

EPIC Model Analysis of Tiktok @lifewithbsi and Its Impact on the Decision to Use the BYOND by BSI

K. A. Arwindra¹, D. I. Saibil²

¹²Department of Sharia Banking, Faculty of Islamic Economics and Business
Special Region of Yogyakarta, Indonesia

*Corresponding email: keyshaaleaar07@gmail.com

Abstract - This study investigates the performance disparities among ZChicken outlets in Boyolali Regency, where some outlets This study evaluates the efficacy of the EPIC Model component (empathy, persuasion, impact, and communication) through the Tiktok platform @lifewithbsi in the context of promotional strategies and their impact on the decision to use the BYOND by BSI application. The research is motivated by the underutilization of Tiktok by BSI despite the platform's high popularity as a promotional medium. A quantitative associative method was employed, with data collected through a survey administered to 190 participants. The data were analyzed using the EPIC Model effectiveness framework and multiple linear regression techniques. The findings reveal that all EPIC Model dimensions achieved an adequate level of effectiveness; however, only the persuasion and communication components contributed significantly to the decision to use the BYOND by BSI application. Practical recommendations for BSI emphasize the urgency of enhancing communicative and persuasive strategies in digital marketing content to strengthen application adoption rates

Keywords: EPIC Model, Decision to Use, Tiktok.

I. INTRODUCTION

The development of the global Muslim population, which reached 2.036 billion people or 25% of the total global population in November 2024, demonstrates significant market potential for the Islamic banking industry. Indonesia, as the country with the largest Muslim population in the world (242.7 million people or 87.08% of the total population), serves as a strategic primary market for the development of Islamic financial services [1].

The digitalization era, marked by Indonesia's internet penetration of 79.5% in 2024, has fundamentally transformed the banking industry landscape. This digital transformation forces financial institutions to adapt to new technologies and develop effective digital marketing strategies to remain competitive. Islamic banking, in particular, needs to leverage this momentum to expand market reach and increase the adoption of Islamic products.[2] In line with this, social media has become a primary platform in digital marketing strategies with 5.04 billion global users and 139 million users in Indonesia. TikTok, as a rapidly growing social media platform, holds the fifth position as the world's most popular social media with 1.562 billion users and has become the platform with the highest usage duration (34 hours per month globally and 38.5 hours in Indonesia).[3].

Some time ago, Bank Syariah Indonesia (BSI), as the result of a merger of three largest Islamic banks in Indonesia, launched the SuperApp BYOND by BSI as a response to the need for integrated digital banking services (BSI, 2024). Although BSI actively promotes this product through various social media platforms including TikTok (@lifewithbsi), web traffic analytics data shows that TikTok only contributes 1.43% of BSI's total social media traffic, indicating a gap between the platform's potential and its utilization. [4] Measuring the effectiveness of digital promotional media becomes crucial in evaluating the return on investment of marketing strategies. The EPIC Model developed by AC Nielsen provides a comprehensive framework for assessing advertising effectiveness through four dimensions: empathy, persuasion, impact, and communication [5]. Previous research has shown varied results regarding the influence of EPIC Model dimensions on purchasing decisions. Some studies found significant effects across all dimensions, while others demonstrated varying influences between dimensions. Specifically for the TikTok platform, research exploring promotional effectiveness and its influence on Islamic banking product usage decisions remains limited.

Based on this research gap, this study aims to analyze the effectiveness of the TikTok account @lifewithbsi as a promotional medium for BYOND by BSI using the EPIC Model and identify its influence on application usage decisions. This research is expected to provide theoretical contributions to the development of Islamic banking digital marketing strategies and practical contributions for BSI in optimizing promotional strategies through the TikTok platform.

Based on these conditions, this study aims to analyze the effect of brand image, marketing mix (product, price, place, promotion), and religiosity on consumers' repurchase decisions for ZChicken in Boyolali. This research is expected to provide deeper insights into the factors influencing consumer loyalty and to support the sustainability of zakat-based MSME empowerment programs.

Also, looked on the data that has been outlined, the problem formulation can be established as follows:

1. How is the effectiveness of each EPIC Model dimension on TikTok @lifewithbsi?
2. How does each EPIC Model dimension influence the decision to use the BYOND by BSI application?

Usage Decision, consumer decision represents a process of selecting one alternative from several available options. References [6] define decision as "A Decision is the selection of an option from two or more alternative choices," which describes consumer actions in choosing among various alternatives. This concept has evolved into a complex process involving stages of product recognition, alternative evaluation, and final product usage decisions [7]. Consumer decision-making can be categorized as an individual activity directly involved in obtaining and using goods or services to achieve specific objectives [8]. This process is not instantaneous, but rather proceeds through a series of systematic, interconnected stages.

The consumer decision-making process consists of five main stages. First, problem recognition where consumers become aware of needs triggered by both internal and external stimuli. Second, information search as a response to the identified problem. Third, alternative evaluation where consumers use obtained information to rationally assess various product options. Fourth, purchase decision as the stage of determining which product to select. Fifth, post-purchase behavior based on the level of satisfaction or dissatisfaction with the product that has been used [6].

Understanding this consumer decision process becomes fundamental in analyzing the effectiveness of marketing strategies and factors that influence product or service adoption

Digital marketing is a term that continues to evolve alongside technological advancements and changes in consumer behavior [9]. Reference [6] define digital marketing as the process of marketing products or services that utilizes digital technology, particularly the internet, with the support of mobile devices and other digital media. In line with this, Patel (2020) emphasizes digital marketing as a form of marketing supported by electronic devices and the internet, encompassing various strategies, tactics, and channels to achieve broader marketing objectives [10].

The development of digital marketing from 1960 to the present demonstrates significant transformation in the way products are promoted and consumers are engaged. This change is driven by technological advances and the evolution of consumer behavior that necessitates the adoption of appropriate technology in accordance with target market preferences and habits [10].

From an Islamic perspective, digital marketing has a sharia foundation that must be fulfilled to achieve balance between business, *falah*, and maximum profit. Al-Quran Surah An-Nisa verse 29 emphasizes the principle of mutual consent in economic transactions and prohibits *bathil*, *riba*, *maisir*, *gharar*, and *zhalim* practices in marketing activities [11].

Digital marketing implementation can be conducted through six main channel categories [9]. First, websites as fundamental communication platforms that function as 'digital stores' for message delivery, product promotion, and audience interaction. Second, social media that enables companies to interact directly with audiences through platforms such as TikTok, Facebook, and Instagram to increase brand awareness. Third, email marketing to build relationships and customer retention through promotional content and personalized communication. Fourth, online advertising through display, search, video, and social advertisements using platforms such as Google Ads. Fifth, blogs and content marketing to build industry authority through educational content. Sixth, mobile apps that provide personal and focused user experiences [10]. The use of these digital marketing channels can be implemented separately or integrated within a comprehensive strategy, depending on company objectives, target audience, and characteristics of the intended market.

Advertising and promotion have become integral components in the economic and social systems of modern society, developing as important communication systems for producers and consumers. According to Michael Ray, promotion is the coordination of all seller efforts to build information and persuasion channels in selling goods, services, or introducing ideas. Corporate communication is largely conducted within well-monitored and planned promotional programs, using basic instruments called promotional mix [12].

This definition aligns with the American Marketing Association (AMA), which defines advertising as a form of paid and non-personal communication through various media to promote products, services, or ideas. Meanwhile, Indonesian advertising practitioners view advertising as a comprehensive process that includes preparation, planning, implementation, delivery, and feedback of marketing communication messages [13]. Advertising is recognized as the most cost-efficient form of promotion for reaching broad audiences. Generally, advertising aims to persuade or influence audiences to generate actions that benefit the advertiser [5]. Reference [6] identify three main objectives of advertising:

1. **Informing** relates to delivering information to consumers about products or services, including features, benefits, and usage methods. Informative advertising is typically used in the early stages of the product life cycle with the purpose of increasing brand awareness and consumer understanding.
2. **Persuade** functions as a tool to remind consumers about existing brands or products, particularly after previous purchases. Persuasive advertising emerges when consumers are already familiar with the product, aiming to keep the brand in consumers' minds and encourage switching or usage of that product.
3. **Remind** serves as a reminder to consumers about existing brands or products, especially for consumers who have made previous purchases. Reminder advertising is generally displayed when consumers are already familiar with the product, aiming to keep the brand embedded in consumers' minds and consider the product in future decision-making.

EPIC Model, Reference [14] emphasizes the importance of measuring advertising media effectiveness as the basis for determining strategy and future direction, with the aim of achieving an advertising process that is effective in reaching targets and efficient in terms of cost. In the context of measuring advertising effectiveness, the EPIC Model serves as one of the analytical instruments developed by The Nielsen Company, a leading global marketing research company [5].

The EPIC Model has advantages in measuring advertising effectiveness separately through four critical dimensions: empathy, persuasion, impact, and communication. This approach allows companies to identify and address weaknesses in specific dimensions optimally [5].

1. **Empathy Dimension** measures the level of effectiveness of brand or advertising appeal to consumers, describing consumers' ability to identify themselves with the advertisement. This dimension involves consumers' affective responses (emotions, feelings, mood) and cognitive responses (mental processes and knowledge structures) [5].
2. **Persuasion Dimension** informs the advertisement's ability to increase, strengthen, and develop brand character to understand consumer desires toward products. Persuasion in advertising can occur through two cognitive pathways: the central route that focuses on advertising messages when consumer involvement is high, and the peripheral route that focuses on stimuli such as influencers and popular music [15], [16].
3. **Impact Dimension** measures the advertisement's ability to make the brand appear prominent compared to competitors and engage consumers in the delivered message. Impact is created through the creation of slogans, differentiation, association, and repetition, considering three types of consumer product knowledge: product characteristics, consequences or benefits, and achieved values [8], [15].
4. **Communication Dimension** measures consumers' ability to remember key messages, consumer understanding, impression strength, and promotional clarity. Advertising communication involves two stages: encoding (marketers create promotional communication) and decoding (consumers understand and interpret communication meaning) [5], [15].

According to Lanskey (in [17]), advertising effectiveness depends on its ability to make consumers remember messages, understand message content, be influenced by messages, and make purchasing decisions regarding the advertised product

TikTok Social Media, TikTok is an evolution of the Musical.ly application that was acquired by Beijing Bytedance Technology in November 2017. The application, known as DouYin in Mandarin, has developed into a video-sharing-based social media platform that allows users to record, share, and respond to content from around the world using smartphones [18]. In a short time, TikTok has successfully become one of the most successful applications in the world, even surpassing the popularity of several other social media platforms such as WhatsApp, Facebook, and Instagram [19]. Despite experiencing several regulatory challenges, including blocking in Indonesia in 2018 due to negative content and restrictions on TikTok Shop features in September 2023 due to non-compliance with Permendag Number 50 of 2020, the platform continues to make improvements and adaptations to applicable regulations.

TikTok's appeal lies in its immersive design with the 'For Your Page' feature equipped with sophisticated algorithms. This algorithm can quickly learn user preferences and create personal experiences that can lead to addictive behavior. This phenomenon aligns with the uses and gratification theory that explains TikTok user motivations. Reference [20] identify that participation in TikTok is motivated by the need to expand social networks, achieve fame, and express creativity. Reference [21] further explain that this theory not only helps understand usage patterns but also explains user satisfaction levels and continued intention to use the platform.

Along with massive user growth, TikTok has evolved into an effective promotional medium for introducing products and services. Various companies, including Islamic banking institutions, have utilized this platform as part of their digital marketing strategies. Research by [22] proves that promotion through TikTok functions as a primary consideration for consumers in making purchasing decisions for products or services significantly, indicating the great potential of this platform in influencing consumer behavior.

BYOND by BSI, BYOND (Bring Your Own Network and Device) is a SuperApp application developed by PT. Bank Syariah Indonesia Tbk as part of the digital transformation of Islamic banking. The application, launched on October 26, 2024, was introduced as a response to the complexity of banking and financial service needs in the digital era [23]. BYOND carries three main values that distinguish it from conventional banking applications. First, the financial aspect that provides various financial transactions, investments, and e-commerce. Second, the social dimension through charity features, ziswaf, scholarships, and humanitarian initiatives. Third, the spiritual element with Islamic features such as prayer reminders, juz 'Ammah, sacrifice calculator, and Asmaul Husna [23].

As a comprehensive mobile banking platform, BYOND offers a modern interface, high security, and superior transaction speed. This application not only functions as a financial business intermediary but also serves as users' social and spiritual companion by providing access to various halal lifestyle services. With the tagline #SemuaJadiMudah, BYOND emphasizes ease of use and attractive interface. BYOND was developed to address the limitations of previous applications, including limited ecosystem integration, slow processing, and UI/UX issues. Through a responsive operational framework and comprehensive functional ecosystem, BYOND is expected to enhance BSI's competitiveness in the digital market, particularly in facing challenges from fintech and AI platforms such as GoPay and ShopeePay [24].

Based on the theories above, the following hypotheses can be formulated:

Ha1 = The empathy dimension on TikTok @lifewithbsi is effective as a promotional medium.

Ha2 = The persuasion dimension on TikTok @lifewithbsi is effective as a promotional medium.

Ha3 = The impact dimension on TikTok @lifewithbsi is effective as a promotional medium.

Ha4 = The communication dimension on TikTok @lifewithbsi is effective as a promotional medium.

Ha5 = The empathy dimension significantly influences the decision to use the BYOND by BSI application.

Ha6 = The persuasion dimension significantly influences the decision to use the BYOND by BSI application.

Ha7 = The impact dimension significantly influences the decision to use the BYOND by BSI application.

Ha8 = The communication dimension significantly influences the decision to use the BYOND by BSI application

II. METHODOLOGY

This research uses a quantitative approach with an associative method. Data in this study was collected using a survey method, obtained from the distribution of questionnaires containing statements related to the research topic using a five-point Likert scale in Google Form format to respondents, as well as various writings from books, e-books, journals, articles, internet sources, and theses. The population in this study consists of Bank Syariah Indonesia customers who use TikTok. Meanwhile, sample determination in this research uses nonprobability sampling technique with purposive sampling. Thus, the respondent criteria obtained are as follows:

1. Have a TikTok account
2. Bank Syariah Indonesia customers
3. Have used the BYOND by BSI application for at least 1 month

Data in this research was processed in two stages: EPIC Model effectiveness analysis and multiple linear regression.

III. RESULT

A. Respondent Description

Table I
Respondent Description

Category	Qualification	Information	
		Amount	Percentage
Age	17-27 years	118	65,70%
	28-43 years	65	30,50%
	44-61 years	6	3,40%
	>61 years	1	0,40%
Gender	Female	137	67%
	Male	53	33%
Occupation	Student/University	103	59,70%
	Student		
	Civil Servant	25	13,30%
	Entrepreneur	22	11,20%
	Healthcare Worker	20	8,20%
	Educator	12	4,70%
	Private Employee	7	2,6%
	Housewife	1	0,4%
	Domicile/ Residence		
	Special Region of Yogyakarta	33	17,40%
	West Sumatra	27	14,50%
	West Java	24	12,60%
	DKI Jakarta	17	8,90%
	Central Java	15	7,90%

	East Java	10	5,30%
	Banten	9	4,70%
	Jambi	7	3,70%
	South Sumatra	7	3,70%
	East Kalimantan	4	2,10%
	Bengkulu	4	2,10%
	Riau	4	2,10%
	Riau Island	3	1,60%
	South Kalimantan	3	1,60%
	Bangka Belitung	3	1,60%
	Aceh	3	1,60%
	North Sumatra	2	1,10%
	West Kalimantan	2	1,10%
	South Sulawesi	2	1,10%
	Central Kalimantan	2	1,10%
	Bali	2	1,10%
	North Kalimantan	1	0,50%
	Gorontalo	1	0,50%
	West Sulawesi	1	0,50%
	Maluku	1	0,50%
	Papua	1	0,50%
	Highland Papua	1	0,50%
	Lampung	1	0,50%
Tiktok Usage	>2 years	123	64,40%
Duration	1-2 years	46	22,30%
	7-12 months	18	10,70%
	0-6 months	3	2,60%
BYOND by BSI	2 months	57	30,90%
Application Usage	4 months	53	26,60%
Duration	3 months	47	23,20%
	1 months	33	19,30%
BSI Customer	1-2 years	87	39,50%
Duration	<1 year	70	36,50%
	3-4 years	33	24%

B. EPIC Model Effectiveness

1. Simple Tabulation Analysis

Table II
Simple Tabulation Analysis

			Number of Respondent			
Dimension	Attribute	Weight	Poin 1	Poin 2	Poin 3	Poin 4
Empathy	SD ^a	1	1	0	0	
		2	2	3	3	
	Nc	3	25	26	42	

	Ad	4	75	105	85	
	SA ^c	5	87	56	60	
Persuasion	SD	1	15	3	4	
	D	2	5	5	8	
	N	3	25	32	38	
	A	4	85	96	74	
	SA	5	60	54	66	
Impact	SD	1	4	3	3	
	D	2	4	4	2	
	N	3	21	23	35	
	A	4	68	98	92	
	SA	5	93	62	58	
Communication	SD	1	2	2	3	2
	D	2	3	5	4	8
	N	3	20	13	24	28
	A	4	96	86	98	76
	SA	5	69	84	61	76

^aStrongly Disagree

^bDisagree ^cNormal ^dAgree

^cStrongly Agree

^dAgree

^eStrongly Agree

Tbl. 2 shows the number of respondent answers obtained for each statement in the questionnaire that was previously distributed. The empathy, persuasion, and impact dimensions are each represented by 3 statements, while the communication dimension is represented by 4 statements

2. Measuring the range of scale

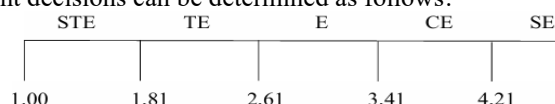
Scale range determination is used to determine the effectiveness level of promotional media which is determined by the number of likert scales used. Using the following equation:

$$Rs = \frac{R(bobot)}{M} \dots (1)$$

It is obtained:

$$Rs = \frac{5-1}{5} = 0,8 \dots (2)$$

then the position of respondent decisions can be determined as follows:



3. Mean Score

After creating simple tabulation, the average score of each dimension can be determined using the following equation:

$$X = \frac{\sum fi.wi}{\sum fi} \dots (3)$$

It is obtained:

a. Empathy Dimension

$$E1 = \frac{(1x1) + (2x2) + (25x3) + (75x4) + (87x5)}{190} = \frac{815}{190}$$

$$= 4,126$$

$$E2 = \frac{(0x1) + (3x2) + (26x3) + (105x4) + (56x5)}{190} = \frac{784}{190}$$

$$= 4,126$$

$$E3 = \frac{(0x1) + (3x2) + (42x3) + (85x4) + (60x5)}{190} = \frac{772}{190}$$

$$= 4,068$$

$$\sum E = \frac{E1 + E2 + E3}{3} = \frac{4,280 + 4,126 + 4,068}{3} = 4,160(\text{Effective})(4)$$

b. Persuasion Dimension

$$\begin{aligned}
P1 &= \frac{(15x1) + (5x2) + (25x3) + (85x4) + (60x5)}{190} = \frac{740}{190} \\
&= 3,895 \\
P2 &= \frac{(3x1) + (5x2) + (32x3) + (96x4) + (54x5)}{190} = \frac{763}{190} \\
&= 4,016 \\
P3 &= \frac{(4x1) + (8x2) + (38x3) + (74x4) + (66x5)}{190} = \frac{760}{190} \\
&= 4,000 \\
\Sigma P &= \frac{P1 + P2 + P3}{3} = \frac{3,895 + 4,016 + 4,000}{3} = 3,970(\text{Effective})(5)
\end{aligned}$$

c. Impact Dimension

$$\begin{aligned}
I1 &= \frac{(4x1) + (4x2) + (21x3) + (68x4) + (93x5)}{190} = \frac{812}{190} \\
&= 4,274 \\
I2 &= \frac{(3x1) + (4x2) + (23x3) + (98x4) + (62x5)}{190} = \frac{782}{190} \\
&= 4,116 \\
I3 &= \frac{(3x1) + (2x2) + (35x3) + (92x4) + (58x5)}{190} = \frac{770}{190} \\
&= 4,053 \\
\Sigma I &= \frac{I1 + I2 + I3}{3} = \frac{4,274 + 4,116 + 4,053}{3} = 4,147(\text{Effective})(6)
\end{aligned}$$

d. Communication Dimension

$$\begin{aligned}
C1 &= \frac{(2x1) + (3x2) + (20x3) + (96x4) + (69x5)}{190} = \frac{797}{190} \\
&= 4,195 \\
C2 &= \frac{(2x1) + (5x2) + (13x3) + (86x4) + (84x5)}{214} = \frac{815}{214} \\
&= 4,289 \\
C3 &= \frac{(2x1) + (4x2) + (24x3) + (98x4) + (61x5)}{214} = \frac{780}{214} \\
&= 4,105 \\
C4 &= \frac{(2x1) + (8x2) + (28x3) + (76x4) + (76x5)}{214} = \frac{9189}{214} \\
&= 4,137 \\
\Sigma C &= \frac{C1 + C2 + C3}{3} = \frac{4,266 + 4,421 + 4,196 + 4,290}{3} = 4,182(\text{Effective})(7)
\end{aligned}$$

IV. DISCUSSION

EPIC Model Effectiveness

1. **Empathy Dimension** The average score of the empathy dimension was 4.17, which falls within the effective scale range. This indicates that TikTok @lifewithbsi is effective as a promotional medium when measured from the empathy dimension. TikTok @lifewithbsi is considered capable of building emotional closeness with consumers. Observed from the content, TikTok @lifewithbsi packages information that relates to viewers, creating a sense of connection between viewers and the advertisement. For example, content titled 'Lapor Tadz' which is regularly uploaded contains information regarding Islamic perspectives on BSI services and products that relate to many customers.
2. **Persuasion Dimension** The average score of the persuasion dimension was 3.970, which falls within the effective scale range. This result indicates that TikTok @lifewithbsi is effective as a promotional medium when measured from the persuasion dimension. Content on TikTok @lifewithbsi appears to upload content with a continuous and interconnected system, packaged not only in photo format but also in video form. The BYOND by BSI application on TikTok @lifewithbsi content uses Brand Ambassador Idari from public figure circles with an Islamic family background that matches the image of this application. Therefore, TikTok @lifewithbsi content is able to generate

interest and build viewer trust in the product, which will provide further effects in the form of enhanced brand character and make the advertisement more prominent compared to similar advertisements.

3. **Impact Dimension** The average score of the impact dimension was 4.147 and falls within the effective scale range. TikTok @lifewithbsi has a creative and innovative appearance. TikTok @lifewithbsi content is packaged in short video format, catchy music, and attractive visuals, so that information about banking and finance, which is generally very crucial, becomes engaging and easily digestible content. BYOND by BSI promotion on the TikTok @lifewithbsi account is equipped with the use of hashtags, sounds, and viral TikTok trends that will create repetition effects and subsequently generate positive effects to approach audiences and be always remembered by viewers (Sufa & Munas, 2012).
4. **Communication Dimension** The average score of the communication dimension was 4.182, the highest score compared to other EPIC dimensions. TikTok @lifewithbsi uses simple words that are easy to understand. The information conveyed is not exaggerated and is aligned with existing facts. Every content uploaded on this account is also equipped with captions composed in concise everyday language that can be read in a short time. The use of the #SemuaJadiMudah jargon is also communicated very well by always displaying it together with the logo and hashtag in all uploaded content. Therefore, content on TikTok @lifewithbsi is able to provide good information that enables viewers to remember the main message conveyed and obtain strong impressions from the displayed content.

The Influence of EPIC Model on BYOND by BSI Application Usage Decision

1. **The Influence of Empathy Variable on BYOND by BSI Application Usage Decision** Despite the high effectiveness level of the empathy dimension, this is not aligned with its influence on the decision to use the BYOND by BSI application. The t-test results show that the empathy variable does not significantly influence the decision to use the BYOND by BSI application. This is supported by research from Loureiro & Sarmento (2018), where the decision to use the BYOND by BSI application can be categorized as a financial decision that is more dominated by rational factors. Meanwhile, the empathy dimension in an advertisement contains many emotional factors.
2. **The Influence of Persuasion Variable on BYOND by BSI Application Usage Decision** In line with its effectiveness level achievement, based on the test results in table 1, the persuasion variable is stated to significantly influence the decision to use the BYOND by BSI application. The persuasion variable on TikTok @lifewithbsi is able to build positive perceptions toward the BYOND by BSI application by providing convincing information and subsequently creating trust. The trust created will have a strong influence on usage decisions (Rejauna & Fietroh, 2024).
3. **The Influence of Impact Variable on BYOND by BSI Application Usage Decision** Although showing good effectiveness values, the impact variable is stated to not significantly influence the decision to use the BYOND by BSI application. Fundamentally, the impact dimension aims to increase the amount of product knowledge achieved by consumers from product involvement. In the context of digital advertising evaluation, impact is classified as a cognitive response that is closely related to understanding, awareness, and mental evaluation of messages. Meanwhile, decision itself is a form of behavioral response. Therefore, it is reasonable that the impact dimension has not been able to bring viewers to the decision stage of using the BYOND by BSI application.
4. **The Influence of Communication Variable on BYOND by BSI Application Usage Decision** Obtaining the highest effectiveness value brings the communication variable to significantly influence usage decisions. In the decision process stages by [6], the communication dimension plays a role in all stages from problem recognition to post-usage behavior. TikTok @lifewithbsi content is able to convey information regarding features and functions of the BYOND by BSI application clearly and understandably, thereby reducing uncertainty and perceived risk that consumers feel in adopting new applications.

Tabel III
T-Test Results

Model	Understandardized		Standardized Coefficients	t	Sig.
	Coefficients				
	B	Std. Error	Beta		
(Constant)	2.822	1.304		2.164	0.032
X1	0.123	0.73	0.73	1.679	0.095
X2	0.351	0.83	0.273	4.233	0.000
X3	0.068	0.105	0.045	0.645	0.519
X4	0.648	0.077	0.561	8.400	0.000

V. CONCLUSION

All critical dimensions in the EPIC Model demonstrate good effectiveness levels on the effective scale, with scores above 3.14. The Communication dimension achieved the highest score of 4.182, followed by empathy with a score of 4.160, impact with a score of 4.147, and persuasion with a score of 3.970. This indicates that respondents' responses to these dimensions in TikTok @lifewithbsi content are categorized as positive and fall within the effective category.

The hypothesis testing results show that two out of four EPIC Model dimensions, which serve as independent variables in this research, influence the dependent variable, namely the decision to use the BYOND by BSI application. The persuasion and communication variables, through data analysis using SPSS version 29, are proven to have a significant effect on the decision to use the BYOND BSI application. Meanwhile, the empathy and impact variables are proven to have no significant effect on the decision to use the BYOND by BSI application. This demonstrates that in the context of digital banking applications, the persuasion and communication dimensions in promotional media are more capable of determining user decisions compared to the empathy and impact aspects experienced.

Based on these findings, BSI needs to maintain and develop the strength of the communication dimension by using trendy and relatable language that matches the characteristics of the 17-27 age group audience. Additionally, improving the effectiveness of the persuasion dimension can be achieved through utilizing influencers and endorsements from trusted figures, as well as showcasing user testimonials and attractive application feature demonstrations. BSI also needs to develop more interactive, informative, and persuasive content by displaying clear benefits for young generation users to maximize the promotional impact of TikTok @lifewithbsi in encouraging the use of the BYOND by BSI application.

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