

ABSTRACT

The rapid evolution of social media, exemplified by the platform "X" (formerly Twitter), has revolutionized the way information is exchanged, enabling swift and precise communication. The hashtag feature on X facilitates the aggregation of diverse perspectives and information within a unified topic, fostering dynamic online discourse. The recent hacking incident targeting Bank Syariah Indonesia (BSI) triggered a wave of public concern, prompting BSI customers to express their grievances through user-generated content (UGC) on X, particularly under the hashtag #BSImasihdzolim. The incident also sparked electronic word-of-mouth (eWOM) discussions, raising concerns about potential repercussions on BSI's brand loyalty. This study investigates the influence of UGC and eWOM on BSI's brand loyalty in the aftermath of the hacking incident. Employing a quantitative approach with multiple linear regression analysis, the research involved 388 respondents selected through purposive sampling. Data was collected via questionnaires and analyzed using SPSS 25. The findings reveal that UGC significantly influences brand loyalty, accounting for 82,8% of the variance, while eWOM contributes 86%. The combined impact of UGC and eWOM on brand loyalty is substantial, explaining 87% of the variance. The study underscores the pivotal role of UGC and eWOM in shaping brand loyalty, particularly in crisis situations. The implications for BSI and other organizations facing similar challenges are discussed, emphasizing the need to proactively manage UGC and eWOM to safeguard brand loyalty.

Keywords: *User Generated Content, Electronic Word Of Mouth, Brand Loyalty, Media Sosial, X.*