

CONTENT MARKETING ANALYSIS IN INCREASING CUSTOMER ENGAGEMENT AND PURCHASE DECISIONS ON MERCHANT PROMOTIONS AT BNI EXPERIENCE WEBSITE

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Abstract

This study aims to analyze the influence of content marketing on customer engagement and purchase decisions regarding promo merchants featured on the BNI Experience website. The research employs a mixed-method approach using methodological triangulation to obtain a more comprehensive understanding of the studied phenomenon. Quantitative data were collected from 250 respondents selected through purposive sampling based on specific criteria, while qualitative data were obtained through in-depth interviews with two key informants from BNI who are directly involved in content strategy management. The quantitative analysis, using Structural Equation Modeling (SEM) with Partial Least Square (PLS), indicates that content marketing has a positive and significant effect on both customer engagement and purchase decisions. Furthermore, customer engagement is proven to be a significant mediating variable in the relationship between content marketing and purchase decisions. The qualitative analysis, through thematic interpretation, supports the quantitative findings by showing that content that is relevant, informative, easy to understand, easy to find, valuable, and consistent can build emotional engagement and drive customer purchase decisions. These findings suggest that an effective content marketing strategy not only strengthens customer relationships but also encourages conversion through more meaningful digital interactions. This research contributes to the development of digital marketing knowledge, particularly in the banking sector.

1. INTRODUCTION

The rapid advancement of digital technology has significantly transformed marketing practices, compelling businesses to adopt more innovative and data driven communication strategies. In Indonesia, the digital transformation is evident from the increasing internet penetration, which reached 79.5% of the total population in early 2024, equating to over 221 million users. This figure reflects a steady annual increase, with over 6 million new users compared to the previous year (APJII, 2024). Such growth underscores the expanding reliance on digital platforms for communication, commerce, and financial services.

In today's digital era, consumers actively seek information and experiences through various online platforms, making content marketing a vital approach for building meaningful connections with audiences. Rather than relying solely on traditional advertising, content marketing focuses on delivering relevant and valuable information to attract, engage, and retain customers. This strategy plays a crucial role in influencing consumer behavior, particularly in fostering customer engagement and ultimately impacting purchase decisions.

In the banking industry, content marketing has become increasingly essential amid intense competition and the rise of fintech platforms. Banks are now leveraging digital tools to maintain customer relationships and provide seamless promotional experiences. BNI, for example, has developed the BNI Experience website as a strategic digital platform that integrates merchant promotions, allowing users to explore and utilize various offers using BNI credit or debit cards. Traffic and engagement reports on the website have shown significant fluctuations in visitor behavior, which are closely linked to the timing and relevance of content marketing campaigns.

Despite the growing importance of this approach, limited empirical research has examined how content marketing influences customer engagement and mediates purchasing decisions particularly in the context of digital banking in Indonesia. Addressing this gap, the present study investigates the relationship between content marketing, customer engagement, and purchase decisions using mixed-method data collected from users of the BNI Experience platform. The findings aim to provide comprehensive insights into the effectiveness of content marketing strategies in enhancing user interaction and driving transactional behavior within digital banking ecosystems.

2. LITERATURE REVIEW

2.1 The Influence of Content Marketing on Customer Engagement

Research conducted by Hollebeek and Macky (2019) states that strategically designed digital content marketing can drive customer engagement through three main dimensions: cognitive engagement (understanding and thinking about the brand), emotional engagement (affective responses to the content), and behavioral engagement (active participation such as liking, sharing, or commenting). Similarly, Evania et al. (2023) found that content marketing delivered through social media when tailored to the preferences and needs of the target audience can enhance various forms of customer engagement, including attention, interaction, and emotional attachment to the brand. In line with these findings, Rizkia et al. (2024) also demonstrated that visually appealing, informative content aligned with the audience's lifestyle is effective in encouraging active engagement among social media users.

H1: Content marketing has a positive effect on customer engagement

2.2 The Influence of Customer Engagement on Purchase Decisions

Research conducted by Nabila and Negoro (2023) shows that the higher the level of customer engagement through content and digital interaction, the greater their intention to make a purchase. This finding reinforces the idea that consumers who feel connected to a brand are more likely to take purchasing actions. Similarly, a study by Lestari et al. (2023) also indicates that customer engagement has a positive and significant influence on purchase decisions. Active consumer involvement reflected through comments, likes, and participation on digital platforms creates a sense of brand ownership. Devanny et al. (2022) further support this by stating that customer engagement positively influences purchase decisions, as active involvement in digital interactions fosters emotional closeness and trust that ultimately affect purchasing behavior.

H2: Customer engagement has a positive effect on purchase decisions

2.3 The Influence of Content Marketing on Purchase Decisions

Afifa and Sudarmiatin (2023) concluded that digital content marketing can strengthen every stage of the consumer decision-making process from problem recognition to post-purchase behavior. Engaging and consistent content can spark interest in a product, thereby increasing consumers' likelihood to buy. This aligns with the findings of Medi et al. (2021), who identified a positive and significant influence of content marketing on purchase decisions. Content that is educational, informative, entertaining, and trust-building has been shown to effectively encourage consumers to make a purchase. Their purchase decision indicators refer to Kotler & Keller (2012), including product preference stability, repeat purchases, recommendations, and loyalty. Additionally, research by Yoga Prasetya et al. (2021) also found that content marketing significantly influences purchase decisions, using indicators from Gunelius (2011), such as attracting interest, engaging consumers, delivering information, and educating through content.

H3: Content marketing has a positive effect on purchase decisions

2.4 The Influence of Content Marketing on Purchase Decisions through Customer Engagement

Research by Evania et al. (2023) highlights the importance of content marketing in building customer engagement, which ultimately impacts purchase decisions. Informative, consistent, and easy-to-understand content can foster emotional and cognitive engagement with customers. Similarly, Fatihatul et al. (2023) emphasize that digital content marketing designed with psychological aspects in mind such as cognition, motivation to share, persuasion, and visual appeal can enhance customer engagement. This engagement not only creates enjoyable experiences but also builds trust, loyalty, and purchase intention. Furthermore, Setiawan and Salim (2024) found that content marketing not only directly influences purchase decisions but that this influence becomes stronger when mediated by customer engagement.

H4: Customer engagement mediates the effect of content marketing on purchase decisions

3. RESEARCH METHODOLOGY

This study employs a mixed methods approach with an explanatory sequential design, which combines quantitative and qualitative methods sequentially. It begins with quantitative data collection and analysis, followed by qualitative data to explain, strengthen, or deepen the findings. According to Creswell & Plano Clark (2018), this

design is suitable for gaining a comprehensive understanding of a phenomenon by presenting numerical data alongside in-depth contextual explanations. It is used here to analyze the influence of content marketing (X1) on customer engagement (Z) and purchase decisions (Y) in merchant promotions on the BNI Experience website.

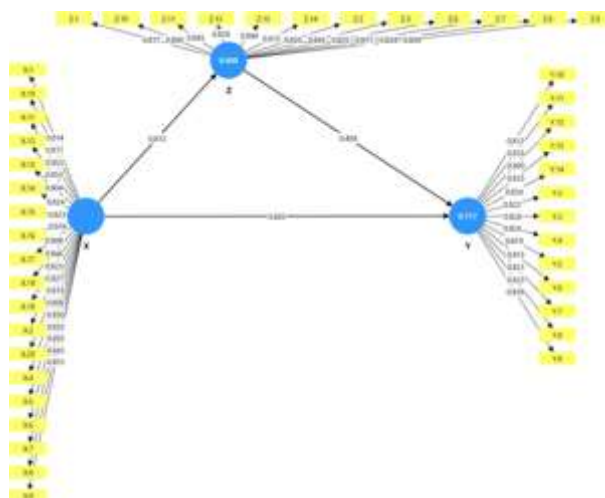


Figure 1. Conceptual Model of the Study
Source: Authors (2025)

4. RESULT AND DISCUSSION

4.1 Result

Table 1. Path Coefficient

Hipotesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
CM -> PD	0.485	0.485	0.096	5.071	0.000
CM -> CE	0.812	0.815	0.034	23.964	0.000
CE -> PD	0.404	0.406	0.095	4.261	0.000

Source: Processed by the researcher (2025)

Based on the hypothesis testing results presented in Table 1, the analysis was conducted using the bootstrapping method through SmartPLS software. A hypothesis is accepted if the t-statistic value is greater than 1.96 and the p-value is less than 0.05, indicating that the relationship between variables is statistically significant.

The analysis shows that content marketing has a significant effect on purchase decisions, with a path coefficient value of 0.485. The obtained t-statistic value is 5.071, which exceeds the minimum threshold of 1.96, and the p-value is 0.000, which is far below the 0.05 threshold. This indicates that content marketing has a positive and significant contribution in driving customers' purchase decisions. Therefore, this hypothesis is accepted.

Furthermore, the test results show that content marketing significantly influences customer engagement, with a path coefficient value of 0.812. The t-statistic value of 23.964 and a p-value of 0.000 indicate a very strong level of significance. These findings suggest that the more effective the content marketing strategy implemented, the higher the level of customer engagement with the website. Hence, this hypothesis is also accepted.

Lastly, the results show that customer engagement has a positive and significant effect on purchase decisions, with a path coefficient value of 0.404, a t-statistic of 4.261, and a p-value of 0.000. This indicates that the higher the customer engagement, the greater the likelihood of customers making a purchase. This hypothesis is also statistically proven and accepted.

Tabel 2. Specific Indirect Effect

Hipotesis	<i>Original sample (O)</i>	<i>Sample mean (M)</i>	<i>Standard deviation (STDEV)</i>	<i>T statistics ((O/STDEV)</i>	<i>P values</i>
CM -> CE -> PD	0.328	0.331	0.081	4.073	0.000

Source: Processed by the researcher (2025)

Based on Table 2, the value of the indirect effect is derived from the path connecting the independent variable to the mediator, and then to the dependent variable. If the p-value is less than 0.05, the indirect effect is considered significant, indicating that the mediating variable plays a role in bridging the influence of the independent variable on the dependent variable. However, if the p-value exceeds 0.05, the indirect effect is deemed insignificant, and the mediating variable does not exert a meaningful influence.

The analysis of the indirect hypothesis in this study shows that content marketing significantly affects purchase decisions through customer engagement as a mediating variable. Based on the calculation using the bootstrapping method in SmartPLS, the path coefficient is 0.328, indicating a positive relationship among the three variables. The T-statistic value is 3.993, exceeding the threshold of 1.96, suggesting that the indirect effect is statistically significant. In addition, the p-value is recorded at 0.000, which is well below the significance level of 0.05. This provides strong evidence that customer engagement plays an important mediating role in strengthening the relationship between content marketing and purchase decisions. Therefore, the indirect hypothesis in this study is accepted.

4.2 Discussion

The analysis results indicate that Content Marketing (CM) has a positive and significant influence on Customer Engagement (CE) among users of the BNI Experience website. This finding suggests that content that is relevant, valuable, and easy to understand can effectively capture attention and enhance customer involvement. Furthermore, factors such as information accuracy, ease of content accessibility, and consistency in presentation play a critical role in strengthening user interaction with the platform. When users perceive that the content aligns with their needs and is delivered clearly and credibly, they are more likely to explore, respond actively, and build relationships with the brand or promoted merchants.

The analysis results show that Content Marketing (CM) has a positive and significant influence on Purchase Decision (PD) among users of the BNI Experience website. This finding indicates that content that is relevant, valuable, and easy to understand can more effectively influence consumers' decision-making processes. Content that is highly accurate, easily accessible, and consistently presented over time helps customers obtain the necessary information to evaluate and choose products or promotions offered by merchants. When consumers feel confident in the quality and clarity of the information they receive, they are more likely to be motivated to make a purchase.

The analysis results indicate that Customer Engagement (CE) has a positive and significant influence on Purchase Decision (PD) among users of the BNI Experience website. This finding suggests that the level of customer involvement reflected through enthusiasm, attention, deep absorption, and the willingness to share plays a crucial role in driving purchase decisions. When customers feel enthusiastic about the content or promotions presented, give their full attention, and become immersed in the platform experience, they become more receptive to product information and more inclined to make a purchase. Additionally, the motivation to share information or experiences with others reflects a high level of confidence and satisfaction, which further reinforces the intention to buy.

The analysis results show that Customer Engagement (CE) serves as a significant mediator in the relationship between Content Marketing (CM) and Purchase Decision (PD) among users of the BNI Experience website. This finding indicates that the effectiveness of content marketing strategies impacts purchase decisions not only directly but also indirectly by enhancing customer engagement. Content that is relevant, valuable, easy to understand, accurate, easily accessible, and consistently presented can generate enthusiasm, capture attention, foster deep involvement (absorption), and stimulate the desire to share among customers.

This high level of engagement, in turn, strengthens customer trust and interest in making purchase decisions regarding the products or promotional offers featured on the platform. In other words, when customers feel emotionally and cognitively engaged through the content provided, they are more likely to proceed to the purchasing stage.

Based on interviews with internal BNI informants, it can be concluded that BNI views content marketing as an effective and strategic tool for building customer engagement. It is not only used to convey information but also to create emotional and cognitive connections between the brand and its customers. Informants stated that relevant,

valuable, and consistent content such as visually appealing and informative merchant promos can enhance customer attention, enthusiasm, and emotional involvement.

Internal BNI revealed that merchant promo content on the BNI Experience platform is strategically designed to support purchase decisions by tailoring content to lifestyle categories such as F&B, electronics, fashion, and travel. With attractive visuals and complete information, the content aims to spark buying interest and ease access to promo details. Beyond increasing exposure, BNI's approach focuses on creating urgency and added value through limited-time offers, cashback, and exclusive discounts. This strategy is especially effective during major events, where increased traffic leads to higher transactions with partner merchants.

Triangulation of quantitative (survey) and qualitative (interview) data shows alignment between BNI's content marketing strategy and consumer perceptions. Survey findings indicate that consumers rate the content as informative, easily accessible, and relevant to their needs. Most respondents stated they were encouraged to make purchases after viewing merchant promos on BNI Experience, suggesting that key content marketing elements such as relevance, visual appeal, and valuable information have successfully met consumer expectations.

5. CONCLUSION

This study explores how content marketing influences customer engagement and purchase decisions in the context of merchant promotions featured on the BNI Experience website. The findings reveal that content marketing when it is relevant, informative, easy to understand, accessible, valuable, and consistent can successfully capture attention, build trust, and foster active interactions between customers and the digital platform. These meaningful interactions, in turn, evolve into emotional and cognitive engagement, which serves as a powerful driver behind purchase intentions and decisions.

Customer engagement emerges as not just a complementary outcome, but a pivotal mechanism that bridges content marketing and actual purchasing behavior. Through enthusiasm, attention, absorption, and sharing, customers are guided from mere curiosity to action, demonstrating how effective content marketing fuels the journey from awareness to conversion.

Moreover, the study confirms that content marketing has a direct impact on purchase decisions. Informative and appealing content helps shape consumer trust, reinforces value perception, and motivates transactional intent. At the same time, the research emphasizes that this impact is amplified when customer engagement is present as a mediating factor, reinforcing the importance of building meaningful relationships, not just delivering information.

However, despite these insights, the research acknowledges several limitations. The qualitative insights were drawn solely from internal BNI informants, limiting the external perspective from actual consumers or merchant partners. The study also focused exclusively on three variables content marketing, customer engagement, and purchase decision leaving out other potential external influences such as brand trust, platform usability, or perceived risk. Additionally, access to transactional data was restricted, preventing a deeper analysis of actual sales outcomes. Lastly, the scope was limited to one specific platform BNI Experience which may affect the generalizability of the findings to other banking institutions or digital platforms.

Future researchers are encouraged to address these limitations by including broader stakeholder perspectives, such as users and merchants, to enrich the depth of qualitative data. Expanding the model to include additional variables will allow for more comprehensive analysis of consumer behavior in digital environments. Furthermore, collaboration with institutions to access real sales conversion data can enhance the empirical robustness of future studies. Finally, applying this framework to other sectors or platforms can offer valuable comparative insights and validate the conceptual model across different contexts.

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