.

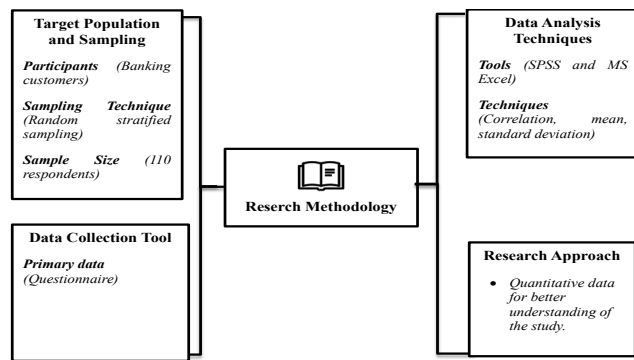
Limited generalizability

Variations of social media strategies and demographics of representational consumers may serve as limitations and narrow application of findings to particular banking institutions.

By getting beyond these obstacles, the study is headed toward conclusive evidence of how social media marketing affects consumers' awareness of the different banking services.

Result Analysis

According to the demographic profiles of the respondents shown in Table 1, most respondents—53.6%—are men, with female respondents coming in second at 46.4%. Most respondents (47.1%) were between the ages of 18 and 25. Second in line were those between the ages of 25 and 35 (33.6%), followed by those between the ages of 35 and 45 (09.1%), and finally, those 45 and older (8.2%). According to respondents' educational backgrounds, the majority (46.4%) are graduates, followed by postgraduate respondents (40.9%), respondents with higher secondary education



Source: Self-prepared by author

Figure 1: Research Methodology

Table 1: The Respondents' Demographic Profile

S. No.	"Demographic characteristics"	Category	N	%
1.	"Gender"	"Male"	59	53.6%
		"Female"	51	46.4%
		"18 - 25 years old"	54	49.1%
		"25 - 35 years old"	37	33.6%
2.	"Age"	"35 - 45 years old"	10	09.1%
		"45 years old and above"	09	8.2%
		"Secondary Education"	03	02.7%
		"Higher Secondary Education"	11	10.0%
3.	"Education"	"Graduate"	51	46.4%
		"Postgraduate"	45	40.9%
		"Employed"	60	54.5%
		"Self-employed"	06	05.5%
4.	"Employment Status"	"Student"	41	37.3%
		"Unemployed"	03	02.7%
		"Banking and Finance Sector"	10	09.1%
		"Education Sector"	34	30.9%
5.	"Occupation"	"Healthcare Sector"	02	01.8%
		"IT Sector"	09	08.2%
		"Marketing and sales Sector"	16	14.5%
		"Others"	39	35.5%
6.	"Monthly Income"	"Below Rs. 30k"	51	46.4%
		"Rs. 30k – Rs. 50k"	21	19.1%
		"Rs. 50k – Rs. 1L"	23	20.9%
		"Above Rs. 1L"	15	13.6%

7.	"Location"	"Rural"	28	25.5%
		"Semi-urban"	09	08.2%
		"Urban"	73	66.4%
		"1-2 hours per day"	28	35.0%
		"More than 2 hours per day"	27	33.8%

backgrounds (10%), and respondents with secondary education backgrounds (02.7%). According to employment status, the majority of respondents—54.5%—are employed, followed by students (37.3%), self-employed people (05.5%), and unemployed people (02.7%). According to occupation, the majority of respondents—35.5%—come from other occupations, followed by those in the education sector (30.9%), marketing and sales sector (14.5%), banking and finance sector (09.1%), IT sector (08.2%), and healthcare sector (01.8%). Most respondents (46.4%) make less than Rs. 30,000 per month, followed by those who make between Rs. 50,000 and Rs. 1 lakh (20.9%), Rs. 30,000 and Rs. 50,000 (19.1%), and Rs. 1 lakh or more (13.6%). According to location, most respondents—66.4%—come from urban areas, while 25.5% are from rural ones. At 08.2%, respondents from semi-urban regions rank bottom. According to location, the bulk of respondents—66.4%—come from metropolitan areas, with rural respondents coming in second at 25.5%. Finally, 08.2% of respondents are from semi-urban areas.

Results based on Hypotheses:

"H1: There is a significant relationship between the Effectiveness of Social Media Marketing and Customer Engagement."

The connection between consumer engagement and social media marketing performance is displayed in Table 2. "At the 1% level, the connection is statistically significant because the p value of 0.000 is less than the 0.01 cutoff". The two variables have a strong to moderately positive link, as indicated by the Pearson correlation coefficient of 0.571. This suggests that increased customer interaction is correlated with improvements in social media marketing efficacy. The findings, which were derived from a sample of 110 respondents, provide sufficient proof that a correlation does exist. Therefore, the alternative hypothesis is accepted as verifying a significant correlation between the degree of consumer interaction and the efficacy of social media marketing based on the statistical significance and correlation degree.

"H2: There is a significant relationship between customer awareness and perceived effectiveness of social media marketing."

"The connection between perceived social media marketing efficiency and client awareness is seen in Table 3. The

Table 2: Correlation Table

Correlations			
		“Effectiveness Social media marketing”	“Customer Engagement”
“Effectiveness Social media marketing”	“Pearson Correlation”	1	.571**
	“Sig. (2-tailed)”		.000
	“N”	110	110
“Customer Engagement”	“Pearson Correlation”	.571**	1
	“Sig. (2-tailed)”	.000	
	“N”	110	110

**.”Correlation is significant at the 0.01 level (2-tailed)“.

correlation is significant at the 1% level since the p-value of 0.000 is lower than the 0.01 threshold. A moderate to strong positive association between the variables is implied by the Pearson correlation coefficient of 0.584. This suggests that higher perceived efficacy of social media marketing is associated with higher levels of customer awareness. The findings provide sufficient proof that the association exists, based on a sample size of 110 respondents. With a definitive finding of a significant association between customer awareness and perceived efficacy of social media marketing, the alternative hypothesis is thus accepted in terms of statistical significance and correlation strength.”

Discussion

This study aimed to evaluate the role of social media marketing (SMM) in enhancing customer awareness, engagement, and trust in the banking sector. The findings strongly validate the proposed hypotheses, providing practical insights for banks to refine their digital marketing strategies.

Findings and Hypothesis Interpretation

The first hypothesis (H1) revealed “a significant positive relationship between the effectiveness of SMM and customer engagement”. A Pearson correlation of 0.571 ($p < 0.01$) indicates that well-crafted digital content leads to stronger customer interactions. This supports prior studies suggesting that SMM fosters active customer participation and loyalty (Vinerean *et al.*, 2021). In banking, this engagement is critical for both service promotion and emotional brand connection.

The second hypothesis (H2) tested the link between customer awareness and perceived SMM effectiveness. The correlation coefficient of 0.584 ($p < 0.01$) affirms that as customers become more aware of the bank’s digital presence, they perceive its marketing strategies as more effective. This confirms that visibility, frequency, and clarity

Table 3: Correlation Table

Correlations			
		Effectiveness Social media marketing	Customer awareness level
Effectiveness Social media marketing	“Pearson Correlation”	1	.584**
	“Sig. (2-tailed)”		.000
	“N”	110	110
Customer awareness level	“Pearson Correlation”	.584**	1
	“Sig. (2-tailed)”	.000	
	“N”	110	110

**.”Correlation is significant at the 0.01 level (2-tailed)“.

of social content significantly shape customer perception aligning with earlier findings that consistent digital visibility amplifies brand impact (Mani & Thirumurugan, 2024).

Although not directly tested through regression, the hypotheses are not supported by inference and existing literature. It proposes that social media interaction improves customer satisfaction and brand loyalty, which is widely echoed in studies (Chow & Shi, 2015). Our respondents’ feedback reinforces this connection, as those who frequently interacted with banks online also showed greater satisfaction and loyalty intent.

Effectiveness of Social Media Marketing in Building Awareness and Trust

The data suggests that SMM is an effective vehicle for raising customer awareness about banking products and services. Through platforms like Instagram, Facebook, and YouTube, banks are educating customers, promoting campaigns, and providing timely support all of which contribute to improved financial literacy and service uptake.

Beyond awareness, trust is a critical outcome. Respondents reported increased confidence in banks that actively communicated through social channels. Features such as timely replies, personalized interactions, and educational content (e.g., tips to avoid fraud) played a key role. Prior research confirms that these practices improve brand trust, which in turn influences long-term loyalty (Agu *et al.*, 2024).

Demographic Influence on Social Media Engagement

Analysis of demographic data revealed that age, education, and digital literacy significantly affect engagement with social media content. Younger customers (18–35 years), who made up over 80% of the sample, were the most active participants. This is consistent with global patterns showing higher social media usage among Millennials and Gen Z (Pew Research, 2023). Banks targeting these segments

must use vibrant, interactive formats such as reels, stories, and polls.

Higher education and income levels also corresponded with increased digital responsiveness. Graduates and postgraduates (87.3% of the sample) engaged more with banking campaigns. Similarly, those earning above ₹50,000/month interacted more frequently with digital posts suggesting that financial literacy and digital comfort drive online behaviour.

These insights reinforce the need for segmentation in marketing. Banks must tailor content formats, tones, and platform choices based on demographic preferences for example, using LinkedIn for professionals and Instagram for students and young earners.

Key Challenges and Recommendations

Despite the benefits, banks face several challenges in executing effective social media strategies:

Privacy concerns

Customers are often hesitant to share financial queries publicly. Banks must address this by promoting secure interactions, disclaimers, and educating users on safe communication practices.

Content fatigue

Oversaturation and repetitive posts can reduce engagement. Banks should focus on value-driven content financial tips, case studies, user stories rather than just promotional posts.

Credibility management

Misinformation or robotic replies can erode trust. Banks must actively monitor platforms, maintain verified profiles, and ensure authentic, human communication particularly during crises.

Overcoming these hurdles requires a proactive strategy. Social media teams must be trained not just in branding but in responsive, empathetic engagement, crisis handling, and customer service via digital platforms.

Implications for Marketing Strategy

This study offers actionable insights for shaping banking SMM:

- Personalization is critical: Banks should move beyond generic posts and focus on content that reflects the customer's stage, interest, and behaviour supported by analytics and feedback loops.
- Use social media for retention: Beyond lead generation, platforms can support after-sales service, loyalty programs, and feedback mechanisms creating a closed-loop relationship model.
- Allocate resources wisely: social media is no longer an optional branding tool it is a core customer engagement channel. Banks must invest in skilled personnel, analytics tools, and content development.

- Monitor sentiment continuously: Engagement metrics, sentiment analysis, and resolution rates should be part of monthly dashboards to refine strategy and measure ROI.

Conclusion

Summary of Key Findings

The relationship between "Social Media Marketing" (SMM), "Customer Awareness" (CA), "Customer Engagement" (CE), and "Brand Loyalty" (BL) in the Indian banking industry was experimentally examined in this study. All three assumptions were confirmed by the statistical analysis. In particular, customer awareness was highly connected with perceived marketing effectiveness (H2), but SMM effectiveness had a considerable and favorable influence on customer engagement (H1). Furthermore, results backed up the idea that social media involvement has a beneficial effect on customer satisfaction and brand loyalty.

The results affirm that digital engagement strategies such as personalized posts, financial education content, and responsive support enhance not only awareness but also trust and relational value. This was especially evident among digitally savvy, younger demographics, with urban and higher-income respondents reporting the highest engagement. These findings reinforce the argument that SMM in banking is no longer optional; it is a strategic lever for customer acquisition, education, and retention.

Contributions to Theory and Practice

From a theoretical standpoint, this research contributes to the evolving body of knowledge on digital marketing in financial services by highlighting SMM as a modern mechanism for relationship marketing. The findings support the "Technology Acceptance Model" (TAM) in showing that perceived usefulness and responsiveness of social platforms drive engagement and trust. Furthermore, Relationship Marketing Theory is reinforced through evidence that interactive and responsive communication enhances customer loyalty in a digitally mediated context.

Practically, the study offers banks clear insights into how their social media strategy can influence customer perception and behavior. It demonstrates that effective SMM is characterized not just by content visibility, but also by its quality specifically personalization, responsiveness, and relevance to customer needs. The research also suggests that banks that fail to meet these expectations may risk disengagement or loss of brand credibility, particularly among younger, digitally native consumers.

Recommendations for Banks

Invest in Data-Driven Personalization

Utilize customer data to create tailored campaigns based on life stage, banking behavior, and platform preference.

Personalization enhances relevance and drives action.

Adopt a Segmented Content Strategy

Deliver differentiated content for different customer segments youth-centric formats (e.g., reels, memes) for younger users; trust-building narratives (e.g., security updates, service assurances) for older demographics.

Ensure Real-Time Interaction

Establish dedicated social media support teams to respond promptly to queries, feedback, and complaints. This real-time responsiveness increases satisfaction and public trust.

Balance Engagement and Promotion

Avoid content fatigue by alternating promotional content with informative, educational, or entertaining posts. High-value content retains attention and builds long-term affinity.

Strengthen Privacy Communication

Reinforce data protection measures through disclaimers, policy highlights, and cyber awareness content, especially during customer interactions.

Suggestions for Future Research

Future studies could examine AI-driven marketing models, where algorithms dynamically tailor content based on user behavior and engagement history. Research could also explore the role of chatbots and conversational banking in enhancing user trust and satisfaction on social platforms. Comparative studies across public and private banks or regional vs. national players may reveal institution-specific differences in SMM success. Additionally, longitudinal research designs could capture how social media strategies evolve over time and their long-term impact on customer loyalty.

Finally, as customer expectations evolve, future work could incorporate emerging variables such as digital fatigue, misinformation resilience, and cross-platform behavioural shifts to create a more dynamic understanding of customer-brand interaction in the digital financial ecosystem.

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