



RESEARCH ARTICLE

Analysis of Digital Marketing Strategies in Increasing Customer Loyalty in Green Banking Services

Annisa Septri Ananda¹

¹State Islamic University Raden Intan Lampung, Indonesia

Correspondence ✉ anissaseptri@gmail.com

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Digital Marketing,
Customer Loyalty,
Green Banking,
Marketing Strategy,
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Abstract

Digital transformation has reshaped the banking industry, including the implementation of digital marketing strategies to enhance customer loyalty. This study analyzes the effectiveness of digital marketing strategies in green banking services, focusing on factors contributing to customer retention. Using a qualitative descriptive approach, this research explores various strategies such as service personalization, digital education, and user experience optimization. The findings indicate that social media, email marketing, SEO, and digital-based loyalty programs enhance customer engagement and trust. However, challenges such as low public awareness and limited digital infrastructure still need to be addressed. By leveraging data-driven technologies and digital innovation, banks can strengthen their commitment to sustainability and attract more environmentally conscious customers.

Kata Kunci:

Digital Marketing,
Loyalitas Pelanggan,
Perbankan Hijau,
Strategi Pemasaran,
Keberlanjutan

Abstrak

Transformasi digital telah mengubah lanskap industri perbankan, termasuk dalam penerapan strategi pemasaran digital untuk meningkatkan loyalitas pelanggan. Penelitian ini menganalisis efektivitas strategi digital marketing dalam layanan perbankan hijau, dengan fokus pada faktor-faktor yang berkontribusi terhadap loyalitas pelanggan. Melalui pendekatan deskriptif kualitatif, penelitian ini mengeksplorasi berbagai strategi seperti personalisasi layanan, edukasi digital, dan optimalisasi pengalaman pengguna. Hasil penelitian menunjukkan bahwa penggunaan media sosial, email marketing, SEO, dan program loyalitas berbasis digital dapat meningkatkan keterlibatan serta kepercayaan pelanggan. Namun, tantangan seperti rendahnya kesadaran masyarakat dan keterbatasan infrastruktur digital masih perlu diatasi. Dengan pemanfaatan teknologi berbasis data dan inovasi digital, bank dapat memperkuat komitmen terhadap keberlanjutan serta menarik lebih banyak pelanggan yang peduli terhadap lingkungan.

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INTRODUCTION

The development of digital technology has brought significant changes in various sectors, including the banking industry. *Green banking* is one of the innovations that is growing along with the increasing public awareness of environmental issues (Qothrunnada et al., 2023). This concept focuses on implementing environmentally friendly banking policies and services, such as reducing paper usage, digitizing transactions, and investing in sustainable projects. Green banking is a financial service concept

that is oriented towards environmental sustainability by reducing negative impacts on the ecosystem. The implementation of green banking can be realized through the digitalization of transactions, investment in environmentally friendly projects, and the implementation of more sustainable operational policies. With the increasing public awareness of environmental issues, banks that adopt this concept have a greater opportunity to attract customers who are concerned about sustainability (Nasution et al., 2023). However, in its implementation, banks face challenges in maintaining customer loyalty. Therefore, an effective marketing strategy is needed so that green banking services can be well received and become the first choice for customers (Cania Anggita Putri et al., 2023).

In the digital era, conventional marketing strategies are being replaced by digital marketing that offers wider reach, faster interaction, and better personalization of services (Qothrunnada et al., 2023). Digital marketing allows banks to build closer relationships with customers through various channels, such as social media, email marketing, mobile banking applications, and technology-based campaigns. Through this approach, banks can not only increase public awareness of green banking, but also build customer loyalty by providing a more convenient and efficient experience (Fauzi et al., n.d.). Digital marketing has become a key strategy in the banking industry to increase interaction with customers and expand service reach (Bowo, 2023). By utilizing various digital platforms such as social media, email marketing, and banking applications, banks can provide faster and more accurate information to customers. In addition, this digital approach allows personalization of services based on customer preferences and needs, thereby improving user experience and loyalty to the bank in question (Ali et al., 2019).

Customer loyalty in the banking industry depends not only on service quality, but also on the extent to which banks can meet customer expectations in terms of sustainability. Modern consumers tend to prefer financial institutions that have a commitment to environmental sustainability (Accounting, 2024). Customer loyalty in the banking industry is not only influenced by service quality, but also by how banks are able to meet customer expectations in the long term (Cristea & Mocuta, 2018). Factors such as trust, ease of access, transparency, and additional benefits provided by banks are important aspects in building strong relationships with customers. Banks that are able to maintain customer loyalty tend to have higher competitiveness and can survive the increasingly fierce competition in the financial industry (Cristea & Mocuta, 2018). Therefore, the digital marketing strategy implemented must be able to convey the sustainability values carried by green banking. By optimizing various digital platforms, banks can strengthen their brand image and increase customer engagement in supporting greener services.

Digital marketing strategies play an important role in strengthening the relationship between banks and customers through various communication methods that are more interactive and effective. With engaging digital campaigns, banks can build customer engagement and increase trust in the services offered. In addition, the use of data analytics in digital marketing also allows banks to understand customer behavior patterns so that they can offer services that are more relevant and suitable to their needs (Key, 2024).

Although digital marketing strategies offer various benefits, their effectiveness in increasing customer loyalty to green banking services still needs to be studied more deeply. Factors such as transparency, information credibility, and ease of access to digital services are important elements that determine the success of this strategy. In addition, banks must also ensure that digital marketing campaigns are in line with customer preferences and behaviors so that the messages delivered are well received (Hastuti, 2024).

While digital marketing offers many advantages, there are some challenges that banks must face in implementing this strategy, especially in green banking services. Some of the common obstacles include the lack of customer education on the benefits of green banking, the tight regulation of digital finance,

and the need for higher data security. However, with the increasing trend of sustainability and the development of digital technology, banks have a great opportunity to develop more innovative marketing strategies that have a positive impact on customer loyalty (Kurniaty et al., 2024).

Based on this background, this study aims to analyze how digital marketing strategies can contribute to increasing customer loyalty to green banking services. By understanding the factors that influence the success of digital marketing, it is hoped that this research can provide insights for the banking industry in designing more effective and sustainable strategies.

METHODS

This research uses a qualitative descriptive approach that aims to analyze digital marketing strategies in increasing customer loyalty in green banking services. The data used in this research was obtained through literature studies from various trusted sources, such as scientific journals, industry reports, and official publications from banking institutions. Data analysis was conducted by interpreting relevant theories and findings to understand how digital marketing strategies are implemented and their impact on customer engagement. In addition, this research also explores the supporting and inhibiting factors in the implementation of digital marketing in the green banking sector, resulting in a comprehensive insight into the effectiveness of these strategies in building customer loyalty (Rizky D, 2020).

RESULTS AND DISCUSSION

Digital marketing plays an important role in strengthening customer loyalty to green banking services by providing more personalized and data-driven interactions. Through user behavior analysis, banks can develop communication strategies that are more relevant and tailored to customer needs. This personalization includes service recommendations, special promotional offers, and more interactive communication through various digital platforms such as social media, email, and mobile banking applications. With closer interaction, customers feel valued and more attached to the services provided by the bank (Lubis & Siregar, 2021).

In the world of green banking, an effective digital marketing strategy plays an important role in increasing customer loyalty. One of the main approaches used is social media engagement, which utilizes social media to build closer interactions with customers. Through platforms such as Instagram, Twitter and LinkedIn, banks can convey information about green products and services in a more engaging and interactive manner. In addition, social media also allows customers to provide direct feedback, allowing banks to better understand their needs and improve the quality of services offered.

In addition to social media, other strategies that have proven effective are email marketing and newsletters that contain regular information about the bank's sustainability programs. By sending relevant and useful emails, banks can maintain consistent communication with customers and increase their awareness of the benefits of green services. The content presented in these emails can be in the form of sustainable finance tips, environmental impact reports of green banking policies, as well as information related to environmentally friendly products offered by the bank (Vebiana, 2018).

Online search optimization through SEO (Search Engine Optimization) and content marketing strategies are also an important part of green banking digital marketing. By ensuring that information about green banking services is easily found on search engines like Google, banks can reach more potential customers who have an interest in sustainability. In addition, providing educational content in the form of articles, blogs and videos on green banking can help increase customer understanding and strengthen the bank's image as an institution that cares about the environment.

One innovative strategy in digital marketing that can also increase customer loyalty is the implementation of gamification and reward programs. Banks can provide incentives for customers who

actively use green banking services, such as discounts on transaction fees for digital payments, loyalty points for each use of paperless services, or prizes for those who take part in eco-friendly challenges organized by the bank. With these gaming and reward elements in place, customers are more motivated to participate in green banking practices and remain loyal to the banks that provide these services (Sari & Fasa, 2023).

Overall, the combination of various effective digital marketing strategies can help banks build long-term relationships with customers, increase their engagement in green services, and strengthen their loyalty to the bank. With the right approach, green banking can not only increase competitiveness in the financial industry, but also make a real contribution in driving sustainability awareness and practices in society. In addition, effective digital marketing strategies also include educational campaigns that aim to increase customer awareness of the benefits of green banking (Kurniaty et al., 2024).

Through informative digital content, such as articles, videos and webinars, banks can provide a deeper understanding of the importance of sustainability in the financial sector. This campaign not only helps customers understand the benefits of green banking, but also encourages them to be more active in supporting environmentally friendly financial practices. With this increased awareness, customer engagement in green banking services is higher.

The ease of access offered by digital services is also a major factor in increasing customer loyalty. The use of mobile banking applications allows customers to conduct transactions practically without having to visit a branch office, which is in line with the concept of green banking that reduces the use of physical resources. Features such as digital payments, e-statements, and chatbot-based customer service make the user experience more efficient and convenient. With this convenience, customers tend to stick with banks that provide responsive and innovative digital solutions.

In addition to technical aspects, transparency and data security in digital marketing strategies also play an important role in building customer trust. Banks that are able to provide clear information regarding privacy policies, transaction security, and personal data protection will be more valued by customers. This trust is the basis for customer loyalty, as they feel safe in using digital banking services without worrying about the risk of data misuse or other cyber threats. Therefore, banks need to continuously improve digital security systems in order to maintain customer trust in the long term (Ana & Zunaidi, 2022).

Effective implementation of digital marketing in green banking can increase customer loyalty through better personalized interactions, awareness-raising educational campaigns, easy access to services, and data transparency and security. With the right strategy, banks can strengthen customer attachment to their services, while encouraging the adoption of greener banking practices. This not only benefits banking institutions from a business perspective, but also has a positive impact on overall environmental sustainability.

The success of digital marketing strategies in green banking relies heavily on several key factors that can strengthen customer loyalty. By understanding these factors, banks can optimize their digital marketing strategies to be more effective in attracting and retaining customers (Surahman et al., n.d.).

Key Digital Marketing Strategies in Increasing Green Banking Customer Loyalty

An effective digital marketing strategy focuses not only on increasing transactions or customer acquisition, but also on building long-term relationships based on trust, value and positive experiences. In the context of green banking, where sustainability is at the core of the value proposition, there are three key strategic elements that are proven to significantly influence customer loyalty: brand image consistency, transparency and trust, and a convenient and secure digital experience.

1. Brand Image Consistency: Embedding Sustainability Identity

A strong and consistent brand image is a key foundation in building positive customer perceptions of the bank. In *green banking*, the brand image reflects not only the quality of service, but also the commitment to environmental and social sustainability issues. Consistency in delivering sustainability messages through various digital channels-such as social media, websites, email campaigns, and mobile app interfaces-creates a single narrative that is easily recognized and identified by customers (Keller, 2003).

When customers see that the bank does not just use the term "green" as a gimmick, but actually applies sustainability principles in its operations and communications, it will form a deeper trust. This is in line with the theory of *brand authenticity* which states that consistency in brand values and behavior increases customer emotional attachment (Morhart et al., 2015). In this context, green banking that continuously demonstrates a commitment to the environment will be more trusted and chosen by customers who care about these values.

2. Transparency and Trust: Pillars of Trust in Value-Based Finance

Transparency in conveying sustainability information, such as the use of funds, environmental impact reports, and green financing certification, is a crucial factor in building customer trust. Today's customers, especially millennials and Gen Z, are increasingly critical of business practices and value institutions that are open to the public in their operations (PwC, 2020).

In digital marketing, transparency can be realized through the publication of sustainability reports, infographics that explain the impact of green projects, and educational content on how banking services contribute to reducing carbon emissions. According to Chen et al. (2021), high transparency in digital campaigns increases perceived trust and ultimately strengthens customer loyalty. On the other hand, vagueness or inconsistency of information can lead to doubts that negatively impact customer retention.

Banks that position themselves as *transparent partners* in sustainability have a greater chance of attracting and retaining customers who are sensitive to ESG (Environmental, Social, and Governance) issues.

3. Convenient and Secure Digital Experience: Increasing Customer Engagement

Convenience in using digital services is a key determinant in shaping customer loyalty, especially in the era of fast-paced digital transformation. A good *user experience* will create satisfaction, efficiency, and an emotional connection with the brand. Banks that provide mobile applications with intuitive design, complete features, and integration with modern payment systems will be more attractive to customers, especially digital-natives.

According to research by Chuang et al. (2016), responsive digital services-including 24/7 chatbots, e-statements, QR code payments, and real-time notifications-contribute to increased *customer engagement*. When these digital services are directly linked to carbon footprint reduction efforts, such as reduced paper or energy use, customer loyalty is not only rational but also emotional.

Besides convenience, security is also a priority. Digital banking services equipped with strong data protection systems, such as double authentication, encryption, and privacy policy transparency, will increase customers' *perceived security*. This trust in digital security strengthens customers' long-term commitment to the bank in question (Ana & Zunaidi, 2022).

Challenges and Opportunities of Digital Marketing in Green Banking: A Strategic Approach to Increase Customer Loyalty

Digital marketing in green banking faces various challenges that must be overcome for the strategy to be effective. One of the main challenges is the lack of public awareness of the benefits of green banking. Many customers do not understand the concept of sustainability in the financial sector and how

green banking services can have a positive impact on the environment. Therefore, banks need to conduct more intensive education through informative and attractive digital content so that people understand better and are interested in switching to more environmentally friendly banking services (Surahman et al., n.d.) .

In addition to public awareness, another challenge is the limited digital infrastructure in some areas, especially in areas that are not yet fully covered by digital-based financial technology. While app-based and internet banking services are growing, not all customers have stable access to internet networks or devices that support such services. This requires banks to develop innovative solutions, such as lightweight applications that can still be used on limited networks or partnerships with telecommunication service providers to improve accessibility (Ahmad et al., n.d.) .

On the other hand, the development of digital technology also presents a great opportunity for green banking to expand its reach and increase customer loyalty. The use of artificial intelligence (AI) and data analysis allows banks to understand customer behavior and needs more accurately, so that marketing strategies can be more personalized. With a data-driven approach, banks can provide service recommendations that match customer preferences and create a more interactive and relevant banking experience.

In addition, the increasing global awareness of environmental issues is a great opportunity for banks that implement green banking concepts. Consumers today are increasingly concerned about sustainability and prefer products and services that are in line with environmental values. With an effective digital marketing strategy, banks can attract customers who are concerned about sustainability and build a more loyal community for green banking services.

CONCLUSION

Digital marketing plays an important role in increasing customer loyalty to green banking services. Through the right strategies, such as service personalization, digital education and user experience optimization, banks can build closer relationships with customers. The use of digital platforms also enables banks to effectively communicate sustainability information, so that customers better understand the benefits of green banking services and are encouraged to stick with them.

The success of a digital marketing strategy in green banking is highly influenced by several factors, including consistency of brand image, transparency of information, and convenience of digital experience. Banks that are able to consistently maintain their sustainability image and provide secure and accessible digital services will be more trusted by customers. On the other hand, challenges such as low public awareness and limited digital infrastructure still need to be addressed with a more innovative and inclusive approach.

Despite the challenges, the development of digital technology opens up great opportunities for green banking to continue to grow and attract more customers. By utilizing artificial intelligence, data analytics, and sustainability-based marketing strategies, banks can create a more interactive and relevant banking experience. Going forward, implementing more adaptive and sustainability-oriented digital marketing strategies will be key to maintaining customer loyalty and strengthening commitment to green banking practices.

To increase the effectiveness of digital marketing in green banking, banks need to optimize more innovative and data-driven strategies to reach more customers and increase their loyalty. More massive education on the benefits of green banking should be conducted through various digital platforms, such as social media, blogs, and email marketing, to increase public awareness.

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