

The Evolution of Content Marketing: Analysis of Trend Product and Their Impact on Customer Loyalty at Bank Mestika, North Sumatra

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ABSTRACT

This research is motivated by the high customer turnover rate at Bank Mestika in North Sumatra, caused by the lack of relevant content marketing and the slow adaptation of trend product to the needs of modern customers. The purpose of this study is to examine the influence of content marketing and trend product on customer loyalty and to identify the synergy between these two variables in forming emotional bonds and customer loyalty behavior. The techniques used include a questionnaire survey and purposive sampling of customers who have been active for at least two years. The data analysis method applies Partial Least Square Structural Equation Modeling to test the validity, reliability, path coefficient, effect size, and predictive relevance of the research model. The results show that content marketing partially and simultaneously has a positive and significant effect on customer loyalty with a moderate effect strength, as well as trend product that provide a similar contribution to customer loyalty. The model's explanatory value reaches a high level and its predictive relevance supports strategic decisions for Bank Mestika in designing integrated content marketing and trend product to strengthen customer loyalty.

Keywords: Consumer Behavior, Content Marketing, Customer Loyalty, Digital Banking, Trend Product

INTRODUCTION

Globally, the digital era has revolutionized the way companies communicate with the market. The digital evolution has driven the adoption of new marketing strategies that prioritize the creation and distribution of quality content to build long-term relationships with consumers. In many parts of the world, companies are now leveraging technology to deliver informative, interactive, and personalized content, thereby increasing customer loyalty. In the global marketplace, customer loyalty is a key factor in determining a brand's long-term success. Loyal customers not only make repeat purchases but also act as advocates, spreading a positive image through verbal and digital recommendations. Cultivating this loyalty requires a consistent and relevant communication approach, in which content marketing plays a strategic role (Ajina, 2019). Content marketing is a crucial strategy for digital brands to enhance online engagement and drive sales (Joan Isibor et al., 2025).

Bank Mestika is a mid sized regional commercial bank headquartered in Medan that primarily serves retail customers, students and MSMEs across North Sumatra through a network of branches and basic digital channels, offering conventional deposit and credit products as well as specialized local savings programs, but operating with a relatively limited ATM network, modest digital infrastructure and constrained product innovation

capacity, conditions that position the bank as an important local financial intermediary while also creating practical constraints that shape the research gap examined in this study.

Many financial institutions face difficulties in retaining customers (Loyalty) despite having invested heavily in digital and offline channels (Basrowi et al., 2022). Customer loyalty is consistent self - determination by the customer to patronize a particular product service willingly, based on the customers' perception of the expected derivable benefit from the product service offering (Eshiett et al., 2022). Customer loyalty is one of the most vital factors affecting organizational outcomes such as performance (Wang & McCarthy, 2021). Retention rates continue to show high churn rates due to inconsistent service experiences. Customers complain about long wait times at branches, complicated verification processes when applying for new products, and frequently problematic mobile banking features, leaving them feeling overwhelmed when performing routine transactions. Banks' inability to provide seamless self-service options or real-time assistance further drives customers to seek alternative institutions that offer a faster and easier experience. Furthermore, a lack of personalized communications, such as generic payment reminders and irrelevant product promotions, creates the impression that banks lack an understanding of individual customer needs (Garepasha et al., 2020). As a result, retention rates decline and new customer acquisition costs increase, as efforts to replace lost customers require significantly greater marketing investments and incentives. Repeat purchases and positive recommendations also present serious challenges for financial institutions.

For repeat purchases, many customers are reluctant to add or renew products such as small business loans or deposits because the educational materials presented are too formal and lack context to their daily lives. Consequently, cross-selling is slow and non-interest income stagnates. Meanwhile, low levels of customer advocacy are reflected in the lack of positive recommendations to friends or family. Although customers report being quite satisfied functionally, they don't feel compelled to become brand ambassadors because the bank's content focuses more on product facts than on building emotional bonds. The following data shows loyalty-related issues experienced by customers at Bank Mestika:

Table 1. Supporting Data on Customer Loyalty Issues

No	Problem	Complaints Resulting in Account Closure by Customers
1	Limited Number of ATMs	Many customers complain that Bank Mestika's ATM network isn't as extensive as that of major national banks. As a result, customers have difficulty making cash transactions outside certain areas, especially when they're out of town.
2	Difficulty Using Digital Applications	Some customers, especially older ones, find mobile banking apps difficult to use. The less user-friendly interface often requires them to consult with bank staff.
3	Cash Withdrawals Cannot Be Made Without an ID Card	Customers have complained about the rule requiring an original ID card for cash withdrawals at tellers, even for small amounts. For customers who forget to bring their ID card, this is extremely difficult, as transactions cannot be processed.

		They feel this rule is too rigid compared to other banks that are more flexible.
4	Limited Operating Hours	Customers often complain that office service hours only last until 2 o'clock.
5	Long Card Replacement Process	Another complaint comes from customers who have lost or damaged their ATM cards. The card replacement process is considered too time-consuming, requiring multiple administrative steps and sometimes taking several days. This creates inconvenience, especially for customers who need immediate transactions.

Entering the regional arena, North Sumatra demonstrates significant economic dynamics with rapid banking sector growth. This region is undergoing a digital transformation that is encouraging financial institutions to adopt content-based marketing strategies to respond to evolving market needs. Fierce competition in the banking industry requires each bank to differentiate itself through innovation and more engaging information delivery (Rezeki & Angelia, 2020). In North Sumatra, content marketing has become a vital tool in increasing consumer engagement. Banks in the region are increasingly leveraging digital platforms, from websites to social media, to establish more personalized communications with customers. This content-driven approach not only increases brand visibility but also contributes to building stronger customer loyalty. Branded content marketing serves as an ongoing conversation between brands and consumers (Lou & Xie, 2021). The following data from Bank Mestika shows that content can also build better customer loyalty:

Table 2. Bank Mestika Content Marketing Data

No	Content Marketing Carried Out by Bank Mestika	The final result
1	Post Financial Education on Instagram	Bank Mestika actively posts savings tips, financial management tips, and investment education on social media. The goal is to build rapport with young customers. However, engagement (likes, comments, shares) remains low, averaging only 100–200 interactions per post.
2	Savings & Credit Product Promotion Content	Bank Mestika occasionally shares promotional posts offering savings products with prizes or low-interest loans. This content is quite appealing to potential new customers, but unfortunately, the delivery is still standard, static posters. This makes the promotions less prominent than competing banks that use interactive videos or storytelling.
3	Educational Content on MSME Credit Products	Bank Mestika created a special post about credit products for MSMEs, explaining the benefits and application process. While helpful, many customers found the presentation too formal and too simple for the general public, making it difficult to understand.

In Medan, the economic center of North Sumatra, competition in the banking industry is increasingly fierce, requiring every financial institution to innovate and improve service quality. Bank Mestika, a local bank in Medan, must address increasingly high consumer expectations regarding seamless and personalized digital experiences. One institution that stands out in the regional context is Bank Mestika, which plays a strategic role as a local bank in North Sumatra. Bank Mestika faces pressure to strengthen its position in an increasingly competitive market, making the implementation of digital innovation in

marketing crucial. This institution is required to be able to manage digital transformation as part of an overall strategy to face global competition. At Bank Mestika, customer loyalty is measured by the extent to which customers feel connected and satisfied with the services and products offered. Strong loyalty can increase added value through customer retention and the formation of long-term, profitable relationships. However, amidst increasingly intense competition, Bank Mestika is experiencing various problems that have resulted in many customers switching to other banks, resulting in no loyal customers willing to invest in Bank Mestika. Therefore, Bank Mestika must be able to create a consistent and meaningful experience for its customers and keep up with changes and developments.

The emergence of digital platforms and social media has changed the paradigm of content marketing. In this era, content is no longer simply a one-way promotional message but has evolved into an interactive and mutually beneficial communication between companies and consumers. As a key component, content marketing at Bank Mestika serves as the primary medium for conveying messages, values, and product advantages directly to consumers. The use of various content formats, such as educational articles, explanatory videos, and interactive social media campaigns, is expected to convert digital interactions into real loyalty. This approach forms the basis of a strategy to attract and retain customers.

However, Bank Mestika faces a number of detailed issues that hinder the optimization of its marketing strategy. Among these is the challenge of building strong brand awareness beyond its traditional regional scope. Several reviews have revealed that its promotions and communications have not fully reached broader market segments, especially outside Medan. Furthermore, Bank Mestika also faces internal issues related to limited digital infrastructure and human resources in managing content marketing. Limited digital facilities, such as an uneven ATM system and less than optimal online platform, also impact customer satisfaction and loyalty. This indicates the need for greater investment in technology and human resource development to support digital transformation. Previous research conducted by Alhawamdeh et al. (2024) shows that digital content marketing strategies, can significantly enhance customer satisfaction, and maximizing customer loyalty.

In terms of content marketing, Bank Mestika still faces challenges in improving the quality and relevance of the content delivered to customers. Content marketing is a contemporary marketing strategy with many long-term benefits, such as building brand loyalty by engaging the target audience with valuable content without using promotional techniques (Ata et al., 2023). Storytelling strategies and personalized content related to products and company values have not fully aligned with customer expectations. As a result, the impact of content marketing on customer loyalty has been suboptimal, resulting in relatively stagnant customer retention rates (Bui et al., 2023). The development of trend product also plays an important role in marketing strategies at the global level (Dubina et al., 2020). Companies must be able to adapt their product offerings to market dynamics and rapidly changing consumer preferences. Product innovation is key to remaining relevant and competitive, especially in the digital age where competition is increasingly fierce. Previous research conducted by Kim et al. (2024) shows marketing managers in banking industry to analyze, understand and further improve their existing financial products and services to their customers so that banks can obtain more customer loyalty.

On the other hand, trend product reflect Bank Mestika's efforts to deliver product innovations relevant to the needs and expectations of the modern market. Innovative banking products, such as mobile banking applications, the latest digital features, and personalized service offerings, are a response to digital market demands. These product

adjustments are expected to meet consumer expectations and increase loyalty. Another emerging issue is the bank's inability to quickly adapt trend product to changing market needs. Although Bank Mestika has launched various innovative products, the process of product adaptation and refinement is still hampered by internal managerial systems and bureaucracy. Delays in product innovation result in a mismatch between consumer expectations and existing offerings. Types of products considered conventional that do not follow trend product include social welfare savings, batik savings, foreign exchange checking accounts (DHE), DHE deposits, Rupiah checking accounts (without Internet/Mobile Banking access), traditional Land Plot Ownership Loans (KPTC), conventional Multipurpose Loans, conventional Working Capital Loans, conventional Investment Loans, manual Letters of Credit (L/C), and conventional Bank Guarantees. The following supporting data explains that conventional products are considered not to meet the requirements as a trend product because the results of a survey of customers were found to be less than satisfactory:

Table 3. Data on Problems Related to Mestika Bank Trend Product

No	Product Problems	Final Survey Results
1	Welfare Tab	The interest rate is very low; if you want a high rate, you need a very large deposit. For example: 1M - 3M = 1%. Meanwhile, Tabanas only needs a balance of 10K to earn 1% interest.
2	Tames Batik	When compared with other savings, the interest on Tames Batik is also relatively low, this savings is often used when there is a program.
3	Foreign Currency Giro Dhe	The market is narrow, the admin fees are high, the interest is not too high, and there is a risk of exchange rates.
4	Deposito Dhe	Places to open DHE deposits are very limited, the market is narrow, and there are still exchange rate risks.
5	Home ownership credit	The interest is too high compared to other banks and the lack of promotion means customers are unaware of this.

Bank Mestika must accelerate and make the Recovery Plan more effective while strengthening product innovation by integrating customer feedback into development, shortening product iteration cycles, and improving responsiveness to shifting digital preferences; current implementation weaknesses have raised stakeholder concerns about the effectiveness of the bank's marketing and operational strategies, so prompt and sustained improvements are essential.

Previous research conducted by Yusof et al. (2015) shows The trend towards social responsibility in recent years has increased the interest of consumers in their consumption as well as purchase behavior and to understand the social responsibility as the determinants of customers loyalty. Previous research conducted by Elareshi et al. (2023) shows e-marketing has impacted customers bank loyalty regarding its online services, and the role of social media marketing has remained very important to enhancing customer-based loyalty. Previous research conducted by Anber Mohammad (2022) shows digital content marketing and digital marketing capabilities had significant effects on customer loyalty in Jordan. Previous research conducted by Verawaty et al. (2023) also shows Social media marketing has a positive and significant impact on customer loyalty at PT. Bank Perkreditan Rakyat Hasamitra.

The implementation of content marketing at Bank Mestika in Medan demonstrates various efforts to convey product value and advantages through digital channels.

However, existing challenges indicate that this strategy needs to be continuously refined to reach a wider customer segment and significantly increase engagement. The sustainability of this strategy depends on the bank's ability to continuously innovate and adapt. Overall, the challenges faced by Bank Mestika reflect challenges in implementing content marketing and trend product. The inappropriate use of content marketing, which results in the inability to reach new customers or re-attract existing ones, the excessive number of complaints submitted to Bank Mestika without any improvements, and trend product are also fundamental issues that need to be addressed immediately to increase customer loyalty. This research aims to reveal in depth how the evolution of content marketing and trend product influence customer loyalty at Bank Mestika. A comprehensive analysis will provide an overview of the relationship between content delivery, trend product, and consumer responses, thus providing a basis for formulating a more adaptive and effective marketing strategy in the digital era for Bank Mestika.

LITERATURE REVIEW

Customer Loyalty

Consumer loyalty is a customer's commitment to consistently repurchase a product or continue using the services of a particular brand in the future (Situmorang & Wijaya, 2025). According to Triana (2024) Customer loyalty is a manifestation of an individual's loyalty to a product or supplier, based on positive experiences and favorable perceptions of quality. Customer loyalty is customer behavior in terms of commitment, belief, and loyalty to a product brand and is a major management challenge because it can enhance a product's positive image (Rezeki & Angelia, 2020). Triana (2024) also discusses customer loyalty indicators such as retention rates, repeat purchases, and positive recommendations. Research conducted by Zephaniah et al. (2020) shows that elements of bank marketing communication including advertising, sales promotion, public relations and personal selling are significant predictors of customer loyalty, but direct marketing is not. Companies that have the ability to continuously increase customer loyalty will be able to survive tight business competition because customer loyalty is a very important factor in the survival of the company (Sri Rezeki et al., 2021). Loyalty can be defined as consumers' tendency to make repeat purchases and to recommend the product or service to others (Akbar & Situmorang, 2021). Based on the opinions of several experts above, it can be concluded that customer loyalty is Customer loyalty is a form of individual loyalty to a brand, product, or service provider that is formed from positive experiences, superior quality perceptions, and effective and relevant marketing communications.

Content Marketing

According to Ahmad et al. (2016) the content marketing is sharing the information regarding the products and brands to attract others to participate in purchasing activities that create the engagement relationship between consumers and the companies. At the same time, good content marketing also can drive good brand health environment for the companies. According to Hanaysha (2022) content marketing indicators are perceived relevance, interactivity, entertainment, and informativeness. Previous research conducted by Elareshi et al. (2023) shows this study contributes to the literature by integrating SMF, EWM, and INF in a single framework. Evidence emerged from our findings to show that electronic word of mouth, informativeness, and social media marketing; and perceived ease of use have significant influence for increasing customer loyalty. Based on the opinions of several experts above, it can be concluded that content marketing is a communication strategy that aims to build long-term relationships with consumers by delivering informative, relevant, and entertaining content, as well as encouraging two-way engagement between companies and consumers.

Trend Product

According to Annaufal et al. (2023) A direction or sequence of events that has momentum and staying power is called a trend. In other words, trends always change over time. According to H. Kim & Park (2023) despite the importance of news as an indicator to detect the current business trends, no prior studies have systematically identified fashion industry-related news agendas and trend changes. Trend product indicators are keeping up with the times, following the latest updates, always appearing different (Apriliana, 2019). Previous research conducted by Singh et al. (2024) also shows that determining trend product involves analyzing visualized data from the Rshiny application for research and management data from existing customer churn analysis. With careful analysis, we can attract more customers to join the bank and understand the reasons why many customers leave and move to other banks. Based on the opinions of several experts above, it can be concluded that trend product are a company's efforts to present innovations that meet the needs and expectations of a dynamic market, realized through digital-based managerial strategies, consumer behavior analysis, and the implementation of corporate social responsibility.

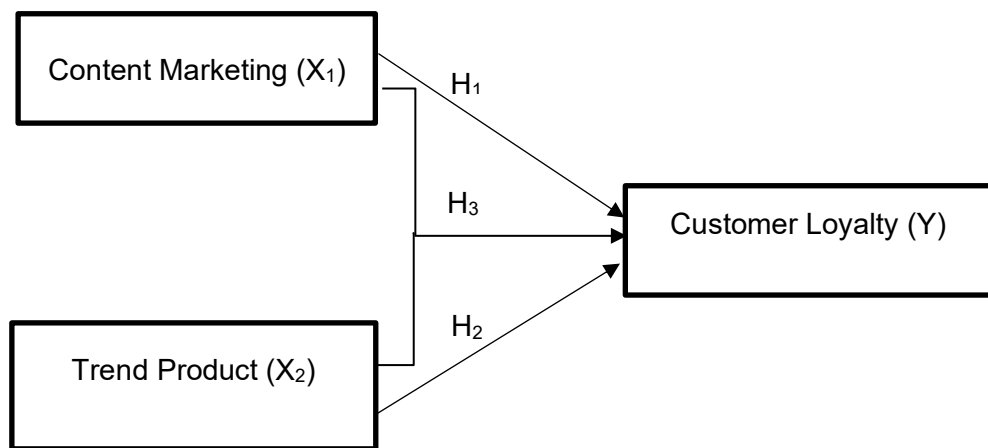


Figure 1. Theoretical Framework

The hypothesis in this study is:

- H₁: There is an influence of Content Marketing on Customer Loyalty
- H₂: There is an influence of Trend Product on Customer loyalty
- H₃: There is an influence of Content Marketing and Trend Product on Customer Loyalty

RESEARCH METHOD

This research was conducted at Bank Mestika in Medan City, North Sumatra Province, from July 2025 to November 2025. This quantitative research involved distributing questionnaires to customers and processing the data using the PLS SEM application program. The population in this study were Bank Mestika customers in North Sumatra. According to Sugiyono (2022), A sample is a subset of the population's numbers and characteristics. The sample criteria in this study were customers of Bank Mestika in North Sumatra. The sampling technique used in this study was purposive sampling, with the criterion being that customers of Bank Mestika for at least two years. Sugiyono (2022) defines purposive sampling as a sampling technique based on specific considerations. The customer population at Bank Mestika is 2,218,526. Therefore, the sample used, after being calculated using the Slovin formula, is 100 customers. Of the 100 customers, the sample will be calculated per 20 branches, so that 1 branch will collect 5 customers per branch.

RESULTS

Convergent validity is evaluated using indicator loading values. An indicator is considered valid when its loading on the intended construct is greater than 0.50, which shows that the item shares sufficient variance with its latent variable. In Table 4, each item loading exceeding 0.50 is reported as evidence that the measurement items meaningfully converge on their respective constructs and support the measurement model's internal validity.

Table 4. Convergent Validity Test

Code	Content Marketing	Trend Product	Customer Loyalty
KM1	0.666		
KM2	0.540		
KM3	0.813		
KM4	0.715		
KM5	0.688		
KM6	0.750		
KM7	0.573		
KM8	0.741		
TP1		0.697	
TP2		0.692	
TP3		0.741	
TP4		0.632	
TP5		0.688	
TP6		0.695	
TP7		0.527	
TP8		0.507	
LK1			0.615
LK2			0.729
LK3			0.809
LK4			0.649
LK5			0.638
LK6			0.758

Source of Processed Data 2025

Based on the convergent validity test, all loading factor values of the Content Marketing (KM1 – KM8), Trend Product (TP1 – TP8), and Customer Loyalty (LK1 – LK6) variable indicators each exceed 0.50, so that all items are considered convergently valid.

Discriminant validity is assessed by comparing each indicator's correlation with its own construct against its correlations with other constructs. An instrument demonstrates discriminant validity when indicators correlate more strongly with their designated construct than with others. Table 5 presents these cross correlations and is interpreted as confirming that constructs are empirically distinct and that items do not unduly cross load on competing constructs.

Table 5. Discriminant Validity Test

Code	Content Marketing	Trend Product	Customer Loyalty
KM1	0.666	0.387	0.147
KM2	0.540	0.466	0.170

KM3	0.813	0.420	0.302
KM4	0.715	0.303	0.260
KM5	0.688	0.395	0.132
KM6	0.750	0.224	0.145
KM7	0.573	0.350	0.284
KM8	0.741	0.559	0.395
TP1	0.293	0.697	0.442
TP2	0.399	0.692	0.638
TP3	0.464	0.741	0.630
TP4	0.104	0.632	0.372
TP5	0.411	0.688	0.408
TP6	0.472	0.695	0.554
TP7	0.420	0.527	0.245
TP8	0.566	0.507	0.246
LK1	0.219	0.347	0.615
LK2	-0.018	0.483	0.729
LK3	0.312	0.508	0.809
LK4	0.256	0.404	0.649
LK5	0.399	0.692	0.638
LK6	0.372	0.503	0.758

Source of Processed Data 2025

The discriminant validity test showed that the correlation between each indicator and its construct was higher than the correlation with other constructs, confirming the instrument's ability to differentiate between constructs effectively. By meeting these two criteria, it can be concluded that the research instrument has adequate validity.

Reliability is reported using Cronbach's Alpha and Composite Reliability (rho_c). Thresholds of 0.70 or higher indicate acceptable internal consistency. Table 6 shows the Cronbach's Alpha and rho_c values for each construct, and values meeting or exceeding 0.70 are interpreted as evidence that the indicators reliably measure their intended latent variables and that scale scores are consistent.

Table 6. Reliability Test

Code	Cronbach's alpha	Composite reliability (rho_c)
KM	0.848	0.878
TP	0.799	0.854
LK	0.811	0.853

Source of Processed Data 2025

In the reliability test, the Content Marketing variable obtained a Cronbach's Alpha value of 0.848 and Composite Reliability (rho_c) of 0.878, the Trend Product variable recorded a Cronbach's Alpha of 0.799 and rho_c of 0.854, while the Customer Loyalty variable showed a Cronbach's Alpha of 0.811 and rho_c of 0.853, with all values above the threshold of 0.70, it can be concluded that each construct has good internal consistency and this research instrument is reliable for measuring the three variables.

R² measures the proportion of variance in the endogenous variable explained by the exogenous variables. Table 7 reports R² and adjusted R² for Customer Loyalty. Higher R² values indicate stronger explanatory power of the structural model and the reported

R^2 is interpreted in context to judge how well Content Marketing and Trend Product jointly account for variability in Customer Loyalty.

Table 7. R Square

	R-square	R-square adjusted
LK	0.824	0.821

Source of Processed Data 2025

The R-square value for the Customer Loyalty (CLO) variable is 0.824, with an adjusted R^2 of 0.821. This indicates that the Content Marketing (KM) and Trend Product (TP) variables are able to explain 82.4% of the Customer Loyalty (CLO) variable. Therefore, it can be concluded that the model is considered robust. A high R^2 value indicates good model strength.

Effect size f^2 quantifies each predictor's substantive contribution to an endogenous construct, with conventional benchmarks of approximately 0.02 for small, 0.15 for medium, and 0.35 for large. Table 8 shows the f^2 values for Content Marketing and Trend Product on Customer Loyalty and these values are used to assess the practical importance of each predictor beyond mere statistical significance.

Table 8. Effect Size

	Content Marketing	Trend Product	Customer Loyalty
KM			0.328
TP			0.247
LK			

Source of Processed Data 2025

The influence of Content Marketing (KM) on Customer Loyalty (LK) is 0.328, considered moderate. Meanwhile, the influence of Trend Product (TP) on Customer Loyalty (LK) is 0.247, considered moderate.

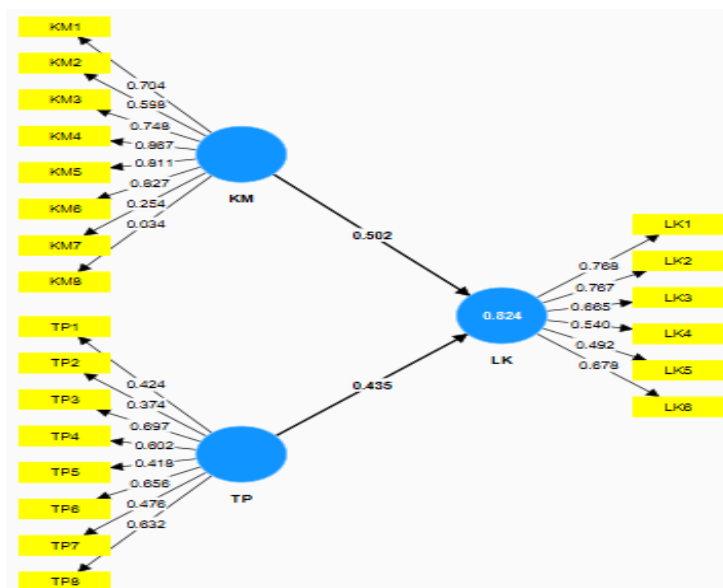


Figure 2. Bootstrapping

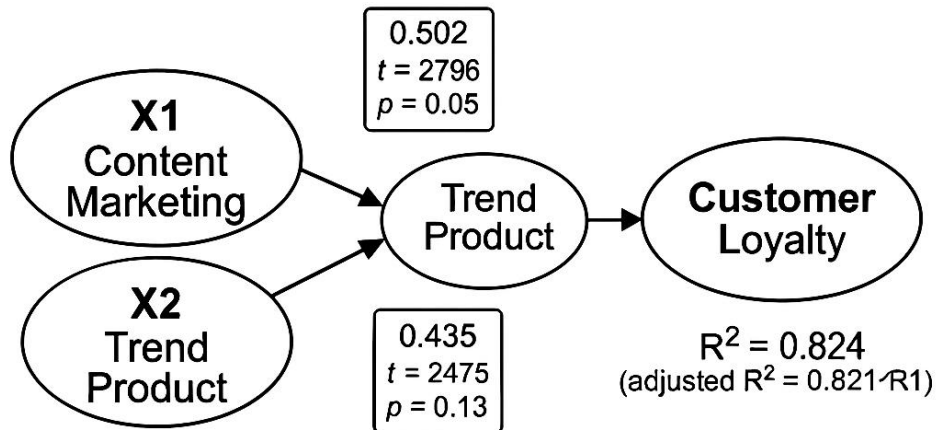


Figure 3. t-statistics

Hypothesis tests use bootstrapped path coefficients, t statistics, and p values. Paths are considered statistically significant when t is greater than 1.96 and p is less than 0.05 on a two tailed basis. Table 9 presents the original sample estimates, standard errors, t statistics, and p values for each hypothesized relationship and is interpreted to determine which paths are supported by the data.

Table 9. Hypothesis Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
KM -> LK	0.502	0.497	0.179	2.796	0.005
TP -> LK	0.435	0.445	0.176	2.475	0.013

Source of Processed Data 2025

In the hypothesis test, the path estimation results show that Content Marketing has a positive and significant effect on Customer Loyalty with a path coefficient of 0.502, t-statistic 2.796 > 1.96 and p-value 0.005 < 0.05. On Trend Product with a coefficient of 0.435, t-statistic 2.475 > 1.96 and p-value 0.013 < 0.05, indicating that Trend Product has a positive and significant effect on Customer Loyalty.

Predictive relevance is assessed via the blindfolding Q^2 statistic. Q^2 greater than 0 indicates the model has predictive relevance for the endogenous construct, with larger positive values signaling stronger predictive capability. Table 10's Q^2 value is interpreted to confirm whether the exogenous variables provide meaningful out of sample predictive information for Customer Loyalty.

Table 10. Goodness Of Fit (GOF)

	$Q^2_{predict}$
LK	0.792

Source of Processed Data 2025

The Q^2 value is 0.792 > 0 and is in the strong category, so the model has very good predictive relevance or exogenous latent variables, namely Content Marketing (KM) and

Trend Product (TP) as explanatory variables that are able to predict the endogenous variable, namely Customer Loyalty (LK).

DISCUSSION

Content Marketing on Customer Loyalty at Bank Mestika, North Sumatra

The analysis results show that content marketing has a positive and significant influence on customer loyalty at Bank Mestika, North Sumatra, with a path coefficient of 0.502 and a t-statistic of 2.796 ($p = 0.005$). This finding indicates that the more consistent and relevant the educational materials, employee stories, and product promotions presented, the stronger the customer's emotional bond with the bank. Although the effect size is moderate ($f^2 = 0.328$), personalized and interactive content strategies can encourage customer retention and reduce churn rates. The results of this study are also in line with research conducted by Alhawamdeh et al. (2024) which shows that digital content marketing strategies significantly increase customer satisfaction and loyalty.

Trend Product on Customer Loyalty at Bank Mestika, North Sumatra

Trend product also shown to contribute significantly to loyalty, with a path coefficient of 0.435 and a t-statistic of 2.475 ($p = 0.013$). This illustrates the importance of service innovations such as the latest mobile banking features, relevant MSME credit products, and personalized digital offerings to meet changing market needs. Although the effect is moderate ($f^2 = 0.247$), banks that able to adapt their product portfolios quickly will be more successful in attracting and retaining customers amidst fierce competition. The results of this study are also in line with research conducted by Singh et al. (2024) which shows that rapid response to changing market needs through visualization of churn analysis data helps banks retain customers and minimize customer switching to competitors.

Content Marketing and Trend Product on Customer Loyalty at Bank Mestika, North Sumatra

The R^2 value of 0.824 shows that content marketing and trend product together explain 82.4% of the variation in customer loyalty. The high Q^2 (0.792) confirms the predictive relevance of this model, meaning that the collaboration of the two strategies is effective in building long-term relationships with customers. Bank Mestika should integrate educational and emotional content with innovative product launches, so that each digital communication not only attracts attention but also leads to loyalty actions such as repeat usage and positive recommendations. The results of this study are also in line with research conducted by Elareshi et al. (2023) which shows that the combination of social media marketing strategies, electronic word of mouth, and informativeness creates deeper customer engagement, thereby strengthening the bonds of bank customer loyalty.

CONCLUSION

This research shows that content marketing designed with customer relevance, interactivity, entertainment, and information needs in mind can strengthen emotional bonds and increase the likelihood of repeat use of Bank Mestika services. Similarly, responsive trend product adaptation to current developments, proactive presentation of the latest features, and differentiation of offerings to meet the needs of modern customers contribute to repeat purchases and positive recommendations. The synergy of these two variables underpins the formation of stronger customer loyalty amidst the competitive digital banking landscape. Based on respondents' answers for each indicator, Bank Mestika should immediately segment its content marketing according to

customer characteristics, such as students, millennials, and MSMEs, and present real-life case studies in everyday language; increase interactivity through quizzes, polls, and live Q&A sessions that address actual financial needs; add entertainment elements through employee storytelling videos that highlight personal stories and gamify savings challenges, and present concise educational materials in infographic formats and short video tutorials. Meanwhile, regarding trend product, Bank Mestika needs to simplify navigation and display the mobile banking interface to make it more user-friendly, communicate monthly or quarterly feature roadmaps through proactive notifications, and develop modular MSME product packages and dynamic interest rates that can be adjusted to customer balance profiles. With these steps, the recommendations taken are fully aligned with the positive influence of content marketing and trend product on customer loyalty according to the results of the hypothesis test.

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