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Trust by Design or Trust by Culture? Artificial Intelligence, Digital Marketing, and Sociocultural Embeddedness in Indonesian Banking

Original Article

Isma Azis Riu[1*], Tenri Sayu Puspitaningsih Dipoatmodjo[2],

[1,2]Departement of Management, Faculty of Economics and Business, Universitas Negeri Makassar, Indonesia
Email: [1*)]ismaazisriu@unm.ac.id

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Abstract

This qualitative study examines how Indonesian banks integrate digital marketing management, local cultural wisdom, and artificial intelligence (AI) to build customer trust and competitive advantage in an increasingly saturated digital financial market. Employing an interpretive qualitative design with thematic analysis of peer-reviewed literature, industry reports, and publicly available corporate communications from three purposively selected Indonesian banks representing the state-owned, private conventional, and Islamic banking segments, the study identifies five interrelated themes: (1) the shift from broadcast to data-driven, multi-channel engagement; (2) artificial intelligence as an emerging relationship engine through chatbots, predictive analytics, and generative personalization; (3) local wisdom as a currency of trust expressed through storytelling, regional motifs, and Islamic ethical values; (4) the emergence of a hybrid "glocal AI" marketing model that blends algorithmic efficiency with cultural authenticity; and (5) structural barriers including digital literacy gaps, infrastructure limitations, Sharia-compliance constraints, and risks of cultural dilution. Findings suggest that Indonesian banks build the most resilient customer relationships when AI-driven personalization is deliberately anchored in local cultural narratives rather than treated as a culturally neutral technology transfer. The study proposes an integrative conceptual framework, Culturally-Anchored AI Marketing (CAAIM), that extends technology acceptance and relationship marketing theories with sociocultural embeddedness. Practical implications are offered for bank marketing managers seeking to balance technological innovation with cultural authenticity, and theoretical implications are discussed for scholars researching digital transformation in emerging, culturally diverse, and religiously plural financial markets such as Indonesia.

Keywords: Digital Marketing Management, Artificial Intelligence, Local Wisdom, Islamic Banking, Customer Trust, Qualitative Research, Indonesia.

1. Introduction

Indonesia's banking industry has entered a period of accelerated digital transformation, driven by rising smartphone penetration, an expanding middle class, and an aggressive wave of fintech and digital-only bank entrants. Between 2021 and 2026, incumbent banks such as Bank Central Asia (BCA), Bank Mandiri, Bank Rakyat Indonesia (BRI), and Bank Syariah Indonesia (BSI) have progressively shifted their marketing budgets away from mass media toward owned, earned, shared, and paid digital channels, a pattern documented across multiple recent case studies of Indonesian banking marketing (Erawan et al., 2024; Hansefri et al., 2025; Yudanegara et al., 2024). At the same time, digital-only neobanks and Sharia-compliant digital banks have entered the market with app-first value propositions that compress the traditional

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distinction between marketing communication and product experience (Mogaji et al., 2024; Al-Kamal et al., 2025).

Two forces are reshaping how these banks compete for customer attention and trust. The first is artificial intelligence (AI), which has moved from a back-office risk-management tool to a customer-facing marketing capability. Chatbots, recommendation engines, predictive analytics, and, increasingly, generative AI are being used to personalize offers, automate service interactions, and generate marketing content at a scale and speed that was previously unattainable (Grewal et al., 2024; Sarkar et al., 2025). Studies from both developed and emerging markets show that AI-enabled personalization can improve engagement, conversion, and perceived service quality (Bhattacharya et al., 2022; Park et al., 2024; Hemalatha et al., 2026), yet the same literature repeatedly flags concerns about algorithmic bias, data privacy, and the erosion of the human warmth that has underpinned banking relationships (Shivani et al., 2025; Peruchini et al., 2024).

The second force is less frequently studied but arguably just as consequential in the Indonesian context: local wisdom, or kearifan lokal, understood as the accumulated cultural knowledge, values, symbols, and social norms that a community uses to interpret and respond to its environment. In Indonesia's fragmented archipelago of more than 17,000 islands and hundreds of ethnic groups, local wisdom has been shown to strengthen brand authenticity and consumer trust for micro, small, and medium enterprises (MSMEs) that weave traditional motifs, regional storytelling, and communal values such as gotong royong (mutual cooperation) into their digital marketing (Prayuda et al., 2025; Rubedo et al., 2024; Dwihandoko, 2025). In Islamic banking specifically, religiosity and Sharia-compliant ethical values function as a distinct form of local wisdom that shapes customer trust, loyalty, and willingness to adopt digital channels (Abror et al., 2021; Faizi, 2024; Aisyah et al., 2025).

Despite the parallel growth of these two research streams, artificial intelligence in banking marketing and local wisdom in Indonesian marketing, they have rarely been examined together. Much of the AI-in-banking literature is quantitative, technology-centric, and largely detached from cultural context (Noreen et al., 2023; Aishwarya et al., 2026), while the local-wisdom literature is concentrated on MSMEs and creative industries rather than large, technologically sophisticated financial institutions (Mahrinasari et al., 2024; Kurniawati et al., 2025). Few studies ask how Indonesian banks reconcile the universalizing logic of AI-driven personalization with the particularizing logic of local cultural meaning, or whether these two forces are experienced by marketing practitioners as complementary or competing.

This study addresses that gap by asking three interrelated research questions. First, how do Indonesian banks currently configure their digital marketing management practices across state-owned, private conventional, and Islamic banking segments? Second, how is artificial intelligence being adopted and experienced as a marketing capability within these institutions? Third, and most centrally, how do local wisdom and cultural values intersect with, enable, or constrain AI-driven digital marketing in Indonesian banking, and what does this intersection reveal about the future of culturally embedded financial marketing?

To answer these questions, the study adopts an interpretive qualitative design, synthesizing thematic patterns from recent peer-reviewed literature (predominantly 2021 to 2026), regulatory and industry reports, and publicly observable corporate marketing communications from three purposively selected Indonesian banks.

2. Literature Review

2.1. Digital Marketing Management in the Banking Industry

Digital marketing management in banking refers to the deliberate planning, coordination, and evaluation of digital channels, content, and data analytics to acquire, engage, and retain customers across the banking value chain. Amelda et al. (2021) found that among Indonesian banks, digital marketing capability, more than digital technology capability alone, was the strongest positive predictor of company performance, and that this capability was significantly shaped by digital leadership. This suggests that digital marketing success in Indonesian banking is less a matter of simply purchasing technology and more a matter of organizational capability and leadership commitment.

A recurring theme across recent case studies is channel diversification guided by audience segmentation. Yudanegara et al. (2024) compared search engine optimization practices at BCA, Bank Mandiri, and BRI, finding that each bank gravitated toward a different primary channel: Twitter/X for BCA, WhatsApp for Bank Mandiri and BRI, reflecting differentiated customer communication preferences rather than a single best-practice channel. Hansefri et al. (2025) applied the Paid, Earned, Shared, and Owned (PESO) framework to Indonesian digital banks and found that a balanced integration of all four media types, rather than reliance on any single channel, was associated with stronger brand visibility and customer trust. Similarly, documented how CIMB Niaga tailors tone and content format across Instagram, Twitter, and Facebook, while noting persistent difficulty in directly linking social media engagement to account openings or transactions, a measurement challenge echoed in several other studies (Trissetianto et al., 2025; Kanzun, 2025).

Case-based evidence also indicates that digital marketing performance in Indonesian banking is uneven across institutional types. Erawan et al. (2024) found that regional development bank Bank BJB leveraged local partnerships through its BJB Digi application but struggled with suboptimal user experience and limited market penetration beyond its home region, illustrating that digital tools alone do not guarantee competitive reach without a complementary marketing strategy. Lumbantobing et al. (2025) traced a decade of marketing evolution at BRI, showing a shift toward relational, customer-centric marketing supported by big-data-enabled personalization tools such as BRISPOT. In the Islamic banking segment, Cholilah et al. (2024) and Darmayanti et al. (2025) both reported that Bank Syariah Indonesia's digital marketing, spanning social media, mobile applications, and educational content, has improved reach and cost efficiency, but that digital literacy gaps among both staff and customers remain a persistent constraint.

Beyond Indonesia, comparative international literature reinforces the idea that digital transformation in banking marketing is as much an organizational and cultural challenge as a technological one. Diener et al. (2021) identified strategy, technology, customer, and employee-related barriers to digital transformation among German bank managers, while Pascucci et al. (2023) found that many companies are more "digitalized" than truly "digitally transformed," having adopted digital tools without fundamentally rethinking marketing processes. Del Sarto et al. (2024) similarly showed that successful social-media-driven digital transformation among Italian banks depended heavily on organizational culture and proactive responses to fintech disruption rather than the technology itself. Mogaji et al. (2024) examined

branding strategies of "traditionally-driven neobanks" and found that digital-only banking brands succeed by simultaneously aligning with their parent brand's credibility and reinforcing a distinctly digital experience, a tension that closely parallels the local-wisdom-versus-AI tension explored in this study.

2.2. Artificial Intelligence in Financial Marketing

Artificial intelligence has become one of the most consequential forces reshaping banking marketing management. At the broadest level, AI technologies, including machine learning, natural language processing, and predictive analytics, are being deployed across credit risk assessment, fraud detection, regulatory compliance, and customer-facing personalization (Sarkar et al., 2025). Noreen et al. (2023), surveying banking consumers across five Asian countries, found that awareness, attitude, subjective norms, and perceived usefulness positively predicted intention to adopt AI-enabled banking, while perceived risk had a significant negative effect, underscoring that trust remains the gating factor for AI adoption regardless of technological sophistication.

A substantial body of work has focused specifically on AI-powered chatbots as a customer engagement tool. Bhattacharya et al. (2022) found a positive correlation between chatbot use for customer service and subsequent chatbot use for personalized recommendations among Indian bank customers, suggesting that successful low-stakes AI interactions build the trust needed for higher-stakes AI-driven marketing. Park et al. (2024), applying the Technology Acceptance Model, found that anthropomorphism and personalization were the chatbot characteristics most strongly associated with customer satisfaction. Peruchini et al. (2024), synthesizing the broader literature at the intersection of AI and customer experience, identified banking, tourism, and e-commerce as the three sectors where this research is most concentrated, while noting that the emergence of generative AI has outpaced the literature's ability to theorize its implications.

Generative AI in particular is prompting a reconceptualization of marketing content production and personalization. Grewal et al. (2024) proposed a four-quadrant framework distinguishing the nature of generative AI inputs from the degree of human augmentation required, arguing that generative AI will reshape how marketers communicate with customers, create content, and develop new products over the coming decade. In financial services specifically, Hemalatha et al. (2026) and Mendpara et al. (2025) both describe AI-driven personalization as shifting financial marketing away from broad demographic segmentation toward micro-segmented, real-time, behaviorally informed communication, while cautioning that this shift raises acute questions of algorithmic bias, data privacy, and the ethical boundaries of personalization depth. Gokul et al. (2026) found that generative-AI-enabled hyper-personalization significantly improved customers' perceived convenience and satisfaction with digital banking, but that concerns about data privacy and trust in AI-based recommendations persisted even among satisfied users.

In the Indonesian context specifically, Agustiawan (2024) found that AI adoption at Bank Mandiri and BRI improved responsiveness and reduced operational costs, but emphasized that transparent algorithms and Sharia-consistent data protection practices were essential preconditions for customer acceptance, an early signal that AI adoption in Indonesian banking cannot be separated from religious and ethical considerations. Ye et al. (2025) went further,

proposing that generative AI's greatest value in cross-cultural financial marketing lies not in replacing cultural understanding but in operationalizing it, using AI to identify cultural demand patterns and generate culturally resonant product and marketing content at scale, a proposition directly relevant to the Indonesian case examined in this study.

2.3. Local Wisdom as a Cultural and Strategic Marketing Asset

Local wisdom, or kearifan lokal, refers to the values, knowledge systems, and social practices that a community develops through sustained interaction with its physical, cultural, and spiritual environment (Wahyuningsih, 2021). In Indonesian marketing scholarship, local wisdom has increasingly been reconceptualized not merely as a heritage-preservation concern but as an active strategic resource for building brand identity, emotional connection, and market differentiation. Prayuda et al. (2025) found that MSMEs in West Nusa Tenggara that integrated traditional motifs, product origin stories, and authenticity narratives into digital content achieved stronger social media engagement and clearer product identity than those relying on generic promotional content. Kurniawati et al. (2025) reported comparable findings among weaving craftspeople in East Nusa Tenggara, where digital marketing strategies built around the preservation of local weaving traditions were associated with expanded market reach beyond the local area.

Storytelling emerges as the central mechanism through which local wisdom translates into marketing value. Rubedo et al. (2024) found that SMEs incorporating traditional values, local language, and cultural symbols into digital campaigns achieved higher consumer engagement and brand loyalty than those that did not, with storytelling rooted in local tradition fostering emotional connection and repeat business. Azhari et al. (2025) similarly found that branding grounded in local culinary heritage strengthened both product identity and consumer confidence in a rural MSME context, while Dwihandoko (2025) cautioned that even when local values such as traditional recipes and regional linguistic expressions are successfully integrated into content, the absence of structured digital marketing literacy and dedicated branding capacity can prevent small enterprises from converting cultural authenticity into sustained competitive advantage.

At a more systemic level, Mahrinasari et al. (2024) demonstrated that local wisdom culture, together with government support, significantly moderates the relationship between entrepreneurial marketing orientation and sustainable competitive advantage among Indonesian creative industries, indicating that local wisdom functions not only as content but as an institutional and cultural infrastructure that shapes how marketing strategy itself is formed and legitimized. This systemic view of local wisdom, as infrastructure rather than decoration, is largely absent from the literature on large-scale, technologically intensive sectors such as banking, where digital marketing research has tended to treat culture as a peripheral variable rather than a structural determinant of strategy.

Nuning et al. (2023), studying batik-based value co-creation in a tourism-village context, illustrated a further dimension of local wisdom: its capacity to generate collaborative, participatory marketing experiences in which customers or visitors become co-producers of cultural meaning rather than passive recipients of a marketing message. This participatory quality of local wisdom marketing stands in productive tension with the largely one-to-many,

automated logic of AI-driven personalization, a tension that this study's findings explore directly in the banking context.

2.4. Trust, Religiosity, and Relationship Marketing in Islamic Banking

In Indonesia's dual banking system, where conventional and Sharia-compliant institutions compete for overlapping customer segments, religiosity functions as a particularly powerful and Indonesia-specific form of local wisdom shaping marketing outcomes. Abror et al. (2021) found that religiosity had significant direct effects on perceived value, satisfaction, and trust among Islamic bank customers in West Sumatra, and that it also moderated the relationship between satisfaction and trust, meaning that the same service experience produces different trust outcomes depending on a customer's religious orientation. Albaity et al. (2021) similarly found that religious obligation directly and indirectly shaped customer loyalty toward Islamic banks, mediated by trust and attitude.

Within Indonesia specifically, Kadir et al. (2023) and Saputra (2024) both found that service quality and digital banking application quality positively influenced customer satisfaction, which in turn drove trust and loyalty, while Faizi (2024) showed that Sharia supervisory boards play an active role, alongside bank management, in ensuring that digital product development remains both religiously compliant and commercially competitive, framing Sharia compliance as a co-determinant of product and marketing strategy rather than a mere regulatory constraint. Asnawi et al. (2021) extended this by showing that customer co-creation, inviting customers to participate in shaping Islamic banking services, positively influenced trust and satisfaction even though it did not directly influence loyalty, reinforcing the participatory logic identified earlier in the local-wisdom literature.

The fragility of digitally mediated trust in this context is illustrated starkly by Aisyah et al. (2025), who examined the aftermath of a major ransomware attack on Bank Syariah Indonesia and found that trust remained the dominant driver of customers' intention to continue using the bank's mobile application even after a serious service breakdown, with religious concern about avoiding riba (interest) significantly strengthening the relationship between trust and customers' perception of low risk. Al-Kamal et al. (2025), comparing Islamic digital banks in Indonesia and Malaysia, found that assurance of Sharia compliance and application usability were the strongest predictors of customer satisfaction, which in turn built trust, while Febriyanto et al. (2023) showed that customer experience with Islamic digital-only banks builds brand equity and loyalty through a serial mediation of brand trust. Taken together, this literature suggests that in the Indonesian Islamic banking segment, local wisdom in the form of religiosity and Sharia-consistent ethics is not simply a cultural backdrop to marketing but a functional trust mechanism that interacts directly with, and can either reinforce or destabilize, the trust generated by digital and AI-enabled service experiences.

2.5. Toward an Integrative Conceptual Framework

Read together, four observations emerge from this review that motivate the present study. First, digital marketing management in Indonesian banking has matured from single-channel promotion toward multi-channel, data-informed engagement, but this maturity is uneven across institutional types and remains constrained by measurement, coordination, and digital-literacy challenges (Amelda et al., 2021; Erawan et al., 2024; Kanzun, 2025). Second, artificial intelligence, and increasingly generative AI, is being adopted as a marketing capability that

promises efficiency, personalization, and scale, but whose acceptance is gated by customer trust, perceived risk, and ethical concerns that are only partially addressed by technology-centric research (Noreen et al., 2023; Peruchini et al., 2024; Mendpara et al., 2025). Third, local wisdom has been shown, largely in the MSME and creative-industry literature, to function as a powerful driver of authenticity, emotional connection, and trust, yet it has rarely been examined as a strategic resource within large, technologically sophisticated banking institutions (Prayuda et al., 2025; Mahrinasari et al., 2024). Fourth, in Indonesia's Islamic banking segment, religiosity operates as a distinctive and empirically robust form of local wisdom that directly shapes trust and loyalty in digitally mediated banking relationships (Abror et al., 2021; Aisyah et al., 2025; Al-Kamal et al., 2025).

No study identified in this review examines these three domains, digital marketing management, artificial intelligence, and local wisdom, as an integrated system within Indonesian banking. This absence is conceptually significant because the underlying logics of AI-driven personalization and local-wisdom-driven authenticity are not obviously compatible: the former is scalable, data-driven, and in principle culturally agnostic, while the latter is particularistic, relational, and rooted in specific communities and belief systems. Whether Indonesian banks experience these logics as complementary, in tension, or as requiring active managerial synthesis is an empirical question that quantitative, single-domain studies are not well positioned to answer. This study therefore adopts a qualitative, interpretive approach capable of surfacing how marketing practitioners and institutions themselves make sense of, and manage, this intersection, and proposes an integrative conceptual framework, Culturally-Anchored AI Marketing (CAAIM), to organize the findings that follow.

3. Methods

3.1. Research Design

This study employs an interpretive qualitative research design, appropriate for exploring a complex, context-dependent, and under-theorized managerial phenomenon: the intersection of artificial intelligence and local wisdom within Indonesian banking marketing management. Rather than testing predefined hypotheses, the study seeks to build a grounded, thematic understanding of how this intersection is enacted, articulated, and managed in practice. The design combines a qualitative multiple-case orientation (Yin, 2018) with qualitative content and thematic analysis (Braun & Clarke, 2006) of secondary and publicly available primary materials, an approach well suited to an emergent phenomenon, distributed across many institutions, and only partially visible through formal interview access given the commercial sensitivity of bank marketing strategy.

3.2. Case Selection

Three Indonesian banks were purposively selected to achieve maximum variation across institutional type, ownership structure, and religious orientation, following the logic of purposive maximum-variation sampling common in qualitative case research. Bank S is a large state-owned commercial bank with an extensive branch network and a long-standing brand identity rooted in national development. Bank P is a private national bank recognized for early and aggressive investment in digital banking applications and social-media-led marketing.

Bank I is a Sharia-compliant Islamic bank operating under the dual banking system, subject to both conventional banking regulation and Sharia supervisory oversight. Bank identities are anonymized in the presentation of findings because the analysis draws on a synthesis of publicly available secondary sources rather than confidential internal data, and anonymization allows the findings to be interpreted as illustrative institutional patterns rather than as attributed claims about specific named organizations.

3.3. Data Sources

Data were assembled from three complementary sources to enable triangulation. The first source was the body of peer-reviewed academic literature on digital marketing management, artificial intelligence in banking, and local-wisdom-based marketing published primarily between 2020 and 2026, identified through the Consensus academic search platform covering Scopus, Semantic Scholar, PubMed, and arXiv-indexed sources, supplemented by manual screening for relevance to the Indonesian banking context. The second source was publicly available industry and regulatory material, including reports referencing Otoritas Jasa Keuangan (OJK) and Bank Indonesia digital-banking statistics, and bank-published materials such as annual reports, sustainability reports, and press releases describing digital marketing and AI initiatives. The third source was publicly observable corporate marketing communications, including bank websites, mobile application features, and official social media content, examined descriptively to illustrate how local cultural elements and AI-enabled features are jointly presented to customers. No confidential internal documents, private customer data, or non-public interview material were used; all illustrative practitioner statements presented in the Results section are composite, anonymized characterizations synthesized from patterns converging across the reviewed literature and publicly observable communications, rather than verbatim quotations attributed to identifiable individuals.

3.4. Data Analysis

Data analysis followed Braun and Clarke's (2006) six-phase thematic analysis procedure: (1) familiarization through repeated reading of the assembled literature and materials; (2) generation of initial descriptive codes related to digital channels, AI applications, cultural elements, trust mechanisms, and implementation barriers; (3) iterative clustering of codes into candidate themes; (4) review of candidate themes against the full data corpus to check internal coherence and external distinctiveness; (5) definition and naming of final themes; and (6) production of the analytic narrative presented in Section 4. Coding was conducted manually with cross-checking against the source material to ensure that each theme was supported by convergent evidence from at least two of the three data sources described above, a form of source triangulation used to strengthen credibility.

3.5. Trustworthiness

Trustworthiness was addressed following Lincoln and Guba's (1985) naturalistic inquiry criteria. Credibility was supported through source triangulation across academic, regulatory, and corporate-communication materials, and through purposive maximum-variation case selection across institutional types. Transferability was supported by providing thick, contextualized description of the Indonesian banking environment so that readers can judge the applicability of findings to other emerging-market or culturally plural banking contexts.

Dependability was addressed through a documented, auditable coding procedure, and confirmability was supported by consistently grounding each analytic claim in specific cited sources rather than researcher opinion. As with any qualitative synthesis of secondary and publicly observable material, the findings should be read as an interpretive account of patterns evident in the current literature and public corporate communication rather than as a direct report of confidential internal managerial decision-making.

4. Results and Discussion

Thematic analysis of the assembled literature, regulatory material, and corporate communications yielded five interrelated themes that together characterize how Indonesian banks are navigating the intersection of digital marketing management, artificial intelligence, and local wisdom. Each theme is presented with supporting evidence and an illustrative composite vignette synthesized from patterns converging across Bank S, Bank P, and Bank I.

Theme 1: From Broadcast to Data-Driven, Multi-Channel Engagement

Across all three case types, marketing management has shifted from centralized, broadcast-style promotion toward distributed, channel-specific engagement calibrated to distinct customer segments. Consistent with Yudanegara et al. (2024), Bank S's communications emphasize rapid, broad-reach updates through platforms such as X (formerly Twitter), while Bank P and Bank I lean more heavily on WhatsApp-based and mobile-application-embedded messaging for transactional and service-oriented communication, reflecting the finding that instant messaging platforms are particularly effective for direct, personal communication with Indonesian banking customers. This channel differentiation is reinforced by the PESO pattern identified by Hansefri et al. (2025): the most visible digital banking brands are those that deliberately balance paid advertising, earned media through customer and influencer interaction, shared social content, and owned assets such as apps and websites, rather than concentrating investment in a single channel.

A composite illustration drawn from converging patterns across the reviewed sources captures this shift: a marketing manager at a mid-sized Indonesian bank describes moving from an annual media-buying calendar to a weekly, analytics-informed content cadence, in which social listening data determines which product narratives- savings, remittances, micro-financing- are surfaced to which segments in a given week. This mirrors Amelda et al.'s (2021) finding that digital marketing capability, not digital technology adoption alone, is what translates into company performance, since the same channels produce different outcomes depending on how deliberately they are sequenced and targeted. However, consistent with Erawan et al. (2024) and Kanzun (2025), this multi-channel sophistication is unevenly distributed: regionally rooted or smaller institutions report continued difficulty translating channel presence into measurable acquisition outcomes, citing cross-departmental coordination gaps and limited attribution tooling as recurring obstacles.

Theme 2: Artificial Intelligence as an Emerging Relationship Engine

All three case types show evidence of AI-enabled marketing capability, though at markedly different levels of sophistication. Chatbots represent the most mature and widely observed application, consistent with Bhattacharya et al. (2022) and Park et al. (2024), functioning simultaneously as a customer-service tool and, increasingly, as a soft-sell channel

for personalized product recommendations. Predictive analytics and customer-relationship-management systems, referenced in relation to Bank BRI's BRISPOT platform by Lumbantobing et al. (2025), extend this capability into relationship-manager workflows, allowing frontline staff to be prompted with data-informed next-best-action suggestions rather than relying solely on generic scripts.

Generative AI applications are the newest and least mature layer of this capability, appearing primarily in content generation, first-draft marketing copy, image variation for campaigns, and, in the most advanced cases, dynamically personalized in-app messaging. This pattern is consistent with Grewal et al.'s (2024) observation that generative AI's near-term marketing impact is concentrated in content creation and customer communication rather than fully autonomous decision-making, and with Gokul et al.'s (2026) finding that generative-AI-enabled hyper-personalization improves perceived convenience even as customers remain cautious about the underlying recommendation logic. A composite vignette illustrates this ambivalence: a digital marketing team describes using a generative AI tool to draft dozens of localized social media captions for a single campaign, which are then manually reviewed and, in a majority of cases, revised specifically to insert regionally resonant phrasing before publication, a manual cultural-review step that recurs across multiple sources examined and is analyzed further under Theme 4.

Trust remains the central gating condition for AI's marketing role, echoing Noreen et al. (2023). Consistent with Agustiawan (2024), transparency about how AI-driven recommendations are generated and explicit assurance of data protection are treated by Islamic bank communications, in particular as prerequisites for customer acceptance rather than optional disclosures, reflecting the interaction between AI adoption and religious-ethical expectations documented in the trust literature reviewed above.

Theme 3: Local Wisdom as a Currency of Trust

The clearest and most consistent theme across the data is that local wisdom functions in Indonesian banking marketing not as decorative branding but as a substantive trust-building mechanism, closely paralleling its documented role among Indonesian MSMEs (Prayuda et al., 2025; Rubedo et al., 2024). Three expressions of local wisdom recur across the reviewed materials. The first is regional and cultural storytelling: campaign narratives, particularly around financial inclusion, remittances to rural family members, and support for regional MSMEs, are framed using culturally specific concepts such as gotong royong (cooperation) and silaturahmi (maintaining kinship and social ties), consistent with the broader finding that storytelling rooted in local tradition fosters emotional connection and repeat engagement (Rubedo et al., 2024; Azhari et al., 2025).

The second expression is visual and linguistic localization: campaign visuals incorporating regional batik or weaving motifs, and copywriting that code-switches into regional languages or Islamic greetings, function analogously to the traditional-motif branding documented among NTB and East Nusa Tenggara MSMEs (Prayuda et al., 2025; Kurniawati et al., 2025). The third and most institutionally significant expression, particularly for Bank I, is religiosity itself as local wisdom: explicit communication of Sharia compliance, riba-free product structuring, and alignment with Islamic ethical principles (Rabbaniyyah, or theistic orientation; Akhlaqiyyah, or ethical conduct) functions as a trust signal that operates

independently of, and sometimes more powerfully than, service-quality or technology signals (Irmayana, 2025; Abror et al., 2021; Faizi, 2024).

A composite vignette illustrates the perceived commercial value of this dimension: a marketing lead at an Islamic bank describes customer research indicating that campaign content explicitly narrating a product's Sharia-compliance rationale, rather than simply labeling it "syariah," produced measurably higher engagement among first-time digital banking adopters in secondary cities, consistent with Faizi's (2024) finding that Sharia supervisory board involvement functions as both a compliance and a trust-building mechanism. This suggests that local wisdom in Indonesian banking marketing operates simultaneously at the level of surface aesthetics (motifs, language) and at the level of deep institutional logic (religious-ethical compliance), with the latter appearing to carry greater weight for sustained trust, consistent with Aisyah et al.'s (2025) finding that religious concern about riba significantly strengthened customer trust even after a major service disruption.

Theme 4: The Emergence of a Hybrid "Glocal AI" Marketing Model

The most theoretically significant finding is that, rather than treating AI-driven personalization and local-wisdom-based authenticity as separate or competing strategies, the most digitally mature institutions in this study's data corpus appear to be deliberately integrating them into a hybrid model, here termed "glocal AI" marketing. In this model, AI systems are used for what they do well at scale: segmentation, timing, and content generation, while human marketing judgment and cultural review are retained as a deliberate checkpoint to ensure that AI-generated or AI-personalized content remains culturally and, where relevant, religiously resonant.

This pattern is consistent with Ye et al.'s (2025) proposal that generative AI's greatest value in cross-cultural financial marketing lies in operationalizing cultural understanding rather than replacing it, through a structured process of cultural-demand identification, AI-assisted content generation, and human-led refinement. It also resonates with Mogaji et al.'s (2024) finding that successful digital-only banking brands succeed by simultaneously reinforcing digital-native experience and remaining anchored to trusted brand heritage, an analogous hybridization of "new" and "traditional" resources. In the composite vignettes synthesized for this study, this hybridization is most visible in three recurring practices: (a) using AI-driven customer segmentation to identify which regional or cultural narrative is likely to resonate with a given micro-segment, effectively using AI to route customers toward locally tailored, human-authored content; (b) maintaining a human cultural-review layer, often staffed by regional marketing personnel or, in the case of Bank I, by individuals with religious-communication expertise, that reviews AI-generated drafts before publication; and (c) using AI-enabled analytics to measure which culturally localized campaigns outperform generic ones, creating a feedback loop that increases institutional investment in local-wisdom-based content over time rather than displacing it.

This theme suggests that, at least among the more digitally mature institutions represented in the data, AI is not experienced as culturally neutral or as a threat to cultural authenticity, but as an amplifier that, when properly governed, increases both the reach and the measured effectiveness of local-wisdom-based marketing strategies.

Theme 5: Persistent Barriers and Risks

Despite this emerging hybrid model, five categories of barriers recur across the data and temper an overly optimistic reading of the findings above. First, digital literacy gaps, among both customers and, in some regional institutions, marketing staff themselves, constrain the reach of even well-designed AI-enabled and culturally localized campaigns (Darmayanti et al., 2025; Samudra et al., 2025). Second, infrastructure limitations outside major urban centers continue to limit the effectiveness of data-intensive AI personalization, consistent with the broader financial-inclusion literature on Indonesia's digital divide (Samudra et al., 2025). Third, regulatory and Sharia-compliance constraints impose a distinctive governance burden on Islamic banks in particular, requiring that AI-driven personalization and content generation be auditable against religious as well as conventional regulatory standards (Faizi, 2024; Agustiawan, 2024).

Fourth, algorithmic bias and data-privacy concerns, well documented in the general AI-in-financial-services literature (Sarkar et al., 2025; Mendpara et al., 2025; Hemalatha et al., 2026), carry a specific inflection in the Indonesian context: because local-wisdom-based segmentation often correlates with regional, ethnic, or religious identity, poorly governed AI personalization risks encoding cultural stereotypes into automated targeting rather than genuine cultural resonance, a risk that none of the reviewed sources address directly but that emerges as a logical extension of Theme 4's hybrid model. Fifth, and relatedly, there is a documented risk of cultural dilution or commodification, in which local wisdom elements are deployed as superficial aesthetic markers, a batik pattern in a banner advertisement, a regional greeting in a chatbot script, without the deeper narrative or ethical substance that the local-wisdom literature identifies as the actual source of trust and engagement (Dwihandoko, 2025; Azhari et al., 2025). Institutions that treat local wisdom as decoration rather than as substantive brand logic appear, based on the patterns identified across this study's sources, to be at risk of achieving short-term engagement without the durable trust benefits documented among institutions that integrate cultural values more deeply into product design and communication, echoing Asnawi et al.'s (2021) finding that participatory co-creation, not mere symbolic representation, is what most reliably builds trust and satisfaction.

4.1. Discussion

The findings of this study extend the digital marketing management, AI-adoption, and local-wisdom literatures in three interconnected ways. First, they empirically ground, in the specific context of Indonesian banking, Ye et al.'s (2025) theoretical proposition that generative AI's marketing value in culturally plural markets lies in operationalizing rather than replacing cultural understanding. Where prior AI-in-banking research has largely treated culture as an unmeasured background variable (Noreen et al., 2023; Sarkar et al., 2025; Windarsari & Arif, 2026), this study's Theme 4 suggests that culture is instead an active input into how the most digitally mature Indonesian banks are designing their AI marketing workflows, through human cultural-review checkpoints, culturally informed segmentation, and feedback loops that reward locally resonant content. This supports and extends technology acceptance research, which has consistently found that perceived risk and trust, not technical capability, are the binding constraints on AI adoption in banking (Noreen et al., 2023; Bhattacharya et al., 2022; Arif &

Windarsari, 2026), by showing one concrete organizational mechanism, cultural governance, through which Indonesian banks appear to be managing that trust constraint.

Second, the findings extend the local-wisdom marketing literature, previously concentrated almost exclusively on MSMEs and creative industries (Prayuda et al., 2025; Mahrinasari et al., 2024; Kurniawati et al., 2025; Dipoatmodjo et al., 2026), by demonstrating that the same mechanisms- storytelling, symbolic and linguistic localization, and, in the Islamic banking case, religiosity as an especially potent form of local wisdom- operate within large, technologically sophisticated financial institutions. This is a theoretically important extension because it suggests that local wisdom's marketing value does not diminish with organizational scale or technological sophistication, as might be assumed if local wisdom were merely a resource-constrained substitute for professional marketing capability among small enterprises. Instead, the evidence synthesized here suggests that local wisdom and advanced marketing technology are complementary resources whose combination, rather than either resource in isolation, appears to generate the strongest and most durable customer trust, particularly in the Islamic banking segment where religiosity functions as a trust mechanism documented to withstand even serious digital service failures (Aisyah et al., 2025).

Third, the study's proposed Culturally-Anchored AI Marketing (CAAIM) framework offers a way of integrating relationship marketing theory, which emphasizes trust, commitment, and long-term relational value (Abror et al., 2021; Asnawi et al., 2021), with the technology acceptance and diffusion literatures that dominate AI-adoption research. The CAAIM framework, as inductively developed from the five themes above, positions cultural governance- the deliberate human review and curation of AI-generated or AI-personalized marketing content against local cultural and religious values- as the mediating mechanism that determines whether AI adoption strengthens or erodes customer trust in a culturally plural banking market. This framing implies a testable proposition for future quantitative research: that the positive relationship between AI-driven personalization and customer trust in Indonesian banking is moderated by the presence and quality of cultural governance mechanisms, rather than being a direct, universal effect of AI sophistication itself.

These findings also carry direct managerial implications. For bank marketing managers, the study suggests that AI investment decisions should be evaluated not only on efficiency and personalization metrics but on their compatibility with existing cultural-governance capacity; deploying generative AI content tools without a corresponding investment in cultural and, where relevant, Sharia-compliance review capacity appears likely to produce the cultural-dilution risk identified in Theme 5. For regulators and industry bodies such as Otoritas Jasa Keuangan, the findings suggest a potential role for guidance specifically addressing algorithmic bias in culturally or religiously correlated customer segmentation, an issue that sits at the intersection of existing AI-governance and Sharia-compliance regulatory frameworks but does not appear to be explicitly addressed by either in isolation. For MSME and creative-industry marketing scholars, the study suggests that the traffic of ideas need not run only from large institutions toward small enterprises; the storytelling and symbolic-localization techniques well documented among Indonesian MSMEs (Rubedo et al., 2024; Azhari et al., 2025; Riu et al., 2026) appear to be actively, if unevenly, adapted by large banks, suggesting a reverse innovation pathway worth further empirical attention.

The study's findings should be interpreted alongside its methodological limitations, discussed further in Section 6, but even with those limitations in view, the consistency of the hybrid "glocal AI" pattern across three institutionally distinct case types, state-owned, private conventional, and Islamic, and across independently conducted studies in the reviewed literature, lends reasonable confidence to the core interpretive claim: in Indonesia's culturally plural and religiously significant banking market, artificial intelligence and local wisdom are increasingly being managed as complementary rather than competing marketing resources, and the quality of that management, rather than the presence of either resource alone, is what appears to differentiate more from less trusted digital banking brands.

5. Conclusion

This study set out to understand how Indonesian banks configure digital marketing management practices, adopt artificial intelligence as a marketing capability, and integrate local wisdom into that process. Using an interpretive qualitative design grounded in thematic analysis of recent literature, industry material, and publicly observable corporate communications across three institutionally distinct Indonesian banks, the study identified five themes: a shift toward data-driven, multi-channel engagement; the emergence of AI as a relationship engine gated by customer trust; local wisdom functioning as a substantive rather than decorative trust mechanism, most powerfully expressed through religiosity in the Islamic banking segment; a hybrid "glocal AI" marketing model in which human cultural governance mediates AI-driven personalization; and persistent barriers spanning digital literacy, infrastructure, regulatory complexity, algorithmic bias, and cultural dilution risk.

The study's principal contribution is the proposed Culturally-Anchored AI Marketing (CAAIM) framework, which integrates relationship marketing and technology acceptance perspectives by positioning cultural governance as the mechanism determining whether AI adoption strengthens or undermines customer trust in culturally plural, religiously significant financial markets such as Indonesia. This framework extends existing AI-in-banking research, which has largely treated cultural context as background noise, and extends existing local-wisdom marketing research, which has largely been confined to MSME and creative-industry contexts, by showing both literatures' central mechanisms operating jointly within large, technologically sophisticated financial institutions.

Several limitations should be acknowledged. The study relies on secondary literature, publicly available industry material, and composite, anonymized illustrative vignettes rather than confidential internal documents or direct interviews with named marketing practitioners; commercially sensitive AI-governance and cultural-review processes inside specific banks were therefore not directly observable, and the composite vignettes should be read as analytic illustrations of patterns converging across the reviewed sources rather than as verified accounts of any single institution's practice. The purposive selection of three case types, while designed to maximize institutional variation, cannot capture the full diversity of Indonesia's more than one hundred commercial banks, and the rapid pace of generative AI development means that specific technological practices described here may evolve quickly. Future research should address these limitations directly, through primary, in-depth interviews with named or formally consented bank marketing and technology leaders across a larger and more diverse sample of

institutions; through comparative case studies extending the CAAIM framework to other culturally plural emerging markets in Southeast Asia; and through mixed-methods research operationalizing and quantitatively testing the study's central proposition, that cultural governance moderates the relationship between AI-driven personalization and customer trust. As generative AI capability continues to advance, understanding how culturally plural financial institutions like those in Indonesia deliberately weave local wisdom into algorithmic marketing systems will remain a theoretically rich and practically consequential area of inquiry.

5.1. Declaration of Generative AI

During the preparation of this manuscript, the authors used Grammarly Application and QuillBot to improve the clarity, readability, and language accuracy of the text. Output generated by the tools was carefully reviewed and edited by the authors, who take full responsibility for the content of this article. All substantive intellectual contributions, including conceptualization, analysis, interpretation of data, and final decisions regarding content, arguments, and conclusions, were carried out solely by the authors. The authors take full responsibility for the integrity, originality, and academic quality of this article.

5.2. Declaration of Conflicting Interests

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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