# Innovation, Functional, Emotional, and Communal Engagement as Determinants of User Loyalty in Social Media

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## ABSTRACT

*The purpose of this study was to investigate the impact of user loyalty in social media banking on innovation engagement, functional engagement, emotional engagement, and communal engagement. With a sample of 223 banking customers who actively use social media in Indonesia, this study used survey and purposive sampling methods. Data was collected using a Google Form online questionnaire. SEM-PLS is used to process the collected data. This study tested the hypothesis that user loyalty is affected by innovation engagement, functional engagement, and emotional engagement. User loyalty is unaffected by communal engagement. As far as is known, this study is still not much research with social media objects in the banking industry compared to previous studies. The findings of this study are expected to assist Indonesian banks in determining the best strategy for increasing social media engagement in order to increase customer loyalty.*

*Keywords: Communal Engagement; Emotional Engagement; Functional Engagement; Innovation Engagement; Social Media Banking; User Loyalty.*

## I. INTRODUCTION

The existence of technological advancements facilitates customer engagement via social media(Sajjad & Zaman, 2020). Digital technology is rapidly changing marketing, including the use of social media, which is useful for providing unique, innovative experiences that involve followers in order to achieve user loyalty(Sajjad & Zaman, 2020). Social media is currently changing the way information is communicated to both business and non-business audiences(Ji et al., 2019). Companies can use the existence and development of social media to produce a variety of innovative, inspiring, and engaging social media followers, which is expected to create user loyalty and expand the range of services provided (De Oliveira et al., 2020)There are four variables in social media engagement that can help to achieve user loyalty, which are innovation engagement, functional engagement, emotional engagement, and communal engagement(Sajjad & Zaman, 2020).

When followers use social media to find new and unique experiences, this is referred to as innovation engagement (Sajjad & Zaman, 2020). The goal of innovation engagement is to provide all relevant information to followers (Durana et al., 2020) If innovation engagement is used effectively, it will increase the company's value and keep the company in demand on social media (Durana et al., 2020).

Followers engage in functional engagement when they actively participate in social media (Wu et al., 2019). The goal of functional engagement is to speed up communication on social media (Sajjad & Zaman, 2020). Functional engagement occurs when followers actively

begin to browse social media accounts and begin to actively perform various actions, which are referred to as interactions (Sajjad & Zaman, 2020).

Emotional engagement refers to all types of feelings experienced by social media followers (Sajjad & Zaman, 2020). Emotional engagement in the context of marketing has a significant impact on social media(Schreiner et al., 2021). Positive and negative feelings that arise as a result of social media content (Sajjad & Zaman, 2020). Hashtags, likes, shares, and other metrics can be used to assess emotional engagement (Sajjad & Zaman, 2020).

The use of social media aims to increase communal engagement with others (Sajjad & Zaman, 2020). Communal engagement is possible because social media can connect people from all over the world. (Plaisime et al., 2020). Banks can use communal engagement to collaborate with various communities in Indonesia. Various forms of cooperation that can be carried out with the help of social media include various experiences to increase interaction between banks and communities (Sajjad & Zaman, 2020).

User loyalty aims to keep social media accounts active so that they remain popular among followers (Zahara & Imran, 2020). In general, user loyalty refers to the relationship between a company and its customers (Wu et al., 2019). User loyalty can be increased if banks are innovative, take advantage of opportunities, and use a variety of variables and indicators in the social media they use (Shanahan et al., 2019). Utilization of opportunities and application of innovation in businesses can aid in the achievement of social media goals (Sundari, 2019). This condition has begun to be done by the banking industry on social media, based on the phenomenon carried out by various banks in various social media. However, there are few studies that specifically examine the use of social media by banks in order to gain customer loyalty. The purpose of this study is to explain the impact of innovation engagement, functional engagement, emotional engagement, and communal engagement on social media banking user loyalty in Indonesia.

## II. REVIEW OF LITERATURE USED AND HYPOTHESES
### Theoretical Foundation

Commitment and trust theory is an extension of social exchange theory (Goutam & Gopalakrishna, 2018). Commitment and trust theory is a theory that combines thinking, finance, and marketing owned by businesses in order to maintain loyalty (Goutam & Gopalakrishna, 2018). Commitment and trust theory can be demonstrated when followers are willing to explore social media accounts repeatedly because there are positive interactions (Goutam & Gopalakrishna, 2018). In this study, commitment and trust theory is used as a foundation to support user loyalty. As discussed in previous journals, user loyalty can occur when followers perceive positive engagement with social media account owners.

Social media engagement is a social media interaction process that includes actions such as liking, commenting, and sharing (Aydin, 2020). According to (Sajjad & Zaman, 2020), social media engagement can be used to provide different experiences and engage followers to achieve user loyalty. User loyalty can be increased if businesses use several social media indicators (Shanahan et al., 2019). In social media engagement, four indicators can help to achieve user loyalty: innovation engagement, functional engagement, emotional engagement, and communal engagement (Sajjad & Zaman, 2020).

When followers seek new and unique experiences from social media, they are said to be engaged in innovation (Sajjad & Zaman, 2020). To stay afloat, social media account owners can engage in innovation to increase growth (Foroudi et al., 2016). The goal of innovation engagement is to provide valuable information to social media followers (Durana et al., 2020). Innovation engagement is critical because, if used correctly, it will increase the company's value and result in the company becoming more sustainable in social media (Durana et al., 2020)

Followers engage in functional engagement in order to participate in social media (Wu et al., 2019). When followers actively begin browsing social media accounts and begin performing various actions, this is referred to as functional engagement. These activities are referred to as interactions (Sajjad & Zaman, 2020). The goal of functional engagement is to speed up communication via social media (Sajjad & Zaman, 2020).

Emotional engagement is a type of feeling experienced by followers (Sajjad & Zaman, 2020). Positive and negative feelings can be experienced by followers as a result of social media content (Sajjad & Zaman, 2020). The use of emotional engagement in marketing has a significant impact on social media (Schreiner et al., 2021).

Communal engagement is a tool that followers can use to strengthen relationships with others (Sajjad & Zaman, 2020). Communal engagement occurs because social media can bring together communities from all over the world with no boundaries (Plaisime et al., 2020). Communal engagement can be used to collaborate with different communities in order to share experiences and increase community interaction (Sajjad & Zaman, 2020).

User loyalty is an activity in which followers investigate frequently visited social media accounts (Sajjad & Zaman, 2020). User loyalty is a commitment made by followers to maintain relationships (Prihanto et al., 2022). User loyalty refers to followers who frequently visit the same account (Suharto et al., 2022). User loyalty is critical in social media because it demonstrates the relationship between followers and owners of social media accounts (Utami & Saputri, 2020). User loyalty is more than just exploring social media accounts; it also has benefits such as strengthening relationships and receiving the most up-to-date information (Sajjad & Zaman, 2020).

**The Effect of Innovation Engagement on User Loyalty**

According to (De Oliveira et al., 2020), innovation engagement has a positive effect on loyalty. (Anggraini & Andores, 2022) conducted previous research by sampling visitors from eight Batam cafes and restaurants, totaling 406 respondents. Demonstrates the impact of innovation on customer satisfaction and loyalty. According to the findings of (Sajjad & Zaman, 2020) research, innovation engagement has an effect on increasing user loyalty. (Hussain et al., 2019) supported the research by stating that innovation engagement can have a positive impact on achieving user loyalty. According to previous research, the higher the level of intensity of browsing accounts on social media by followers seeking new and unique experiences, the higher the level of intensity of browsing accounts on social media. The first hypothesis proposed in this study is based on the above review of the existing literature:

$H_1$: Innovation engagement affects user loyalty

**The Effect of Functional Engagement on User Loyalty**

According to (Wu et al., 2019), functional engagement has a positive effect on social media account owners in the presence of engagement aimed at loyalty. According to the findings of a study conducted by (Liao et al., 2021), functional engagement can increase loyalty. (Sajjad & Zaman, 2020) support the research by stating that functional engagement has an effect on increasing user loyalty. According to previous research, the higher the level of browsing intensity that followers have to actively participate in social media, the higher the level of browsing intensity of social media accounts. Based on the above-mentioned literature review, the second hypothesis proposed in this study is:

$H_2$: Functional engagement affects user loyalty.

**The Effect of Emotional Engagement on User Loyalty**

According to (Sajjad & Zaman, 2020), emotional engagement has an effect on increasing user loyalty. According to (Zaid & Patwayati, 2021) research, emotional engagement increases loyalty. The study is also supported by the findings of (Fernandes & Moreira, 2019), who found that emotional engagement is important in the development of relationships and loyalty. Previous research by (Zahara & Imran, 2020) found that emotional branding and emotional connection influence customer loyalty. According to previous research, the higher the level of browsing intensity that followers have to actively participate and experience emotional bonds in social media, the higher the level of browsing intensity of accounts on social media. Based on the literature review, the third hypothesis proposed in this study, namely:

H3: Emotional engagement affects user loyalty

**The Effect of Communal Engagement on User Loyalty**

According to (Zaidun et al., 2021), customer brand engagement has an impact on brand loyalty. According to (Chen & Pain, 2019) research, communal engagement has an effect on increasing user loyalty. (Fitriani et al., 2020) discovered that communal engagement influences user loyalty. This is supported by (Odunaiya et al., 2020) research, which claims that communal engagement leads to user loyalty. According to previous research, the higher the level of browsing intensity carried out by followers on social media to establish relationships with other people or groups, the higher the level of browsing intensity of social media accounts. Based on the above-mentioned literature review, the fourth hypothesis proposed in this study is:

H4: Communal engagement is influential to increase user loyalty
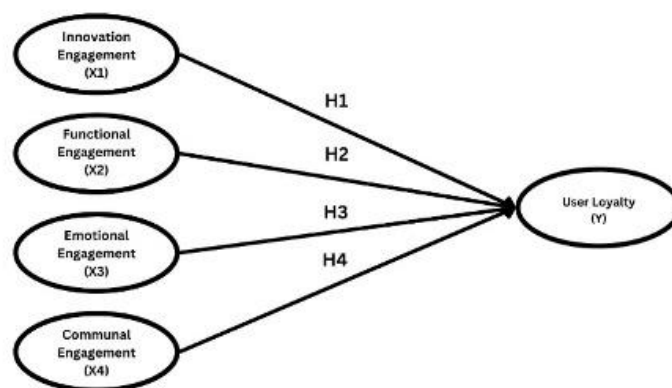
**Conceptual Framework**



**Figure 1: Analysis Model**

**III. RESEARCH METHOD**

The research method used in this study is quantitative research. The subjects of the study were social media users in Indonesia who followed at least one banking account on social media. Non-probability sampling, which focuses on the use of purposive sampling techniques, was used in this study. The total number of respondents in this study was 223 people. The type of questionnaire used in this study was a closed questionnaire. In this study, participants filled out questionnaires on a linear scale with values ranging from 1 to 10, with 1 indicating strongly disagree and 10 indicating strongly agree (Efrata et al., 2022) (Nunnally, 1994).

**Table 1: Definition and Indicators of Variables**

| Variable | Definition | Indicators | Source |
|---|---|---|---|
| Innovation Engagement (X1) | Because it adds more value, innovation engagement can help social media account owners stay afloat. | 1. Using knowledge to innovate in social media 2. Use skills to innovate in social media 3. Service innovation 4. Social media operation | (Foroudi et al., 2016) |
| Functional Engagement (X2), | Functional engagement focuses on followers' real-time participation in social media. | 1. Comment on banking account posts 2. Spread content 3. Use of social media features to participate and interact 4. Utilization of features by the company | (Lim et al., 2015) |
| Emotional Engagement (X3), | Emotional engagement is an emotional feeling shared by social media followers with other followers. | 1. Like content on social media 2. Posting feelings on social media 3. Reupload social media content 4. Express your feelings on social media | (Lim et al., 2015) |
| Communal Engagement (X4) | Communal engagement is a process of interaction between followers and account owners with the goal of adding value. | 1. Interaction in social media 2. Sharing information with others 3. Adding missing information on social media 4. Interaction by using features in social media. | (Lim et al., 2015) |
| User Loyalty (Y) | User loyalty is a commitment made by followers to maintain relationships. | 1. Intend to follow social media accounts 2. Say positive things 3. Recommend to others | (Prihanto et al., 2022) |

## Data Analysis Methods

The PLS-SEM method is used in this study for analysis and hypothesis testing. PLS-SEM, according to (Hair Jr et al., 2017), consists of two models: structural model and measurement model. The relationship between variables is described by a structural model (Hair Jr et al., 2017). A measurement model is a set of relationships between latent variables and indicators (Hair Jr et al., 2017).

## IV. RESULTS AND DISCUSSION
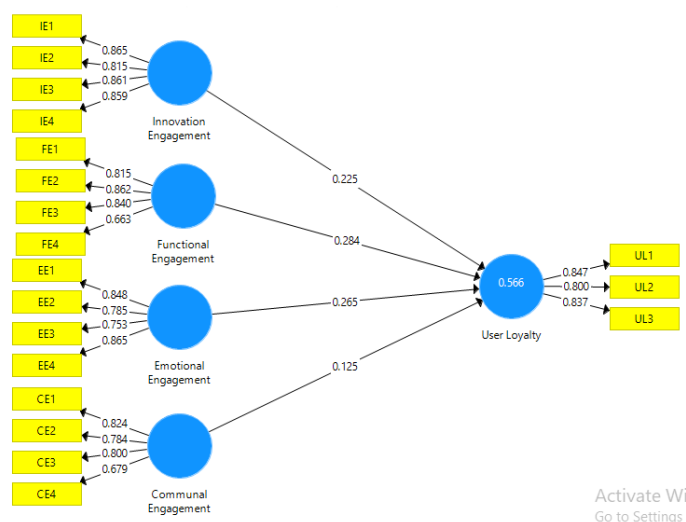
### Data Analysis



**Figure 2: Outer Model Measurement Model**

The loading factor value in the outer model measurement is greater than 0.7, indicating that it is valid (Sarstedt et al., 2014). There are two erroneous indicators. As a result, the FE4 and CE4 indicators will be removed from the outer model measurement. The loading factor value has been declared valid after elimination because it exceeds the minimum requirements. The validity test has two measurement scales: convergent validity and discriminant validity. Convergent validity is measured using AVE values that are greater than 0.5. Cross loading and Fornell-Larcker criterion values are used to assess discriminant validity. The minimum cross loading value is greater than 0.7. The Fornell-Larcker criterion measurement is one variable's value being greater than another variable's value. The validity test shown below employs cross loading and the Fornell Larcker criterion.

**Table 2: AVE (Average Variance Extracted)**

| Variable | AVE |
|---|---|
| Innovation Engagement | 0,723 |
| Functional Engagement | 0,761 |
| Emotional Engagement | 0,663 |
| Communal Engagement | 0,692 |
| User Loyalty | 0,686 |

Table 2 shows the average variance extracted results. According to Table 2, each variable is valid because it exceeds the minimum requirement. This can indicate whether or not each variable can be used in the next testing procedure. Cross loading is the next testing procedure.

**Tabel 3: Cross Loading**

|  | Innovation Engagement | Functional Engagement | Emotional Engagement | Communal Engagement | User Loyalty |
|---|---|---|---|---|---|
| IE1 | **0,865** | 0,287 | 0,363 | 0,345 | 0,437 |
| IE2 | **0,815** | 0,300 | 0,321 | 0,327 | 0,360 |
| IE3 | **0,861** | 0,226 | 0,349 | 0,293 | 0,461 |
| IE4 | **0,859** | 0,311 | 0,365 | 0,367 | 0,451 |
| FE1 | 0,263 | **0,861** | 0,693 | 0,681 | 0,523 |
| FE2 | 0,253 | **0,910** | 0,623 | 0,687 | 0,579 |
| FE3 | 0,347 | **0,845** | 0,582 | 0,677 | 0,527 |
| EE1 | 0,344 | 0,599 | **0,848** | 0,681 | 0,592 |
| EE2 | 0,425 | 0,495 | **0,785** | 0,588 | 0,561 |
| EE3 | 0,196 | 0,641 | **0,753** | 0,690 | 0,441 |
| EE4 | 0,271 | 0,639 | **0,865** | 0,728 | 0,573 |
| CE1 | 0,344 | 0,676 | 0,767 | **0,868** | 0,561 |
| CE2 | 0,425 | 0,564 | 0,593 | **0,804** | 0,519 |
| CE3 | 0,196 | 0,713 | 0,686 | **0,821** | 0,480 |
| UL1 | 0,416 | 0,568 | 0,612 | 0,566 | **0,849** |
| UL2 | 0,520 | 0,400 | 0,441 | 0,415 | **0,801** |
| UL3 | 0,335 | 0,567 | 0,602 | 0,565 | **0,835** |

Cross loading testing is described in Table 3. According to reference sources, an indicator's value is valid when it is greater than 0.7. (Hair Jr et al., 2017). All indicators in Table 3 are said to be valid. Each of the indicators in Table 4.5 has a value greater than 0.7.

**Table 4: Fornell Larcker Criterion**

|  | Communal Engagement | Emotional Engagement | Functional Engagement | Innovation Engagement | User Loyalty |
|---|---|---|---|---|---|
| **Communal Engagement** | **0,832** | | | | |
| **Emotional Engagement** | 0,822 | **0,814** | | | |
| **Functional Engagement** | 0,781 | 0,724 | **0,872** | | |
| **Innovation Engagement** | 0,391 | 0,412 | 0,328 | **0,850** | |
| **User Loyalty** | 0,627 | 0,671 | 0,623 | 0,506 | **0,828** |

The Fornell Larcker criterion values are shown in Table 4. Table 4 shows the valid Fornell Larcker criterion values. The variable is said to be valid because it meets the criteria set by (Hair Jr et al., 2017). The criteria established are that one variable's value is greater than the value of another variable. As a result, the variables used in this study are valid because they meet the test criteria that were established.

The goal of reliability testing is to determine the consistency of measuring instruments, which are useful if repeated measurements yield the same results (Yusup, 2018). The Cronbach's alpha value and composite reliability were measured in this study. Cronbach's alpha and composite reliability tests require a value greater than 0.7 to be considered reliable.

### Tabel 5: Cronbach's Alpha dan Composite Reliability

|  | Cronbach's Alpha | Composite Reliability |
|---|---|---|
| **Innovation Engagement** | 0,873 | 0,913 |
| **Functional Engagement** | 0,842 | 0,905 |
| **Emotional Engagement** | 0,830 | 0,887 |
| **Communal Engagement** | 0,777 | 0,871 |
| **User Loyalty** | 0,772 | 0,868 |

Table 5 demonstrates that all variables in this study are trustworthy. All variables in this study had Cronbach's alpha values greater than 0.7. In this study, the composite reliability value is greater than 0.7. As a result, each variable has a high level of reliability because it meets the specified conditions.

**Inner Model Testing**

The goal of inner model testing is to create theories and explain relationships between variables (Hult et al., 2018). R-square, Path Coefficient, Q-square, and F-square testing were used in this study for inner model testing. The R-square measures the influence of independent variables on the dependent variable. The R-square rating is 0.75, indicating strong, 0.50, indicating medium, and 0.25, indicating weak. Table 6 shows that if the percentage is 55%, the R-square value is 0.550. As a result, the influence of the variables innovation engagement, functional engagement, emotional engagement, and communal engagement on user loyalty is 55%. Based on this 55 percent value, it can be concluded that the variables studied have a relatively moderate relationship.

### Table 6: Path Coefficient

|  | User Loyalty |
|---|---|
| **Innovation Engagement (X1)** | 0,264 |
| **Functional Engagement (X2)** | 0,255 |
| **Emotional Engagement (X3)** | 0,343 |
| **Communal Engagement (X4)** | 0,043 |

Path coefficient is a value that demonstrates the relationship between exogenous and endogenous variables by producing positive or negative values. According to Table 6, all variables produce positive values for user loyalty. The variables for innovation engagement (X1), functional engagement (X2), emotional engagement (X3), and communal engagement (X4) were 0.264, 0.255, 0.343, and 0.043, respectively.

**Tabel 7: Q-square**

|  | SSO | SSE | Q-square(=1-SSE/SSO) |
|---|---|---|---|
| **Innovation Engagement** | 872.000 | 872.000 | |
| **Functional Engagement** | 654.000 | 654.000 | |
| **Emotional Engagement** | 872.000 | 872.000 | |
| **Communal Engagement** | 654.000 | 654.000 | |
| **User Loyalty** | 654.000 | 423.063 | 0,353 |

Q-square attempts to quantify the observation value generated by the model and its estimated parameters. The Q-square assessment criteria are 0.35 for strong, 0.15 for medium, and 0.02 for weak. Based on Table 4.7, the value obtained is 0.353. The values listed in Table 4.10 are included in the criteria that indicate strength.

**Table 8: F-square**

|  | User Loyalty |
|---|---|
| **Innovation Engagement** | 0,127 |
| **Functional Engagement** | 0,053 |
| **Emotional Engagement** | 0,078 |
| **Communal Engagement** | 0,001 |

F-square is used to assess model predictions. Furthermore, F-square is used to track changes in the value of R-square. The F-square value is defined as 0.35 for large, 0.15 for medium, and 0.02 for small. According to table 9, the relationship between the variables of innovation engagement, functional engagement, and communal engagement that are assessed to influence user loyalty variables has a moderate effect. While the communal engagement variable has a small or weak effect on user loyalty because it has a value of 0.001.

**Test the hypothesis**

SEM-PLS was used in this study to test hypotheses. The P-value is used in this study for hypothesis testing. The P-value is used to compare the significance of variables X and Y. If the value shown is less than 0.05, the result is significant; if the value shown is greater than 0.05, the result is not significant.

**Table 9: Hypothesis Test**

| Influence X → Y | P-value |
|---|---|
| **Innovation Engagement** | 0,000 |
| **Functional Engagement** | 0,013 |
| **Emotional Engagement** | 0,002 |
| **Communal Engagement** | 0,670 |

According to Table 9, there are four variables proposed by researchers in this study, three of which have a significant influence on user loyalty and one of which has no effect on user loyalty. The first variable, innovation engagement, receives a value of 0.000, indicating that the results are significant because the value is 0.05. The second variable, functional engagement, received a value of 0.013, indicating that the results were significant because the value was 0.05. The third variable, emotional engagement, received a value of 0.002, indicating that the results were significant because the value was 0.05. The fourth variable, communal engagement, received a value of 0.670, indicating that the results did not have a significant effect because the value was greater than 0.05.

**DISCUSSION**
**Innovation Engagement Affects User Loyalty**

According to the findings of this study, innovation engagement has an impact on user loyalty. This means that it is concluded that user loyalty can be created if banks can fulfill the desires of followers in social media who are looking for unique experiences and innovations. The findings of the research show that respondents in this study's questionnaire had unique and innovative experiences with social media banking. In this study, innovation engagement is an important component because, when used correctly, it will provide more value for banking companies in social media, resulting in social media banking companies remaining in demand for a long time (Durana et al., 2020). The findings of this study are consistent with the findings of (Anggraini & Andores, 2022), who discovered that innovation engagement can increase loyalty. According to the characteristics of respondents based on the findings of this study, the primary reason for respondents following banking accounts is to find information about banking and to find entertainment from the content. It demonstrates that respondents value unique and innovative experiences because they are presented on social media and are easily accessible. Followers believe that banks have the knowledge to innovate in social media in order to increase user loyalty based on the indicators used in this study. Follower evaluations sourced from social media banks that have presented a variety of unique and innovative content.

**Functional Engagement Affects User Loyalty**

According to the findings of this study, functional engagement has an impact on user loyalty. It can be concluded that user loyalty occurs when banking social media followers begin to browse banking social media accounts on a regular basis and begin to perform various actions in banking social media. The findings of the research show that respondents in this research questionnaire actively explore banking social media on a regular basis and have taken actions in

banking social media, such as liking or commenting. The purpose of functional engagement in this study is to accelerate communication through social media so that followers of banking social media are always updated, resulting in user loyalty because they do not want to be left behind in various things, such as news and information (Sajjad & Zaman, 2020). The findings of this study are consistent with the findings of (Sajjad & Zaman, 2020), who discovered that functional engagement should be considered because it has an impact on increasing user loyalty. According to the characteristics of respondents based on the findings of this study, the primary reason for respondents following banking accounts is to find information about banking, so the banking party and the distribution of questionnaires are quite diverse. As a result, it indicates that respondents can obtain various banking information without regard to space constraints and in a timely manner. Based on the indicators used in this study, followers believe that banks can use social media features to increase user loyalty. This belief can help banks continue to provide services in social media by utilizing social media features to carry out engagement activities.

**Emotional Engagement Affects User Loyalty**

According to the findings of this study, emotional engagement influences user loyalty. This demonstrates that user loyalty occurs when followers are happy or sad after visiting social media banking. The findings of the research show that respondents in this study's questionnaire felt happy or sad when browsing banking social media. The use of emotional engagement in marketing has a significant impact on social media because if followers have positive experiences and feelings when visiting social media banking, they will become user loyal (Schreiner et al., 2021). The findings of this study are consistent with the findings of (Zaid & Patwayati, 2021) research, which states that providing followers with a pleasant experience causes positive reactions and can increase loyalty. According to the indicators used in this study, when banking followers react to liking banking content, it will increase user loyalty due to the emotional bond felt by banking followers.

**Communal Engagement Affects User Loyalty**

This study found that communal engagement has no effect on user loyalty. Followers can use community engagement to strengthen their relationships with banks (Sajjad & Zaman, 2020). Based on this understanding, it appears that few people are using social media features to interact directly with banks. Based on the characteristics of respondents from this study, the dominant reason for respondents when following banking accounts is to find information about banking, while only 22 people out of 223 filled out questionnaires for reasons of communication with banks. This indicates that there are still a small number of banking social media followers who interact with banks via social media. In this study, the primary reason people follow banking is for personal reasons, specifically to find information. Furthermore, based on the characteristics of respondents from the results of this study, Instagram and Tiktok are the most commonly used social media platforms. This indicates a shift in the characteristics of social media use from community-focused social media (Facebook) to entertainment-focused social media. According to (Sajjad & Zaman, 2020) research, incorporating mediation into communal engagement strengthens the relationship between communal engagement and user loyalty. The mediation can take the form of social media with community features to increase user loyalty.

## V. CONCLUSIONS, IMPLICATIONS, SUGGESTIONS AND LIMITATIONS
### Conclusion

According to this study, innovation engagement, functional engagement, and emotional engagement all have a significant impact on user loyalty. The communal engagement had no effect on user loyalty. This research is expected to be used by banks to manage engagement on

each banking social media platform. Furthermore, this research is expected to be a reference source for research and to develop strategies for businesses to provide various services virtually on social media.

**Implications of research results**

This study looks at the impact of social media engagement on user loyalty. There haven't been many studies on the impact of engagement on increasing user loyalty in banking companies. Banks' general engagement activities continue to rely on the traditional face-to-face system and only through mobile banking. Banks can use the presence of social media to increase user loyalty by focusing on engagement. User loyalty is influenced by innovation engagement. Banks should continue to maintain company performance on social media with this influence. Banking can include a variety of content that contains information that is packaged in a unique and innovative way, such as through video or narration. Banking can provide entertaining content, but it also contains information about banking; the goal is to provide fresher and more interesting content in the hopes that it will be shared with others. Banks can also add various additional features to their social media platforms, such as directly connecting their accounts with bank call centers or websites.

User loyalty can be influenced by functional engagement. With this influence, banks should continue to maintain company performance in social media and begin implementing new strategies so that banking social media followers browse banking social media accounts frequently and engage in a variety of banking social media activities. Banks should always provide unique and innovative content on a daily basis, so that followers feel useful when following banking accounts. Banking can provide admin in social media to quickly and in real time answer various questions in social media. User loyalty is affected by emotional engagement. With this kind of power, banks should always create content that encourages positive feelings in their customers. Banks should display content that is both entertaining and informative. Banks can increase user loyalty by responding to comments from people who are unrelated to banking with amusing and interactive responses.

User loyalty is unaffected by communal engagement. According to research, there are still a small number of people who use social media facilities to interact directly with banks. As a result, businesses should connect call centers or bank information with social media owned directly. This is done so that banking social media followers can interact in real time and increase user loyalty. Furthermore, banks can concentrate on three influential variables (innovation engagement, functional engagement, and communal engagement) on user loyalty in social media, which has a large user base.

**Suggestion**

Banking companies should always pay attention to social media engagement activities. Banks should always provide unique and innovative content on a daily basis so that followers feel useful when following banking accounts. Banks can also add various additional features to their social media platforms, such as directly connecting their accounts with bank call centers or websites. Furthermore, banks can respond to non-banking comments with amusing and interactive responses in order to increase user loyalty.

**Limitations**

There are limitations in this study. The limitations encountered in this study were due to age-related characteristics of respondents. The age used in this study is still not representative of a generation. Different perspectives on social media content may exist due to differences in age or generation.

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