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BANK OF MAHARASHTRA

Public Sector Banking Through Social Media Innovation

Abstract

As digital connectivity grows, financial institutions are now judged on their ability to engage customers meaningfully across digital channels, rather than just on the quality of their products and services. Traditional, transactional banking communication has failed to connect with younger audiences and address financial literacy, losing emotional resonance with diverse communities. Bank of Maharashtra radically transformed its social media approach, shifting from passive broadcasting to customer-focused engagement. This effort blended creative branding, hyper-local multilingual outreach, literacy campaigns, cyber awareness, generative AI stories and culturally relevant narratives to create an interactive digital environment. This enabled the Bank to build trust and transform its social media from a marketing channel into a true public engagement platform. The initiative grew customer trust and awareness, making Bank of Maharashtra the second-largest public sector bank by social media followers as of September 2025. This project demonstrates how public-sector banks can leverage localised, customer-first digital storytelling to increase engagement and institutional visibility.

Introduction Bank of Maharashtra launched a social media transformation to address the disconnect between traditional communication and changing customer expectations online. The Bank recognised that conventional promotional posts, focused on schemes and features, did not connect with customers' daily lives, especially younger, digital audiences.

Starting in October 2023, the Bank launched a strategic update of its social media identity with creative branding, storytelling, multilingual campaigns and new content formats. This approach aimed to simplify financial ideas, boost cyber awareness, attract Gen Z and build an emotional connection with culturally relevant messaging.

To drive engagement, the Bank unveiled flagship campaigns, including 'Gyaani Ka Banking Gyaan' - a 2D animated series

on financial literacy; 'Sayane Cyber Tips' - focused on digital safety; and 'Swara Se Seekho-Scam ko Pehchano' - a video series featuring real-life stories. The 'Zen Lyfe Clan' AI series was also designed to connect with digital-native users.

By September 2025, the initiative had positioned Bank of Maharashtra as the second-largest public sector bank in terms of total social media followers. The Bank also achieved a 24.4% share of the total PSU banking social media audience excluding SBI, while significantly strengthening customer engagement, regional inclusivity and digital visibility.

The Problem Statement

The digital transformation of customer behaviour has fundamentally altered how consumers interact with financial institutions. However, banking communication in the public sector traditionally remained transactional, formal and product-centric. Most social media communication focused on listing scheme features and technical details without contextualising how banking services addressed real-life customer needs.

Bank of Maharashtra identified five major structural gaps limiting effective digital engagement. The first challenge was transactional communication. Traditional banking posts lacked storytelling, emotional resonance and customer relatability, reducing engagement and long-term recall.

The Bank also faced a challenge of one-way promotion, with social media used more for announcements than for direct, interactive engagement. This hindered opportunities to foster trust or active conversation.

The third issue was the complexity barrier. Financial products and banking concepts were often communicated in technical language, creating financial literacy gaps among customers unfamiliar with formal banking terminology.

The fourth challenge involved generational disconnect. Gen Z audiences increasingly preferred short-form, visual, meme-driven and culturally relevant content formats, while conventional banking communication appeared rigid and outdated.

The final challenge related to cultural and linguistic diversity. India's multilingual and regionally diverse population required communication that reflected local languages, cultural nuances and community-specific engagement patterns. Generic English-language campaigns failed to create deeper audience resonance.

Solutions Stack

The Bank's social media transformation was built on a multidimensional communication architecture that integrated storytelling, multilingual outreach, financial literacy, cyber awareness, AI-enabled creativity and customer interaction.

The first layer of the solution focused on creative rebranding. The Bank redesigned its visual identity, social media presence and communication style to move from transactional messaging to relatable storytelling and life-centric narratives.

The second layer involved financial literacy initiatives. The Bank launched 'Gyaani Ka Banking Gyaan', a 2D animated educational series aimed at simplifying complex banking concepts for wider audiences.

The third component focused on cyber awareness and digital safety education. 'Sayane Cyber Tips' introduced animated digital safety content, while 'Swara Se Seekho-Scam ko Pehchano' used story-driven video narratives featuring a 10-year-old girl named Swara whose everyday experiences highlighted practical cyber fraud prevention lessons. This anecdotal storytelling approach significantly improved relatability and public recall.

Another important innovation involved engaging Gen Z through meme-driven, visually rich, AI-powered content formats. The 'Zen Lyfe Clan' generative AI series integrated animated storytelling and conversational narratives to connect with younger, digitally native audiences.

The initiative also introduced culturally resonant campaigns such as 'Har Sapna Humaare Saath', 'Shaka Laka BoM BoM' and festive Diwali campaigns. These initiatives incorporated nostalgia, emotional storytelling and cultural symbolism to strengthen emotional resonance with audiences.

Strategic Vision

Bank of Maharashtra approached social media transformation not merely as a branding exercise but as a strategic public engagement initiative designed to bridge the gap between banking and everyday life. The organisation recognised that digital communication must evolve from product promotion towards customer empowerment, storytelling and financial education.

The Bank established five core strategic objectives to guide the transformation. These included strengthening digital identity, promoting financial literacy, raising cyber awareness, engaging customers culturally and achieving measurable digital growth.

A key institutional insight behind the initiative was that social media influence in banking depends not only on

visibility but also on relatability and trust. Instead of positioning itself as a passive information broadcaster, the Bank sought to become an accessible digital partner that could participate in customers' everyday conversations and concerns.

The transformation also reflected a broader institutional commitment toward inclusivity and regional representation. The Bank promoted advertisements and social campaigns in 12 regional languages while appointing dedicated zonal officers to ensure linguistic accuracy and cultural relevance. This significantly strengthened state-level resonance and customer accessibility.

Implementation and Deployment

The transformation initiative followed a phased and iterative implementation strategy beginning in October 2023. The first phase focused on redesigning the Bank's creative identity and establishing a differentiated social media presence.

In January 2024, the Bank launched the 'Gyaani Series', introducing 2D animated financial literacy content to simplify banking education. This was followed in March 2024 by the launch of 'Sayane Cyber Tips,' focusing on digital safety awareness.

During August 2024, the Bank rolled out thematic and festive campaigns to improve emotional engagement and cultural relevance. These initiatives leveraged regional festivals, nostalgia and socially relatable storytelling to improve digital visibility and engagement metrics.

In September 2025, the Bank achieved a major milestone by securing the second position among public sector banks in terms of social media followers. During the same

period, the institution launched 'Swara Se Seekho - Scam ko Pehchano' and introduced the AI-driven 'Zen Lyfe Clan' campaign.

The implementation process also involved strong interdepartmental coordination, centralised creative oversight and collaboration with empanelled digital agencies. Dedicated zonal officers ensured cultural and linguistic accuracy across regional campaigns.

Challenges and Responses

One of the primary implementation challenges involved maintaining consistency across highly diverse campaigns while simultaneously introducing new creative identities and communication formats.

Simplifying complex banking concepts without compromising factual accuracy proved difficult as well. Financial literacy content needs to remain technically accurate while becoming accessible to a mass audience unfamiliar with banking terminology.

The Bank also faced the challenge of balancing cultural resonance with institutional professionalism. Festive and emotionally driven campaigns required careful moderation to ensure credibility while maintaining relatability.

Adoption of generative AI presented another governance challenge. While AI-generated storytelling improved engagement, the institution needed to maintain originality, quality control and audience trust within AI-enabled content ecosystems.

An additional operational challenge involved ensuring linguistic consistency and cultural nuance across multilingual campaigns. The Bank responded by appointing dedicated zonal officers to oversee localisation quality and regional relevance.

Highlights

- Bank of Maharashtra transformed its social media strategy from traditional product-focused communication into a customer-centric digital engagement platform using storytelling, multilingual outreach, financial literacy and AI-driven content.
- The initiative addressed challenges such as low customer engagement, financial literacy gaps, generational disconnect and lack of cultural relevance by adopting relatable, visual and region-specific communication formats.
- Flagship campaigns like 'Gyaani Ka Banking Gyaan', 'Sayane Cyber Tips', 'Swara Se Seekho-Scam ko Pehchano' and the AI-powered 'Zen Lyfe Clan' helped simplify banking concepts, spread cyber awareness and connect with Gen Z audiences.
- The Bank implemented multilingual and hyper-local campaigns across 12 regional languages, supported by dedicated zonal officers, while repositioning social media into an interactive customer service and engagement channel.
- By September 2025, Bank of Maharashtra became the second-largest public sector bank by social media followers, strengthened customer trust and engagement and created a scalable model for inclusive, digitally driven public-sector banking communication.

Outcomes The social media transformation generated significant institutional, customer-centric and reputational outcomes. One of the most important achievements was establishing a distinct digital identity that significantly improved brand visibility, recognition and customer recall across social media platforms.

The Bank secured the second position among public sector banks in total social media followers by September 2025. It also achieved a 24.4% share of the total PSU social media audience excluding SBI, establishing a significant competitive lead over several peer institutions.

The initiative also improved customer accessibility and responsiveness. Social media evolved into an active service and interaction channel where customers could raise banking queries and receive faster responses. Regional language campaigns and Hindi content significantly improved inclusivity and state-level engagement. The multilingual approach strengthened visibility across diverse demographic and cultural markets.

Financial literacy and cyber awareness outcomes were equally significant. Through simplified animations, relatable storytelling and youth-centric campaigns, the Bank successfully positioned itself as a trusted partner in customer education and digital safety awareness.

Conclusion Bank of Maharashtra's social media transformation demonstrates how public sector financial institutions can evolve from transactional communicators into customer-centric digital engagement platforms. By integrating storytelling, localisation, financial literacy, cyber awareness and AI-driven innovation, the Bank successfully repositioned social media as a strategic bridge between banking and everyday life.

The initiative highlights the growing importance of emotional resonance, cultural inclusivity and digital relatability in public sector communication. It also demonstrates that digital trust is built not only through product offerings but through meaningful engagement, education and responsiveness.

Most importantly, the project establishes a replicable model for digital public engagement within the BFSI sector. As customer behaviour increasingly shifts toward interactive and content-driven ecosystems, Bank of Maharashtra's approach provides a strong blueprint for future-ready banking communication that combines institutional credibility with digital creativity, inclusivity and customer empowerment.



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e-Mail: info@skoch.in
www.skoch.in

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