

## Consumer Behavior in Online Banking: The Role of Social Media Marketing

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**Abstract**— The study endeavors to examine consumer behavior in online banking within commercial banks under the influence of social media marketing. The data collected comprises 850 responses from customers presently utilizing online banking services in Vietnam, selected through simple random sampling. A regression model was utilized for estimation and hypothesis testing employing SPSS 26 software. The findings demonstrate that interactivity, informativeness, reliability, entertainment, and personalization positively influence online banking usage behavior. Based on these insights, the study proposes several significant managerial implications to assist banks in promoting customer engagement with online banking services.

**Keywords:** Consumer behavior, social media marketing, online banking, Vietnam.



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### INTRODUCTION

The swift advancement of digital technology has initiated a significant transformation in the manner in which commercial banks deliver their services (Anggraeni et al., 2021). Historically, clients were required to visit branches or transaction offices to conduct their transactions. However, with the emergence of the Internet and the progression of digital technologies, customers now have convenient access to online banking services. Technological applications have become essential tools in the service utilization process, enabling users to efficiently search for, compare, and evaluate services (Rahi et al., 2022). This advancement not only alters the way users access information and banking services but also engenders a change in consumer behavior (Sudarsono et al., 2020).

Online platforms are not merely commercial venues; they also operate as interactive environments that promote community engagement and facilitate the exchange of opinions (Zhao & Bacao, 2021). These platforms provide financial institutions with opportunities to achieve marketing objectives at reduced costs (Banu & Mohamed, 2019). However, this transition presents numerous challenges, requiring banks to exercise flexibility and creativity in monitoring emerging trends and understanding customer preferences within the context of rapidly evolving online consumer behavior (Anggraeni et al., 2021).

As an emerging economy in Southeast Asia, Vietnam demonstrates considerable potential for the vigorous expansion of online banking (Nguyen, 2020). In 2025,

Vietnam experienced a substantial rise in Internet usage, with approximately 79.8 million users, representing 79.1% of the total population. Among these, social media users numbered 76.2 million, accounting for 75.2% of the population (Simon, 2025). These statistics underscore the substantial potential for utilizing online platforms in Vietnam, emphasizing a comprehensive transformation in the lifestyle and online conduct of its citizens. This alteration not only indicates a transient trend but also represents a fundamental shift in how individuals live and engage in online interactions.

Numerous prior studies have demonstrated that social media marketing activities are positively correlated with consumer purchasing behavior (Rehman & Zeb, 2023). Social media platforms can serve as tools for enterprises to facilitate direct communication and foster constructive relationships with their clientele (Khokhar et al., 2019). Therefore, enterprises utilizing social media must carefully select marketing content to strengthen their relationships with customers, ensuring sustainable effectiveness for the company. In the context of banking, it is essential to consider the role of social media marketing in shaping user behavior. However, previous studies on this issue within the banking sector have not been found.

Therefore, this study aims to analyze how social media marketing affects the online behavior of customers at commercial banks. From a theoretical standpoint, the results help by testing a model of the factors within social media marketing that influence online consumer actions. From a managerial viewpoint, the findings offer

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a basis for policymakers and bank managers to identify opportunities, address challenges, and improve results in today's online consumer environment.

## LITERATURE REVIEW

### Related concepts

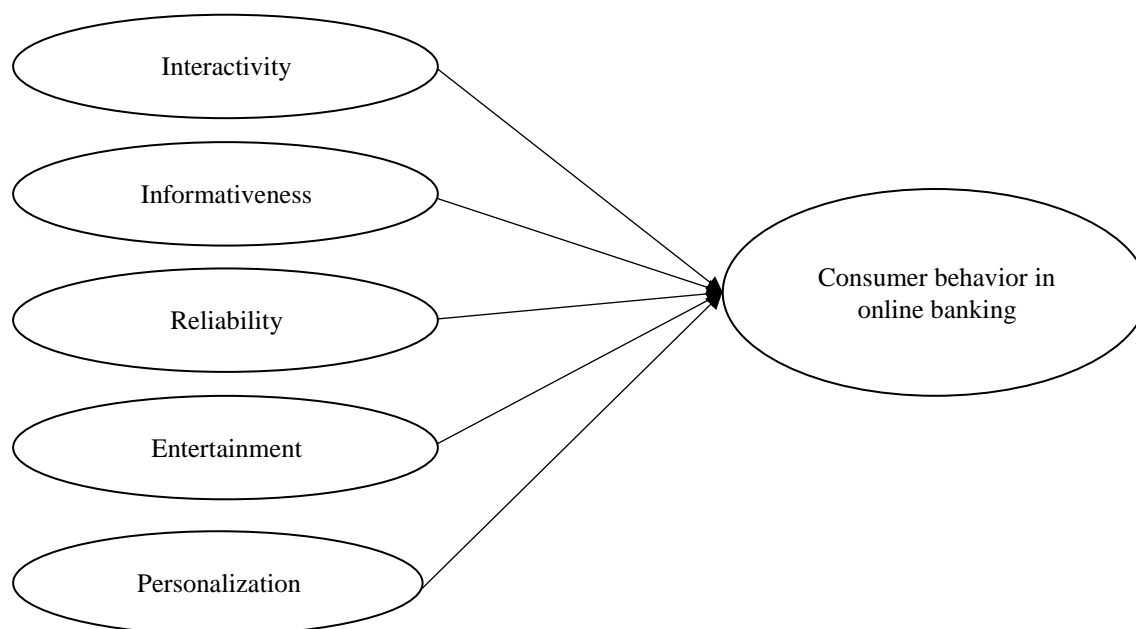
Social media marketing constitutes a strategic approach employed to promote products, emphasizing interactive communication with consumers to foster relationships and stimulate word-of-mouth promotion (Khokhar et al., 2019). Contemporary strategies frequently prioritize platforms such as blogs, Facebook, and Twitter. Given the ongoing growth in user numbers on Facebook and other social media sites, financial institutions can attract

a broader customer base and improve their advertising and marketing initiatives, thereby positioning social media as an increasingly superior marketing platform (Rehman & Zeb, 2023).

Online consumer behavior pertains to the actions undertaken by consumers in the procurement of goods and services through digital platforms or websites employing online transaction methods (Anggraeni et al., 2021). This behavior encompasses transactions executed by consumers via computer-mediated interfaces, wherein consumers are connected and capable of interacting with digital storefronts through computer networks (Haralayya, 2021).

### Analytical framework

The objective of this paper is to analyze the impact of social media marketing on online consumer behavior within commercial banks. Based on prior studies, chiefly the research conducted by Cahyani and Artanti (2020), Ho and Bodoff (2014), and Mpinganjira (2016), the research framework is outlined as follows:



**Figure 1: Research model**

Source: Author's recommendation

### Hypothesis development

Interactivity pertains to the degree to which users perceive that interaction or communication is bidirectional, controllable, and responsive to actions (Mpinganjira, 2016). A high level of interactivity on online platforms confers numerous advantages, facilitating communication, enriching the consumer experience, and reducing the time and effort required for information retrieval. Elevated interactivity levels on websites positively impact users' emotional responses, including satisfaction and their overall attitude towards the site. Prior research indicates that increased interactivity encourages greater consumer engagement (Rukuni et al., 2017). Based on these observations, the following research hypothesis is proposed:

#### **H1: Interactivity will be positive related to consumer behavior in online banking.**

Informativeness pertains to the quantity of information contained within a viral message. Within the scope of this study, it pertains to the extent of marketing message dissemination. The level of informativeness in marketing is vital in assessing the efficacy of a social media marketing campaign, as it facilitates positive behavioral responses. Previous research has also underscored the significance of informativeness, asserting that consumers require receiving updated, pertinent, and beneficial information tailored to their individual needs (Rukuni et al., 2017; Cahyani & Artanti, 2020). Consequently, informativeness emerges as a fundamental factor influencing online consumer behavior. Based on this understanding, the following research hypothesis is hereby proposed:

#### **H2: Informativeness will be positive related to consumer behavior in online banking.**

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Reliability pertains to the degree of confidence in the social media marketing message. The credibility of the message source is fundamental in marketing, facilitating effective viral marketing strategies. The reliability of the message is influenced by various factors, including the credibility of the organization. Establishing a robust reputation for the organization is crucial, as it enhances the effectiveness of its viral communications. In the digital environment, trust in marketing information is of heightened importance. Higher levels of reliability increase the likelihood of attracting customers to utilize online services (Ho & Bodoff, 2014). Accordingly, the following research hypothesis is proposed:

**H3: Reliability will be positive related to consumer behavior in online banking.**

Entertainment pertains to the degree of enjoyment that an external agent can provide. In the realm of social media marketing, it specifically relates to advertisements that are humorous and amusing. Entertainment-based marketing is recognized as a crucial strategy that contributes to effective marketing outcomes. Prior research has demonstrated that consumers appreciate viral messages containing an entertainment component. Consequently, the entertainment aspect of a marketing strategy is taken into account when examining online consumer behavior. Based on this premise, the following research hypothesis is proposed:

**H4: Entertainment will be positive related to consumer behavior in online banking.**

Personalization pertains to the provision of appropriate products and services to the correct customer at the optimal time and location. Personalized marketing is characterized as the design and delivery of products and services customized to individual customers. In essence, personalized marketing encompasses differentiated services for individual clients and is frequently referred to as one-to-one marketing and customer customization. Financial institutions have access to extensive customer databases and can adapt their products and services to align with customers’ preferences and interests, thereby delivering greater value compared to conventional marketing approaches. Consequently, personalization within social media marketing endeavors enhances the personal experience, which subsequently fosters online consumer engagement (Rehman & Zeb, 2023). Based on this, the following hypothesis is proposed:

**H5: Personalization will be positive related to consumer behavior in online banking.**

**METHODOLOGY**

The study utilized a simple random sampling method to gather data from individuals who have utilized or are presently utilizing electronic banking services at commercial banks across major Vietnamese cities, including Hanoi, Ho Chi Minh City, and surrounding provinces. The data collection process incorporated a convenience sampling approach combined with the snowball sampling technique, utilizing an online questionnaire hosted on Google Forms. This questionnaire was distributed through Messenger, Facebook groups, and Zalo. Prior to the commencement of the official survey, the questionnaire was pilot-tested with 30 participants to verify clarity and accuracy. All questions were evaluated using a 5-point Likert scale. A total of 870 responses were obtained from November 2024 to May 2025, of which 850 valid responses were utilized for analysis. The survey participants ranged in age from 18 to 60 years, with 54% female and 46% male respondents. The data were analyzed using SPSS software, including tests for scale reliability with Cronbach’s Alpha, exploratory factor analysis (EFA), correlation and regression analysis.

**RESULTS**

The results presented in Table 1 indicate that the Cronbach’s alpha coefficients for variables exceed 0.7. Additionally, all scales demonstrate correlation coefficients greater than 0.3. Consequently, these scales are deemed reliable and suitable for further detailed analyses in subsequent sections.

**Table 1: Cronbach’s Alpha**

Scales	Sign	Items	Cronbach’s Alpha
Interactivity	Int1	Social media ads give quick access to online banking info by clicking on links.	0.826
	Int2	Social media ads make online banking easier to use.	
	Int3	Social media ads enable regular sharing of information with others about online banking.	
	Int4	Social media ads give users more chances to compare and select online banking services.	
Informativeness	Inf1	Social media advertisements provide a useful source of information.	0.818
	Inf2	Social media advertisements deliver timely information.	
	Inf3	The content of social media ads gives me the information I need.	
	Inf4	I will share content on social media to gather new ideas.	
	Inf5	I will post content on social media to gather information.	

Scales	Sign	Items	Cronbach's Alpha
Reliability	Rel1	I will post content on social media to gather information.	0.808
	Rel2	The user community can contribute to improving the quality and dependability of social media advertising content.	
	Rel3	Social media ads influence my decision to use online banking.	
Entertainment	Ent1	Social media advertisements include various entertainment elements that make people laugh.	0.830
	Ent2	Social media ads stay current with youth trends.	
	Ent3	Interesting images, videos, and posts catch my attention.	
Personalization	Per1	Social media ads display my personalized message.	0.835
	Per2	Social media ads are personalized for me.	
	Per3	I would promote social media ads because the content is customized.	
	Per4	The content of social media advertisements is relevant to me.	
	Per5	The content of social media advertisements matters to me personally.	
Consumer behavior in online banking	CBO1	I decide to use online banking after seeing advertisements on social media.	0.810
	CBO2	I recommend sharing online banking with family members after seeing advertisements on social media.	
	CBO3	I will use social media advertisements to meet my online banking needs whenever I get the chance.	

Source: Results of analysis from SPSS 26

The KMO coefficient for analyzing the independent variables is 70.382 percent, which exceeds the threshold of 0.5, and the KMO coefficient passes Bartlett's test at a significance level of 0.000. Consequently, factor analysis is deemed appropriate. The results of the Eigenvalue analysis identified four factors with Eigenvalues of 1.537, respectively, all surpassing 1. The model initially hypothesized five factors, and the current analysis produces this number. The OCB model yields five factors, collectively accounting for 70.382 percent (> 50 percent) of the variance explained in the factor analysis. Therefore, the five-factor model is considered suitable (see Table 2).

**Table 2: EFA of independent variables**

Items	Factor				
	1	2	3	4	5
Rel2	0.895				
Rel3	0.889				
Rel1	0.874				
Int4		0.898			
Int2		0.888			
Int1		0.879			
Int3		0.870			
Inf1			0.890		
Inf5			0.882		
Inf2			0.871		
Inf4			0.867		
Inf3			0.854		
Per3				0.896	
Per5				0.883	
Per2				0.877	
Per4				0.861	
Per1				0.855	
Ent2					0.884
Ent1					0.869
Ent3					0.853
Eigenvalue = 1.537, % of Variance = 70.382%, KMO = 0.825, Sig. = 0.000					

Source: Analysis results from SPSS 26

The KMO coefficient for the dependent variable is 73.382 percent, which exceeds the threshold of 0.5, with a significance level of 0.000. Consequently, factor analysis is appropriate. The analysis indicates that the Eigenvalue is 2.138, surpassing

1, and this factor explains 73.382 percent of the variance (greater than 50 percent). Therefore, the factors identified are valid.

**Table 3: EFA of the dependent variable**

Items	Factor
	1
CBO1	0.889
CBO3	0.868
CBO2	0.851
Eigenvalue = 2.138, % of Variance = 73.382%, KMO = 0.832, Sig. = 0.000	

Source: Analysis results from SPSS 26

The results of the correlation analysis indicate that the relationship between the variables is statistically significant. The highest observed correlation coefficient is 0.525, which suggests that the correlation is not statistically significant.

The research findings demonstrate that interactivity has a substantial effect ( $\beta = 0.406$ ,  $p = 0.002$ ). Informativeness has the lowest  $\beta$  coefficient ( $\beta = 0.226$ ,  $p = 0.001$ ). Reliability exhibits a statistically significant  $\beta$  coefficient ( $\beta = 0.240$  and  $p = 0.015$ ). Entertainment also shows a statistically substantial  $\beta$  coefficient ( $\beta = 0.355$ ,  $p = 0.004$ ) (see Table 4).

**Table 4: Regression analysis**

Model		Unstandardized coefficients		Standardized coefficients	t	Sig.	Collinearity statistics	
		B	SD	Beta			Tolerance	VIF
1	(Constant)	1.023	0.231		2.322	0.002		
	Int	0.378	0.068	0.406	2.391	0.001	0.779	1.705
	Inf	0.219	0.063	0.226	2.210	0.003	0.780	1.970
	Rel	0.192	0.067	0.240	2.368	0.015	0.775	1.853
	Ent	0.317	0.065	0.355	2.392	0.004	0.794	1.930
	Per	0.345	0.064	0.387	2.829	0.005	0.767	1.987

a. Dependent Variable: CBO

Notes: CBO = Consumer behavior in online banking, Int = Interactivity, Inf = Informativeness, Rel = Reliability, Ent = Entertainment, Per = Personalization

Source: Analysis results from SPSS 26

The model testing results indicate that the adjusted  $R^2$  value is 0.694, signifying that the independent variables account for 69.4 percent of the variability in online consumer behavior. The remaining 30.6 percent of the variance is attributable to other factors not encompassed within this study. The ANOVA test findings demonstrate the overall significance of the model, with an F value of 78.578 and a p-value (Sig. = 0.000) less than 0.05. It suggests that interactivity, informativeness, reliability, entertainment value, and personalization are statistically significant predictors of consumer behavior in online banking.

## DISCUSSION

Interaction exerts a positive influence on consumer behavior within online banking. This outcome corroborates hypothesis H1 and is consistent with the findings of Mpiganjira (2016). Interactivity serves as a pivotal factor in shaping online consumer behaviour. When social media marketing initiatives are highly interactive, there is a tendency for online consumer activity to escalate. Decisions regarding business expansion frequently necessitate additional capital, which may involve considerations such as reviews, shares, ratings, polls, or other forms of audience feedback. Interactive content often encourages active participation and fosters positive engagement within the community, thereby enhancing its dynamism and appeal. Consequently, financial institutions should prioritize the interactivity of their social media marketing strategies.

Informativeness exerts a beneficial influence on consumer behavior within the realm of online banking. This outcome indicates that the informational value inherent in content motivates consumers to utilize online banking services. Supplying valuable, current, and pertinent information enhances the probability of consumers engaging in online purchasing activities. This observation corroborates hypothesis H2 and aligns with the research conducted by Cahyani and Artanti (2020). When consumers obtain appropriate information tailored to their needs, their online consumer behavior is likely to become more favorable.

Reliability exerts a positive influence on consumer behavior within the realm of online banking. In the digital environment, marketing content that fosters trust among consumers encourages increased engagement with online products. This finding corroborates hypothesis H3 and aligns with the results presented by Rehman and Zeb (2023). Trustworthy marketing



communications are essential for attracting consumers to digital services.

The entertainment value positively influences consumer behavior within online banking. The degree of enjoyment experienced by customers through marketing initiatives further facilitates increased utilization of online banking services. This supports hypothesis H4 and is consistent with the findings of Rehman and Zeb (2023). Engaging marketing communications generate a more pleasurable experience, thereby enhancing online consumer engagement.

Personalization exerts a beneficial influence on online consumer behavior. Providing the appropriate products and services to the suitable customers at the optimal time and location augments the efficacy of marketing strategies, thereby enhancing the online consumer behavior of banking service users. Consumers who interact with personalized advertisements perceive that the message aligns with their individual experiences. This corroborates hypothesis H5 and aligns with the findings of Rehman and Zeb (2023).

## CONCLUSION

The main goal of this study is to analyze how social media marketing affects online consumer behavior in commercial banking. The results show that interactivity, informativeness, reliability, entertainment, and personalization positively impact consumer behavior in online banking. Among these factors, interactivity exerts the most significant effect. This paper contributes to the theoretical framework by evaluating the model illustrating how social media marketing factors influence consumer behavior in online banking. Based on the research outcomes, several managerial implications are proposed to improve customer engagement and behavior.

The findings show that among the five factors studied, interactivity has the strongest and most direct impact on online consumer behavior in commercial banks. Interactive content reliably encourages positive engagement from consumers, including comments, shares, ratings, and participation in social media activities. This type of engagement can help build a positive community around the bank's brand or offerings. Interactive advertising content enhances the consumer experience, thereby fostering a more substantial connection with the brand. Engaging activities such as sharing or providing high ratings can influence consumer decisions and behaviors. When consumers share authentic and reliable information regarding products, it cultivates trust among prospective buyers and bolsters the brand's reputation. Furthermore, positive interactions can create a ripple effect, amplifying the overall impact. When consumers engage positively, such as sharing content or giving high ratings, this supportive feedback can spread and influence others in the online community. As a result, beyond being a marketing tool, interactive social media content effectively helps build a positive online

environment and strengthens the connection between the brand and its consumers.

Personalization has the second-largest impact on online consumer behavior in commercial banks. Meaningful and relevant advertising content encourages consumers to engage and accept the messages. As advertisements become more generic, consumer dissatisfaction with traditional advertising grows. To better attract and maintain consumer attention, ads should provide personalized messages that relate to past or anticipated experiences and expectations. Financial institutions should endeavor to communicate the appropriate message to the relevant target demographic by segmenting consumers according to their demographics and psychographics. Moreover, they can monitor consumer journeys across various channels and touchpoints to ensure an uninterrupted experience. Banks ought to determine which content is most likely to capture the interest of a broader consumer base and develop a channel map guided by consumer preferences and behaviors. This strategic map can effectively inform planning, production, testing, and deployment of content. Moreover, financial institutions can benefit from personalized advertising on social media platforms. By regularly sharing diverse ad content across different channels, they can create lasting impressions and build nuanced relationships with consumers. In brief, personalized advertising strategies can significantly shape consumer behavior. Customizing messages to fit individual preferences and behaviors helps banks boost engagement, capture attention, and develop subtle yet impactful connections with their audiences.

The findings of the study further demonstrate that entertainment exerts a direct influence on online consumer behavior at commercial banks. For advertising content that is highly entertaining, such as humorous and easily comprehensible messages, consumers find it more accessible to understand and remember the message. Financial institutions are advised to harness the entertainment element to develop more engaging advertisements across social media platforms. Instead of relying on text-heavy ads, banks might opt for humorous video campaigns that deliver engaging content. Using brief, lively slogans or memorable tunes is another effective way to add entertainment to promotional efforts. Modern consumers are more sophisticated and selective. Thus, only ads that are original, unique, funny, and entertaining are likely to capture their attention. To surprise their audience and make a lasting impact, banks should align their advertising with current community trends, integrating humor, catchy melodies, and distinctive features into their marketing.

The reliability factor affects online consumer behavior in commercial banks. While authenticity might not be the main concern for consumers, it is increasingly becoming a key standard for fully accepting and being satisfied with advertisements. Consumers are more

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likely to accept and feel satisfied with content and ads when they see them as genuine, rather than exaggerated or misleading. In the fast-moving and complex world of social media, the authenticity and reliability of advertising content are crucial. Without enough assurance, consumers can get confused and sometimes see false or inauthentic information as background noise. To build greater trust with consumers in advertising, banks should use influencers to promote specific campaigns. This strategy aims to enhance the ad's credibility, since consumers often link the trustworthiness of an ad to the reputation of the person endorsing it. By demonstrating empathy and understanding towards consumer desires, financial institutions can enhance the authenticity and credibility of their advertising campaigns. Incorporating consumer concerns within promotional content and offering sincere solutions can contribute to fostering trust and legitimacy among consumers.

Informativeness significantly impacts online consumer behavior in commercial banks. Financial institutions should regularly provide detailed information about their products and services to attract consumer interest. Improving informational content, along with relevant contextual factors, can encourage positive attitudes and behaviors towards advertising. Additionally, advertising materials can be provided as e-books or concise video guides, allowing for clear and precise information delivery. These formats are particularly beneficial for products with many technical details, such as electronic devices. They can also include detailed comparisons of materials or manufacturing processes with similar products. This strategy helps consumers understand the product better and creates a positive impression.

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