

Humor in banking TikTok communication: Motives for media use and brand image building

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ABSTRACT

Background: The increasing use of TikTok as a short-video platform has prompted banking institutions to adopt humorous content as part of their digital communication strategies. However, empirical studies examining the role of audience motives for media use and affective mechanisms in shaping banking brand image through humorous content remain limited. **Purpose:** This study aims to examine the influence of Motives for TikTok use on audience perception of humorous banking content and banking brand image, and the mediating role of such content. **Methods:** This study adopts a quantitative explanatory approach using a survey method. Data were collected from 403 Indonesian TikTok users who had been exposed to humorous content from Bank A's official TikTok account and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). **Results:** The results show that motives for media use significantly affect perceptions of humorous content and directly influence banking brand image. Such content also positively affects brand image and partially mediates this relationship. **Conclusion:** The study results suggest that the banking brand image on TikTok is shaped by the audience's media use patterns and the affective experiences generated through humor-based content. **Implications:** The study contributes to the application of the Uses and Gratifications theory in the context of digital banking communication and recommends that banking organizations create humorous TikTok content aligned with audience motivations, while maintaining professionalism, credibility, and contextual relevance.

Keywords: Motives for media use; humorous content; brand image; TikTok; banking industry

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INTRODUCTION

The rapid growth of digital platforms such as TikTok has influenced the way audiences interact with media. From the Uses and Gratifications perspective, audiences are viewed as active users who select media according to their needs and motivations (Oktaviani et al., 2022). This perspective explains that individuals use media to fulfill different needs, including entertainment and social interaction, which shape their choice of media platforms (Humaizi, 2018). On short-video platforms such as TikTok, entertainment is frequently reported as a primary motive for platform use (Yang & Ha, 2021). Enjoyable and entertaining content tends to sustain users' engagement with the platform. TikTok use is also linked to several social and affective gratifications, such as self-expression and a sense of belonging, which contribute to user satisfaction (Sharabati et al., 2022).

TikTok is one of the major digital communication platforms in Indonesia, with an estimated 108 million users aged 18 years and over (We Are Social & Meltwater, 2025). With this adoption, audiences have more opportunities to be exposed to brand communication through a variety of content on the platform. As a result, many brands, including financial institutions, have adopted TikTok as part of their marketing communication strategies. In this context, audience emotional responses to branded content and motives for media use have a significant impact on brand-related perceptions

on the platform.

Humor is a communication tool often used to attract attention and elicit emotional responses from audiences (Xiao & Yu, 2022). In the digital environment, humorous content is more appealing to the audience and this has led to interactive actions such as likes and comments (Xiao & Yu, 2022). Humor is predominantly conveyed through inventive audio-visual memes on social media platforms, such as TikTok, which engage users and affect their social interactions (Matamoros-Fernández et al., 2022). Previous research has shown that humorous content on social media can increase audience engagement and promote interactive behaviors (Wardanu, 2025; Xiao & Yu, 2022). Consequently, humor can function as a communication strategy that influences how audiences perceive, experience, and respond to content in social media.

Brand image is the collection of ideas, beliefs, and perceptions that consumers hold about a brand as a result of their interactions and experiences with it (Tahir et al., 2024). It is the totality of cognitive and emotional perceptions of an organization that influences their response to brand communication and experiences (Cao & Nguyen, 2025). In the banking sector, the bank's image is crucial because consumers evaluate financial services based on perceived trustworthiness, reputation, and institutional credibility (Kim & Yang, 2025). The digital transformation of the banking industry has increased reliance on social media for customer

Table 1 Number of Views of the Eight Most Recent TikTok Posts from Selected National Banks (November–December 2025)

No	Bank A	Bank B	Bank C	Bank D
1	44.6K	4586	461	2585
2	22.7K	4163	538	4681
3	12.1K	2378	1834	22.4K
4	433.8K	442	685	13.5K
5	82K	878	828	1983
6	341.6K	3014	821	4315
7	448.5K	5575	1375	2624
8	402.1K	2987	806	4534
Average	223.4K	3.0K	919	7.1K

Source: Researchers' observation of the official TikTok accounts of Banks A–D, 2025

engagement. With the development of digital marketing activities, banks can build customer relationships by creating emotional connections and brand trust (Hafez, 2021).

Table 1 shows the views of the last eight posts on TikTok for each selected national bank in November-December 2025. The data clearly show the difference in the attention of the audience, with Bank A being the most viewed (an average of 223.4K), followed by Bank D (7.1K), Bank B (3.0K), and Bank C (919). These differences indicate that banking brands have different visibility on TikTok. Viewing branded posts may be classified as passive participation, in which users participate by viewing or reading the content without actively liking, commenting, or sharing it (Kefi & Maar, 2020). Although passive participation does not involve explicit interaction, it may still trigger affective responses and affect consumers' perception of a brand.

The disparity in view counts shows there

is an issue communicating about banking on TikTok and grabbing the audience's attention. TikTok users are often attracted to entertaining, fun, and socially relevant content. Banking content that is too formal or less engaging may not be watched by the audience. Branded content on social media can influence audience responses by shaping perceptual, social, and knowledge-related experiences (Tafesse, 2016). Therefore, the role of motives for using TikTok and perceptions of humorous content in building a banking brand image should be investigated.

The relationship between social media marketing, humorous content, and brand image in banking communication on TikTok has not yet been sufficiently explained. Previous research has focused mainly on broad social media platforms, but there has been little attention to the extent to which motives for using TikTok affect perceptions of humorous content and to how this content contributes to brand-related evaluations in the banking context. This

investigation therefore addresses this contextual and theoretical gap by conducting an integrated model analysis of these variables.

The study integrates three theoretical perspectives: the humor and affective response perspective, the uses and gratifications theory, and the brand image perspective. The first explains how TikTok users' motives influence their choice of media and their interpretation of content. The second explains how humorous content evokes positive feelings and increases receptiveness to brand messaging. The third explains how cognitive and emotional experiences of brands influence brand evaluation. These perspectives suggest that the motives behind using TikTok may shape perceptions of humorous branded content, which may, in turn, affect the banking image.

Uses and Gratifications Theory suggests that the motives for using TikTok will influence how users choose, interpret, and evaluate content on the platform. The motives for using TikTok consist of entertainment, escapism, self-expression, and social interaction, which can influence the evaluation of whether the content meets the users' expectations. Entertainment is frequently mentioned as one of the major motives for using TikTok, especially for escapism and enjoyment (Abbasi et al., 2023; Yang & Ha, 2021). Branded content, if it is consistent with these motives, may be regarded as more relevant, humorous, and enjoyable. Furthermore, studies on digital communication have revealed that the audience is more inclined to respond positively

and evaluate humorous and entertaining content (Agrawal et al., 2024; Barta et al., 2023; Razzaq et al., 2024). Therefore, these motives are expected to influence audience perceptions of humorous content.

H1: TikTok use motives positively influence audience perceptions of humorous content.

Humor is an important aspect of social media marketing as it allows brands to create fun and emotional interactions with their audiences. Humor can lead to positive emotions, reduce psychological distance, and increase the receptiveness of messaging. Research has shown that fun social media marketing activities can improve consumer appraisals, increase brand relationships, and lead to positive brand-related outcomes (Ismail, 2017; Kim & Ko, 2012). This process is relevant for the banking sector where trust, credibility, and emotional reassurance are important factors in consumer judgments. Social media marketing activities in banking can also increase brand trust and positive emotional bonds between consumers and banking brands (Althuwaini, 2022; Hafez, 2021).

H2: Humorous content positively influences banking brand image.

Motives for media use can have a direct impact on banking brand image through the media exposure and interpretation of branded

content. According to the Uses and Gratifications theory, motives for media use influence not only the reason for the use of a platform but also the frequency and intensity of content engagement. The use of TikTok is shaped by several factors, including frequency of use and interaction with content (Gu et al., 2022). Higher activity levels may increase exposure to brand-related communication, while repeated exposure can form brand perceptions and overall brand image (Lin et al., 2023). Social media marketing efforts in the banking industry may enhance the brand's image by increasing consumer engagement, customer trust, and reputation (Afaishat et al., 2025).

H3: TikTok use motives positively influence banking brand image.

Humor seems to serve as an affective bridge between users' desire to consume content on TikTok and their subsequent perceptions of banking brands. Audiences who use social media for entertainment, escapism, or social connection are more likely to be receptive to the content that provides enjoyable, emotionally resonant experiences. In entertainment-oriented environments such as TikTok, users who seek enjoyment tend to respond more favorably to humorous and entertaining content (Barta et al., 2023). Humor can generate positive emotions that shape how audiences evaluate communicators and the brands associated with their messages (Ning et al., 2022). In

banking communication, this affective process is important because emotional experiences may influence perceptions of trust, credibility, and approachability. Positive affective experiences resulting from engaging social media communication can also foster favorable brand attitudes and strengthen consumer responses to brand-related content (Casaló et al., 2021; Hafez, 2021; Sokolova & Kefi, 2020). Therefore, humorous content is expected to mediate the relationship between TikTok use motives and banking brand image.

H4: Humorous content mediates the relationship between TikTok use motives and banking brand image.

Based on the preceding discussion, this study examines: (1) the influence of TikTok use motives on audience perceptions of humorous content and banking brand image; (2) the influence of humorous content on banking brand image; and (3) the mediating role of humorous content in the relationship between TikTok use motives and banking brand image.

RESEARCH METHOD

This study employed a quantitative explanatory approach with an associative-causal design using a cross-sectional online survey, as it examined measurable variables and tested the proposed relationships among them (Sugiyono, 2020). The target population was active TikTok users in Indonesia, while the object of analysis

was Bank A’s digital communication on TikTok, particularly humorous content in relation to audience motives for media use and banking brand image. Because the exact population size was unknown, Cochran’s formula was used to determine the minimum sample size at a 95% confidence level and a 5% margin of error, which resulted in a minimum requirement of 385 respondents.

$$(1) \quad n = \frac{Z^2 \cdot p \cdot q}{e^2}$$

$$(2) \quad n = \frac{(1.96)^2(0.5)(0.5)}{(0.05)^2}$$

$$(3) \quad n = \frac{0.9604}{0.0025} = 384.16 \approx$$

The notation is defined as follows:

- n = minimum required sample size
- Z = desired confidence level (95% or 1.96)
- p = estimated population proportion (0.5)
- q = 1 - p (0.5)
- e = margin of error (5% or 0.05)

This study used purposive non-probability sampling because the exact number of active TikTok users who had viewed Bank A’s content and encountered humorous content could not be identified. Respondents were selected based on the following criteria: (1) active TikTok users in Indonesia; (2) aged at least 18 years; (3) had viewed content from Bank A’s official TikTok account; and (4) had encountered humorous

content from the account. The screening questions were used to determine the eligibility of respondents, and the online questionnaire was distributed through direct messages and social media. Given the voluntary and non-random sampling process, the results should be interpreted with caution and cannot be generalized to all TikTok users in Indonesia.

Screening questions, demographic questions, and measurement items for motives for media use, humorous content, and brand image were collected in December 2025 through an online questionnaire. The items were rated on a four-point Likert scale with a range of 1 (strongly disagree) to 4 (strongly agree). The questionnaire contained examples of Bank A’s humorous TikTok content to help the respondents’ understanding of the content investigated.

This study defines humorous content as TikTok videos created by Bank A, using an entertaining communication style. The content is derived from the audience comments and consists of an enjoyable audiovisual presentation, visual filters with the image of the bank’s card, recurring brand characters (such as the social media admin and boss), and lighthearted brand interactions aimed at providing a pleasant audience experience.

Ethical considerations were applied by informing respondents about the study purpose, voluntary participation, confidentiality, and anonymous use of data for academic purposes before they completed the questionnaire.

Respondents were also informed that their responses would be used only for academic research purposes. Only respondents aged 18 years and above were included, and no personally identifiable information was collected.

The data were analyzed using PLS-SEM with SmartPLS version 4.1.1.6, which included measurement model evaluation for validity and reliability and structural model testing for the proposed hypotheses.

RESULTS AND DISCUSSION

The research was participated by 403 respondents exposed to humorous content on Bank A’s TikTok account. The age groups of

21–25 years old (39.8%) and 26–30 years old (33.8%) comprised most of the respondents.

The dominant age group of respondents is in the productive age group, which is the main target of banking content on TikTok, as can be seen from the dominant young adult age groups. This age group tends to engage in casual, interactive digital communication and has a high rate of social media use.

Regarding gender, the sample includes 54.0% female and 46.0% male respondents. This relatively balanced distribution suggests that humorous content in banking communication is appealing to both genders.

The analysis first evaluated the measurement

Table 2 Results of Convergent Validity Assessment

Variable	Indicator	Questionnaire Item	Loading Factor (>0.70)	AVE (>0.5)
Motives for media use	ENT1	I use TikTok to entertain myself during my leisure time.	0.755	0.561
	ENT2	Content on TikTok helps reduce my boredom.	0.770	
	INF1	I use TikTok to obtain the information I need.	0.760	
	INF2	Content on TikTok often provides information that is useful to me.	0.784	
	SEL1	TikTok allows me to express my interests and personality.	0.758	
	SEL2	I feel free to express my opinions through TikTok.	0.725	
	BEL1	I feel part of a community when using TikTok.	0.723	
	BEL2	Interactions on TikTok make me feel a sense of similarity with other users.	0.749	
	SOC1	TikTok makes it easier for me to interact with other users.	0.741	
	SOC2	I use TikTok as a platform for online social interaction.	0.721	

(continued on next page)

Table 2 (continued)

Humorous Content	HUM1	The humorous content presented by the bank's TikTok account is funny.	0.793	0.591		
	HUM2	The bank's content delivery style is humorous.	0.782			
	ENJ1	I enjoy viewing the humorous content presented by the bank's TikTok account.	0.765			
	ENJ2	The humorous content makes interactions in the comment section enjoyable.	0.898			
	AMU1	The humorous content presented by the bank's TikTok account is entertaining.	0.803			
	AMU2	I feel entertained after viewing humorous content from the bank's TikTok account.	0.781			
	SRC1	The humorous content makes me like the way the bank interacts with its audience.	0.803			
	SRC2	Through its humorous content, Bank A appears friendly.	0.755			
	ENG1	The humorous content encourages me to interact in the comment section.	0.729			
	ENG2	I feel motivated to leave comments after viewing humorous content from the bank's TikTok account.	0.732			
	SHR1	I am interested in sharing or showing humorous content to others.	0.707			
	SHR2	The humorous content presented by the bank's TikTok account is worth sharing because it is entertaining.	0.766			
	Brand Image	POS1	I have a positive impression of Bank A.		0.813	0.620
		POS2	Bank A's activities on TikTok create a favorable impression for me.		0.810	
CRE1		Bank A appears to be a professional brand.	0.818			
CRE2		I consider Bank A to be a reliable banking institution.	0.799			
TRU1		I trust Bank A as a banking institution.	0.800			
TRU2		Bank A's interactions on TikTok maintain my trust in the brand.	0.792			
MOD1		Bank A appears modern through its activities on TikTok.	0.793			
MOD2		Bank A's communication style on TikTok feels closer to the audience.	0.765			
EMO1		I feel an emotional connection with Bank A.	0.746			
EMO2		Bank A's TikTok content makes the brand feel more personal.	0.735			

Source: SmartPLS Analysis, 2025

model to examine the relationships between latent constructs and their indicators. This step established the validity and reliability of the measurement instrument prior to structural model testing. The assessment included tests of convergent validity, discriminant validity, and construct reliability.

Table 2 shows that all indicators of motives for media use, humorous content, and brand image have loading factor values above the recommended limit of 0.70. Also, the Average Variance Extracted (AVE) value for each construct is above the minimum limit of 0.50, with values of 0.561, 0.591, and 0.620, respectively. These results indicate that all constructs have met the convergent validity criteria and are good representations of their underlying latent variables (Hair et al., 2017).

Discriminant validity was examined using Fornell–Larcker criterion, HTMT, and cross-loading values. The results indicated that each indicator has the highest loading on its own construct. In addition, the square root of AVE of each construct was higher than its correlations with other constructs, and all HTMT values were lower than the recommended threshold of 0.85 (Henseler et al., 2015). Therefore,

the constructs in the research model can be considered empirically distinct with sufficient discriminant validity.

Table 3 demonstrates that all constructs have Composite Reliability and Cronbach's Alpha values that exceed the recommended value. It shows that there is internal consistency and reliability of the measurement items in the three constructs. Moreover, the high reliability value of the indicators proves that the indicators consistently measure their respective underlying concepts. Therefore, the motives for media use, humorous content, and brand image meet the required reliability criteria and are suitable for further structural model testing in this study.

Figure 1 illustrates the structural model that investigates the connections between brand image, humorous content, and motives for media use. The exogenous variable in this model is motives for media use, the mediating variable is humorous content, and the endogenous variable is brand image. The figure illustrates the direct sequence from motives for media use to brand image and the indirect sequence through humorous content. In this framework, humorous content is emphasized as a mediator in the development of the banking brand image.

Table 3 Reliability

Variable	Composite Reliability > 0.70	Cronbach's Alpha > 0.60
Motives for media use	0.915	0.932
Humorous Content	0.938	0.937
Brand Image	0.932	0.913

Source: Processed Research Data, 2025



Source: SmartPLS Analysis, 2025

Figure 1 Structural Model of Motives for media use, Humorous Content, and Brand Image

Table 4 Coefficient of Determination and Predictive Relevance

Variable	R-Square	Adjusted R-Square	Q-Square
Humorous Content	0.465	0.464	0.462
Brand Image	0.606	0.604	0.471

Source: Processed Research Data, 2025

Table 5 Effect Size and VIF

Structural Path	f-square	VIF (< 5)
Motives for media use → Humorous Content	0.869	1.000
Humorous Content → Brand Image	0.332	1.869
Motives for media use → Brand Image	0.168	1.869

Source: Processed Research Data, 2025

The tables that follow provide the results of the hypothesis testing, effect sizes, and explanatory power of the model.

According to Table 4, motives for media use explain 46.5% of the variance in humorous content, while motives for media use and humorous content together account for 60.6% of the variance in brand image. These results suggest that the model has a satisfactory explanatory power. The findings further show that audience motives play an important role in shaping perceptions of humorous content, while brand image formation is influenced by both users' media-use motives and their responses to humorous content.

Predictive relevance was evaluated using Q^2 values. Humorous content recorded a Q^2 value of 0.462, while brand image recorded a value of 0.471. Since both values exceed the recommended threshold, the model demonstrates high relevance for the endogenous constructs (Haryono, 2016). In other words, the proposed research model explains the relationships among the variables with predictive capability for humorous content and brand image.

Referring to Table 5, all Variance Inflation Factor (VIF) values are below the recommended threshold of 5, indicating that multicollinearity is not a problem in the structural model. It suggests that the structural paths can be interpreted without serious multicollinearity bias.

The effect size analysis shows that motives for media use have a significant effect on

humorous content, with an f-square value of 0.869. Meanwhile, humorous content has a medium effect on brand image, and motives for media use also have a medium direct effect on brand image. These findings show that users' reasons for using TikTok strongly contribute to their perceptions of humorous banking content, while humorous content also plays a meaningful role in shaping banking brand image.

Referring to Table 6, all proposed hypotheses are supported. Motives for media use significantly affect perceptions of humorous content ($\beta = 0.682$; $t = 15.758$; $p < 0.001$), while humorous content is positively associated with brand image ($\beta = 0.494$; $t = 10.506$; $p < 0.001$). The findings also reveal a direct effect of motives for media use on brand image ($\beta = 0.352$; $t = 6.636$; $p < 0.001$). These results show that motivations of users to use TikTok influence not only their perceptions of humorous banking content but also their perceptions of Bank A's brand image.

The mediation result ($\beta = 0.337$; $t = 7.497$; $p < 0.001$) indicates that the motives for media use have an indirect effect on brand image via humorous content. The total effect is 0.689 when this pathway is considered, which indicates that humorous content enhances the association between TikTok use motives and brand image. Thus, such content functions as an affective bridge that connects users' TikTok gratifications with the formation of banking brand image.

Table 6 Results of Hypotheses Testing

Effect Type	Hypothesis	Structural Path	Original Sample (β)	t-statistics	p-values	Decision
Direct	H-1	Motives for media use → Humorous Content	0.682	15.758	0.000	Supported
Direct	H-2	Humorous Content → Brand Image	0.494	10.506	0.000	Supported
Direct	H-3	Motives for media use → Brand Image	0.352	6.636	0.000	Supported
Indirect	H4	Motives for media use → Humorous Content → Brand Image	0.337	7.497	0.000	Supported

Source: Processed Research Data, 2025

H1: Motives for TikTok use positively and significantly influence audience perceptions of humorous content.

TikTok’s role as entertainment is a major factor in the audience’s evaluation and interpretation of the platform’s content. If users are looking for entertainment on TikTok, the congruence between the content’s nature and their motivations is highly relevant to their perceptions. Since entertainment is consistently mentioned as one of the main motivations of TikTok use in prior literature, users expect immersive, engaging, and enjoyable experiences rather than informational content (Yang & Ha, 2021). In this sense, hedonic gratifications such as escapism and enjoyment are often associated with higher use of the platform and higher intention to use TikTok (Abbasi et al., 2023; Bossen & Kottasz, 2020). These motivations can increase users’ openness to entertaining

stimuli and encourage them to evaluate content based on the level of enjoyment it provides. As a result, humorous content is likely to produce a higher perceived entertainment value and stronger engagement, especially when it matches users’ dominant entertainment-seeking motivations (Wang, 2020).

Research on digital communication typically shows that the match between user motivations and content features influences audience responses. Humorous and entertaining visual content on TikTok promotes hedonic engagement by enabling immersive and pleasurable experiences, which in turn improves content evaluations (Barta et al., 2023). In line with the results of meme marketing and visual communication research, entertaining visual content is more effective at capturing attention and facilitating narrative transportation than purely informational material, particularly when users engage with content under expectations

for entertainment (Kujur & Singh, 2020; Razzaq et al., 2024).

Previous studies suggest that the effectiveness of humor on TikTok is not universal. Instead, it depends on how well the content aligns with users' entertainment-oriented motivations and their expectations. In this regard, the present study extends the Uses and Gratifications Theory by viewing humor as a stimulus whose effectiveness depends on the audience. Therefore, media-use orientation becomes an important boundary condition that shapes the way humorous content is evaluated on entertainment-based platforms such as TikTok.

Compared with previous studies that mainly explain why audiences use TikTok, this finding shows that motives for media use also shape how audiences evaluate humorous content from a banking brand.

H2: Humorous content positively and significantly influences banking brand image.

In highly regulated sectors such as banking, brand image on social media depends not only on credibility and informational cues but also on the emotional tone of brand-audience interactions. It promotes affective and experiential communication strategies in shaping audience perceptions of banking institutions in digital environments. Prior research shows that entertainment is an important dimension of social media marketing

activities, and entertainment-oriented content functions as a stimulus that enhances consumers engagement and positively influences brand-related evaluations (Kim & Ko, 2012). In banking communication, social media provides opportunities for interactive communication that can strengthen customer relationships and develop trust and loyalty (Althuwaini, 2022).

In the Indonesian banking context, brand image develops through audiences' accumulated knowledge, experiences, emotions, and perceptions toward institutional communication (Pratama, 2015). On short-form video platforms such as TikTok, immersive advertising content can foster stronger engagement by enhancing flow experiences and reducing advertising avoidance (Zheng et al., 2024). These positive interactions may cultivate favorable perceptions of banking institutions with long-term consumer relationships (Husada et al., 2025).

This finding is consistent with previous studies showing that social media activities offering entertainment can seal consumer engagement and brand evaluations. The present study shows that content with humor can also develop brand image in the banking sector, where communication must remain credible and trustworthy.

Humorous content can be explained by affective processing mechanisms, as emotional responses may influence brand evaluations besides cognitive assessments. Humor can create enjoyment and thus increase the audience's receptivity to branded messages

and facilitate the formation of positive brand meanings. It illustrates the importance of affectively engaging communication for banking institutions operating on social media where brand image formation is increasingly driven by experiential interactions.

H3: Motives for TikTok use positively and significantly influence banking brand image.

The audience's exposure to branded content and platform usage patterns are shaped by motives for using TikTok. Differences in the intensity of TikTok use are associated with differences in motives for media use, which can increase the likelihood of repeated exposure to content on users' timelines (Gu et al., 2022). It can be seen, for example, on TikTok, but research indicates that consumers' online brand-related activities are often driven by informational and entertainment motives, which can also promote engagement with brand communication on social media (Nastišin et al., 2022). Repeated interaction with such content can improve brand recognition and cognitive associations, which can help develop brand image and brand equity over time through relational mechanisms such as trust and emotional attachment established in the context of social media interactions (Ali & Rafdinal, 2025). In the banking sector, digital communication that highlights institutional information and corporate social responsibility has also been observed to increase consumer trust and bank reputation (Macca et al., 2024).

This research builds on previous work into TikTok usage motivations by demonstrating that these motivations can be linked to brand-related outcomes, not only platform behavior. The motivations of TikTok users in this research for using the platform relate to the development of a banking brand image through exposure, interpretation, and repeated interaction with branded content.

Repeated interactions and accumulated exposure may help audiences to recognize and have a more positive perception of banking brands. The positive brand image in the banking industry is strongly associated with the evaluation of banking institutions, customer satisfaction, and trust (Gudlaugsson & Theodorsson, 2025; Juharsah, 2024). The quality of digital services contributes to customer satisfaction and loyalty because it consists of system, information, and service quality (Kim & Yang, 2025).

This relationship can be understood by examining how user motivations influence audience engagement with branded content. Different reasons for using TikTok may affect how often users encounter banking-related content and how they interpret such messages in their daily media consumption. Over time, repeated exposure builds familiarity with the brand, strengthens cognitive associations, and gradually encourages trust and more positive evaluations. Therefore, motives for media use shape banking brand image, as they influence how audiences encounter and interpret institutional communication on TikTok.

H4: Humorous content serves as a mediating variable in the relationship between Motives for TikTok use and banking brand image.

The results suggest that the need for humor and humorous content is a key mediator of positive emotional experiences for users when consuming social media content. Humor can improve the effectiveness of messages and stimulate affective engagement with branded content through hedonic experiences (Barta et al., 2023). Such enjoyable experiences can also foster positive emotional associations with the brand, which may lead to more favorable audience attitudes (Swani et al., 2025).

Humor can be an affective mechanism that links communication stimuli and audiences' evaluative responses to brands. Humor can elicit positive audience responses by eliciting positive emotional evaluations when the content is perceived as entertaining and socially acceptable, without the need for detailed information processing (Ning et al., 2022). This affective path is consistent with previous studies showing that emotional attachment and brand trust mediate the relationship between digital communication activities and the development of brand perceptions (Hafez, 2021).

Motives for TikTok use, particularly escapism and social interaction, reflect audiences' affective orientations toward engagement with the platform (Omar & Dequan, 2020). When these motives are fulfilled through humorous content, audiences

experience emotions aligned with their media-use goals, which results in positive responses to branded content. Banking social media activities that emphasize entertainment elements and customer experience contribute to strengthening brand relationships, as well as fostering trust and favorable attitudes toward the brand (Althuwaini, 2022; Elareshi et al., 2023).

Compared with previous studies that emphasize emotional attachment and brand trust as mediating mechanisms, this study positions humorous content as an affective mediator of banking communication on TikTok.

This mediation shows that humor helps connect media-use motives with brand-related outcomes. Rather than influencing banking brand image through exposure or informational cues, motives for using TikTok shape perceptions by creating emotionally engaging experiences during content consumption.

CONCLUSION

This study concludes that motivations behind TikTok use significantly shape audience perceptions of humorous content and banking brand image. The findings also show that humorous content significantly influences banking brand image and partially mediates the influence of motives for TikTok use on it. These results address the research objectives by demonstrating the direct effects of motives for TikTok use on humorous content and banking brand image, the direct effect of humorous

content on banking brand image, and the indirect effect of motives for TikTok use on banking brand image through humorous content.

The results suggest that humor in banking communication is effective because it is entertaining and consistent with users' media-use intentions. Also, it produces pleasurable emotional experiences. Such content can reduce the psychological distance between banks and their audiences, making banking brands appear more approachable, modern, and relatable, without compromising their credibility. Moreover, these reasons enhance the banking brand image by engaging the audience on TikTok and ensuring repeated exposure to branded content.

This study indicates that, practically, banking institutions need to develop TikTok communication strategies that consider audience motives. For banks to do this, they need to produce content that is funny, socially relevant, contextually appropriate, and entertaining, while also maintaining a professional, trustworthy brand image. Theoretically, the present study contributes to the application of the Uses and Gratifications theory by demonstrating how motives for media use affect not only platform use behavior but also the audience's perception of humorous content and the banking brand's image. The results also contribute to the field of digital marketing communication by highlighting humorous content as an effective mechanism that influences the image of the banking brand on entertainment-oriented social

media platforms such as TikTok.

Future research should examine different types of humor, audience features, and other social media platforms to gain a comprehensive understanding of the digital contexts in which the banking brand image is constructed.

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