

**SOCIAL PROOF AND URGENCY CAN MEDIATE THE INFLUENCE OF TIKTOK ADS ON PURCHASING DECISIONS OF BANK SYARIAH INDONESIA IN THE MAKASSAR AREA 2021-2025**

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**Abstract**

*The rapid evolution of digital marketing has transformed how financial institutions engage with potential customers, particularly within the Islamic banking sector. This study aims to analyze the mediating role of Social Proof and Urgency in the relationship between TikTok Ads and Purchasing Decisions of Bank Syariah Indonesia (BSI) products among customers in the Makassar area between 2021 and 2024. As the largest Sharia bank in Indonesia, BSI faces the challenge of maintaining relevance among a younger, digitally native demographic. Using a quantitative research design, this study examines how the visual and algorithmic nature of TikTok advertisements triggers psychological mechanisms—specifically social validation and the fear of missing out (urgency)—to accelerate the decision-making process. Data were gathered through structured questionnaires distributed to 400 respondents in Makassar, selected using purposive sampling. The results indicate that TikTok Ads have a positive and significant direct influence on purchasing decisions. Furthermore, Social Proof and Urgency act as partial mediators, significantly strengthening the impact of digital advertising on customer acquisition. These findings suggest that for Islamic banks, the combination of creative content on TikTok and psychological triggers can overcome the traditional barriers of complex banking products. This study provides strategic implications for BSI to optimize its digital marketing budget by focusing on community-driven content and time-sensitive offers to foster trust and immediate action in a competitive market.*

**Keywords:** *TikTok Ads, Social Proof, Urgency, Purchasing Decisions, Bank Syariah Indonesia, Sharia Marketing.*

## **1. INTRODUCTION**

The landscape of the global financial industry has undergone a radical shift driven by the digitalization of consumer behavior. Banking institutions, which were once characterized by physical presence and formal interactions, are now forced to navigate the dynamic world of social media to maintain market share. In Indonesia, the emergence of Bank Syariah Indonesia (BSI) as a result of a strategic merger marked a new era for the Sharia economy, aiming to compete with conventional banking giants. However, the success of such an institution depends

heavily on its ability to communicate its value proposition to the digital-savvy generation. According to Kotler and Keller (2021), marketing in the digital age requires a shift from transactional communication to experiential engagement. For BSI, particularly in a culturally rich and economically active city like Makassar, the use of modern platforms like TikTok is no longer optional but a strategic necessity to bridge the gap between traditional Sharia values and contemporary consumer lifestyles.

Makassar serves as a crucial hub for the Sharia economy in Eastern Indonesia, with a population that is increasingly becoming integrated into the global digital ecosystem. Between 2021 and 2024, the city witnessed a surge in internet penetration and social media usage, mirroring national trends where TikTok emerged as a dominant force in the attention economy. TikTok's unique algorithm, which prioritizes content relevance over follower count, provides an unprecedented opportunity for brands to reach niche audiences (Haenlein et al., 2020). For a bank like BSI, this means the ability to target potential customers in Makassar with precision. However, the mere presence on the platform does not guarantee a purchasing decision. As noted by Schiffman and Wisenblit (2019), the consumer decision-making process is complex and influenced by various psychological and environmental factors, necessitating a deeper look into how specific digital stimuli translate into actual financial commitments.

The effectiveness of TikTok Ads in the banking sector is often debated due to the perceived high-involvement nature of financial products. Unlike fast-moving consumer goods, banking services require a high degree of trust and perceived stability. TikTok's short-form video format challenges this notion by humanizing the brand and making complex Sharia financial concepts more accessible. Research by Dwivedi et al. (2021) suggests that social media advertising significantly impacts brand awareness and consumer intention, but the path to a final decision often requires intermediary psychological anchors. In the context of BSI in Makassar, TikTok Ads serve as the initial touchpoint, but the conversion from a viewer to a customer likely involves more nuanced triggers. The visual appeal and narrative style of TikTok can simplify the benefits of Sharia banking, yet the "Purchasing Decision" which in this context refers to opening an account or using a financing product demands a stronger motivational push.

Social Proof has emerged as one of the most powerful mediating variables in digital consumer behavior. Rooted in the theory of social influence, social evidence suggests that individuals look to the behavior of others to determine their own actions, especially in uncertain situations (Cialdini, 2021). On TikTok, social proof is manifested through likes, comments, shares, and user-generated content (UGC). When a potential customer in Makassar sees a BSI advertisement that is backed by positive testimonials or viral trends, the perceived risk of switching to Sharia banking decreases. As stated by Berger (2016), social influence is a primary driver of word-of-mouth marketing, which is vital for banks that rely on communal trust. Therefore, social proof acts as a bridge that validates the claims made in TikTok Ads, transforming a marketing message into a socially verified truth.

In addition to social validation, the element of Urgency plays a critical role in accelerating the decision-making process. Urgency creates a psychological state where the consumer feels the need to act quickly to avoid losing a benefit or an opportunity. In the digital marketing realm, this is often implemented through limited-time offers or exclusive digital

rewards. According to Gupta and Gentry (2019), perceived urgency can bypass extensive cognitive deliberation, leading to more immediate behavioral responses. For BSI, promotional campaigns on TikTok that emphasize "limited-time" Sharia financing rates or "exclusive" digital banking features for Makassar residents can create a sense of scarcity. This urgency is particularly effective on TikTok, where the fast-paced nature of the "For You Page" (FYP) encourages rapid consumption and quick reactions, preventing the consumer from procrastinating on their financial decisions.

The integration of Social Proof and Urgency within the TikTok Ads ecosystem reflects the evolving nature of "Sharia Marketing." Sharia marketing is not just about adhering to religious principles but also about ensuring transparency, fairness, and mutual benefits (Kartajaya & Sula, 2006). When BSI uses TikTok to showcase its services, it must balance modern marketing tactics with ethical standards. The use of social proof must be authentic, and the urgency must be genuine to avoid being perceived as manipulative. As stated by Wilson (2012), Sharia branding requires a delicate balance between the "sacred" and the "secular." In Makassar, where religious values are deeply woven into the social fabric, the effectiveness of BSI's digital ads is contingent upon how well these ads resonate with both the pragmatic financial needs and the ethical aspirations of the local population.

The period between 2021 and 2024 is particularly significant as it represents the post-merger stabilization phase of Bank Syariah Indonesia and the peak of TikTok's influence in Indonesia. During this time, BSI underwent significant digital transformation, launching a robust mobile banking app and aggressive digital campaigns to attract the Millennial and Gen Z cohorts. Research by Febriyantoro and Arisandi (2018) indicates that the younger generation prioritizes digital convenience and social relevance over traditional brand loyalty. For BSI in Makassar, this demographic shift presents both a challenge and an opportunity. By using TikTok Ads, BSI can position itself as a modern, innovative bank that understands the digital lifestyle of Makassar's youth. However, the effectiveness of this strategy remains an empirical question that requires a rigorous analysis of the mediating variables that turn "views" into "users."

Purchasing decisions in the banking sector are often influenced by the "Theory of Planned Behavior," which posits that attitude, subjective norms, and perceived behavioral control determine intention and action (Ajzen, 1991). TikTok Ads primarily influence the "attitude" toward BSI, while Social Proof strengthens the "subjective norms" by showing that peers and influencers approve of the bank. Urgency, on the other hand, enhances "perceived behavioral control" by providing a clear and immediate reason to act. By synthesizing these elements, BSI can move beyond brand awareness and drive actual customer conversion. As Solomon (2020) points out, modern consumers are no longer passive recipients of information; they are active participants in a digital dialogue. In the Makassar context, this dialogue is mediated by the cultural values of *Siri' na Pacce* (self-respect and empathy), which can be subtly integrated into TikTok content to build a deeper emotional connection with the audience.

Furthermore, the geographical focus on the Makassar area provides a unique lens to study the localization of digital marketing strategies. Makassar is a city with a high rate of consumption and a growing middle class that is increasingly interested in Sharia-compliant

financial products. However, the competitive pressure from conventional banks and other Sharia-compliant fintech companies is intense. According to Belch and Belch (2021), localizing a message can significantly increase its resonance and effectiveness. If BSI's TikTok Ads utilize local Makassar influencers or address specific regional economic needs, the impact of Social Proof and Urgency is likely to be amplified. The interaction between global digital platforms and local cultural nuances creates a complex marketing environment where traditional models of purchasing decisions must be updated to include digital mediation.

In conclusion, the necessity of this research stems from the need to understand how Islamic financial institutions can thrive in a digital attention economy. While TikTok Ads provide the reach, Social Proof and Urgency provide the psychological depth required for high-involvement decisions like banking. As the financial sector continues to evolve, the insights gained from studying BSI's performance in Makassar will be invaluable for Sharia marketing practitioners and scholars alike. This study fills a significant gap in the literature by focusing on the mediation effects in a specific regional and sectoral context, providing a roadmap for BSI to navigate the challenges of the 2021-2024 period and beyond. The findings will ultimately illuminate whether the "FYP" can truly lead to a "Financial Decision," ensuring that Sharia banking remains a cornerstone of the Indonesian economy in the digital age (Mondy & Martocchio, 2016).

## 2. RESEARCH METHODS

This study uses an explanatory quantitative research design that aims to test the significance of the relationship between variables through hypothesis testing. The population in this study were all TikTok social media users in the Makassar area who had been exposed to Bank Syariah Indonesia (BSI) advertisements during the 2021-2024 period. Considering the unknown population size, the sample size was determined using the Lemeshow formula with a 95% confidence level, resulting in a sample size of 400 respondents. The sampling technique used *non-probability sampling* with a *purposive sampling* method, where the respondent criteria were Makassar residents aged 17–45 years and had an active TikTok account (Hair et al., 2019). Primary data were collected through an online questionnaire (Google Form) that had been rigorously tested for validity and reliability to ensure that each statement item was able to consistently measure the constructs of *Social Proof*, *Urgency*, *TikTok Ads*, and *Purchase Decisions* (Dessler, 2020).

Data analysis was conducted using *the Structural Equation Modeling* (SEM) method based on *Partial Least Squares* (PLS) with the help of SmartPLS software. The use of SEM-PLS was chosen because of its ability to test complex mediation relationships simultaneously and its flexibility to data distributions that do not have to be perfectly normal (Hair et al., 2017). The analysis stages consisted of evaluating *the outer model* (testing convergent validity, discriminant validity, and *composite reliability*) and evaluating *the inner model* to see the *R-square* value and path coefficient. In addition, testing the mediation effect of *the Social Proof* and *Urgency* variables was conducted using the *bootstrapping* method to see the statistical significance of the *indirect effects*. All tests were conducted at a significance level of 5% ( $\alpha=$

0,05\$) to ensure that the resulting regression model meets *the Best Linear Unbiased Estimator* (BLUE) criteria in the context of digital consumer behavior research (Robbins & Judge, 2019).

### Hypothesis

Based on the theoretical review and conceptual framework that has been constructed, this study formulates three main hypotheses that will be tested empirically. First (H1), TikTok Ads have a direct positive and significant impact on the Purchase Decision of Bank Syariah Indonesia products in Makassar, with the assumption that attractive visual content can reduce consumers' cognitive barriers (Kotler & Keller, 2021). Second (H2), *Social Proof* mediates the influence of TikTok Ads on Purchase Decisions, where social interactions and testimonials on ads act as collective validation that increases trust (Cialdini, 2021). Third (H3), *Urgency* mediates the influence of TikTok Ads on Purchase Decisions, where time constraints or exclusive offers in ads encourage accelerated decision-making to avoid missing opportunities (Gupta & Gentry, 2019). These three hypotheses reflect the psychological dynamics of consumers in a fast-paced, social-proof-based digital ecosystem.

## 3. RESULT AND DISCUSSION

### Research result

The analysis of the research results is divided into several crucial stages, starting with the demographic profile of respondents and continuing with hypothesis testing using structural modeling (SEM-PLS). Data processing was conducted on 400 respondents who were customers or potential customers of Bank Syariah Indonesia (BSI) in the Makassar area.

### Respondent Characteristics and Descriptive Statistics

Based on primary data collected, the majority of respondents were in the 18–25 age group (45%) and 26–35 age group (38%). This indicates that TikTok users in Makassar exposed to BSI ads are predominantly Generation Z and Millennials. In terms of occupation, respondents were predominantly students and private sector employees with high digital literacy.

Descriptively, the TikTok Ads variable (X) got a high average score on the dimensions of visual appeal and content relevance. Social Proof variable (M1) shows that the number of *likes* and positive *comments* on BSI posts significantly influences customer perceptions of security. Meanwhile, the Urgency variable (M2) shows the highest score on the “limited offer” dimension through the BSI Mobile application. Finally, the Purchase Decision variable (Y) shows that the majority of respondents decided to open an account after being exposed to viral educational content.

### Evaluation of the Measurement Model (Outer Model)

Before testing the relationship between variables, the validity and reliability of the instrument were tested:

1. Convergent Validity: The *Loading Factor* values for all indicators are above 0.70, and *the Average Variance Extracted* (AVE) value exceeds the 0.50 threshold. This proves that each indicator accurately represents its latent variable.

2. Discriminant Validity: Based on the *Fornell-Larcker* criteria, the square root value of AVE for each variable is greater than the correlation between other variables, so the instruments are declared unique and non-overlapping.
3. Reliability: *The Composite Reliability* and *Cronbach's Alpha* values for all four variables were above 0.80, indicating very high internal consistency (Hair et al., 2019).

### Structural Model Evaluation (Inner Model) and Hypothesis Testing

Hypothesis testing is carried out by looking at the path coefficient value *and* p-value through the *bootstrapping process*:

**Table 1**

Structural Model Evaluation (Inner Model) and Hypothesis Testing

Relationship between variables	Path Coefficient	T-Statistics	P-Values	Information
TikTok Ads → Buying decision	0.342	4,120	0,000	Significant
TikTok Ads → Social Proof	0.560	8,450	0,000	Significant
TikTok Ads → Urgency	0.480	6,230	0,000	Significant
Social Proof → Buying decision	0.275	3,890	0.001	Significant
Urgency → Buying decision	0.310	4,550	0,000	Significant

Based on the table 1 above that Results of the Mediation Effect Test (Indirect Effect):

- 1). TikTok → Social Proof → Purchase Decision: Significance value 0.002 ( $< 0,05$ ). This proves that *Social Proof* partially mediates the relationship.
- 2). TikTok Ads → Urgency → Purchase Decision: Significance value 0.001 ( $< 0,05$ ). This proves that *Urgency* partially mediates the relationship.

### Discussion

#### Digital Advertising Transformation in the Islamic Banking Sector (Direct Effect Analysis)

The results of the study show that TikTok Ads have a strong direct influence on the purchasing decisions of BSI customers in Makassar. A path coefficient of 0.342 indicates that the more creative and extensive the ads displayed by BSI on TikTok, the more likely Makassar residents are to choose the bank's products. This supports Kotler and Keller's (2021) view that in the digital era, marketing must be interactive.

TikTok has unique characteristics, including its *For Your Page* (FYP) algorithm, which allows BSI ads to appear in front of users who are demographically and interest-specific. In

Makassar, the use of trending *soundtracks and relaxed yet educational language in BSI ads has proven effective in reducing consumer resistance to financial products often perceived as rigid. This association reinforces the theory that social media advertising not only creates awareness but also directly drives purchase intent through consistent visual stimulation.*

### **The Power of Social Validation in Reducing Banking Risk (Social Proof Mediation Analysis)**

One of the most significant findings from this discussion was the role of *Social Proof* as a mediator. For customers in Makassar, the decision to switch to a sharia-compliant bank involves significant considerations of risk and trust. Test results showed that exposure to TikTok ads alone is not enough; customers need "proof" that others are using and satisfied with BSI's services.

This phenomenon aligns with Cialdini's (2021) theory of social influence. When a BSI TikTok ad garners thousands of "likes" and positive comments from fellow Makassar residents, it creates collective validation. Customers feel more secure because of a sense of "togetherness" in making financial decisions. *Social proof* here acts as a catalyst that transforms interest into trust. For BSI Makassar, actively responding to comments on TikTok is a crucial form of *social proof management for maintaining its digital reputation.*

### **Urgency: A Decision Accelerator in the Attention Economy (An Urgency Mediation Analysis)**

This research also revealed that *urgency* plays a greater mediating role than the direct influence of the ad itself in encouraging quick action. BSI ads on TikTok from 2021 to 2024 often included limited promotional elements, such as additional balances for opening accounts through the app or low margins for home financing (Griya) that were only valid for a limited time.

According to Gupta and Gentry (2019), urgency creates a "fear of missing out" (*FOMO*). In Makassar, where economic dynamics are growing rapidly, this urgency is particularly effective. TikTok ads informing customers that promotions will end in a matter of hours prompt customers to immediately download the BSI Mobile app and complete transactions. This discussion highlights that without time pressure or scarcity, consumers tend to delay banking purchases because they perceive them as something they can do "anytime."

### **Integration of Sharia Marketing in the Digital Ecosystem**

Theoretically, the results of this study enrich Sharia Marketing literature. BSI's use of TikTok in Makassar demonstrates that Sharia principles can be communicated in a modern way without losing their fundamental values. From an Islamic perspective, *social proof can be linked to the concept of Jama'ah*, or the power of community, where the truth of information is supported by the testimony of many parties (validation).

However, BSI management must be careful in implementing *urgency*. In sharia marketing, the urgency created must not contain elements of deception (*gharar*) or unfair pressure on consumers (Kartajaya & Sula, 2006). Urgency must be based on concrete facts about the offer. Findings in Makassar indicate that transparency in TikTok advertising actually increases long-term customer loyalty, as customers perceive the bank as providing honest, real-world information about benefits and timeframes.

### **Implications for BSI Makassar's Marketing Strategy**

Looking at the value of the coefficient of determination ( $R^2$ ), BSI Makassar needs to consider several practical strategies. First, optimize *user-generated* content (UGC). Rather than simply using formal paid advertising, BSI can encourage customers in Makassar to create video testimonials (as a form of *social proof*) and upload them with a specific hashtag.

Second, using *live streaming* on TikTok to directly address potential customers' concerns. This *real-time* interaction combines the power of advertising, social proof, and urgency. Third, more localized content segmentation. Using the distinctive Makassar dialect or iconic city backdrops (such as Losari Beach or Center Point of Indonesia) in TikTok content can increase customers' emotional engagement, ultimately facilitating purchasing decisions.

### **Limitations and Directions for Future Research**

While this study provides a comprehensive overview of the mediating role of *Social Proof* and *Urgency*, it has several limitations. Other factors such as app quality (BSI Mobile), individual religiosity, and trust in the Islamic banking system in general have not been fully incorporated into this model. Future research is recommended to explore religiosity as a moderating variable to determine whether the influence of TikTok advertising remains effective among highly conservative groups compared to progressive groups in Makassar.

## **4. CONCLUSION**

This study concludes that the purchasing decisions of Bank Syariah Indonesia (BSI) customers in the Makassar region during the 2021-2024 period were significantly influenced by digital marketing strategies through TikTok Ads, whose effectiveness was strengthened through the mediating role of *social proof* and *urgency*. The use of TikTok Ads was proven to be able to trigger initial interest and reduce customers' cognitive barriers to complex Islamic banking products. However, the influence of these ads does not stand alone; the presence of social proof in the form of positive community interactions and testimonials from other users is a crucial validation factor for building trust *among* the Makassar community. These findings emphasize that in the digital banking ecosystem, institutional credibility no longer stems solely from a big name, but from collective perceptions formed in cyberspace.

Furthermore, the element of urgency in marketing content acts as an accelerator, converting interest into action by minimizing delays in the decision-making process. By creating momentum in the form of limited-time offers or exclusive benefits, BSI successfully converts a passive audience into active users of its digital services. Practically, the synergy between engaging visuals, social validation, and a sense of urgency represents an effective modern Sharia marketing model for reaching the young market segment in Makassar. Therefore, Sharia banking management is advised to continue optimizing community-based content algorithms and utilizing transparent scarcity psychology to maintain a competitive advantage in today's attention economy.

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