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Building Brand Love in the Digital Era: An Analysis of Nubank's Social Media Practices

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ABSTRACT: This study investigates how Relationship Marketing strategies contribute to the formation of Brand Love within the digital context of social media, with a focus on the Brazilian digital bank Nubank. Employing a qualitative and descriptive case study approach, data were collected from Nubank's Facebook, Instagram, and Twitter accounts, examining both quantitative metrics (post frequency, likes, comments, shares) and qualitative aspects (content types, communicative tone, and emotional appeals). The findings reveal that Nubank's communication strategy combines humour, personalised responses, educational content, and institutional values, fostering affective bonds with its audience. These practices humanise the brand, strengthen customer engagement, and transform users into brand advocates, demonstrating that emotional resonance and authenticity are critical for cultivating Brand Love. The research highlights the importance of relational marketing as a strategic tool for digital-first organisations aiming to achieve sustainable customer loyalty and competitive advantage.

KEYWORDS: Relationship Marketing; Brand Love; Social Media; Fintech; Digital Engagement; Customer Loyalty

1. INTRODUCTION

With the advancement of technology, markets have become increasingly competitive, and consumers more demanding, often evaluating brands based on the relationships and identification they establish with them through communication. This evolution has been accompanied by profound transformations in the use of information and communication technologies. Companies now recognise that their value is not derived solely from tangible assets but also from the emotional bonds that consumers cultivate with brands, often expressed through positive experiences (Kotler, 2017). In this context, it becomes imperative for brands to create affective ties with their audiences, demonstrating attentiveness to their needs and desires. As Churchill and Peter (2000, p. 4) note, "the essence of marketing is the development of exchanges in which organisations and customers voluntarily engage in transactions intended to provide mutual benefit." Similarly, França (2008, p. 59) emphasises that public engagement is fundamental, as consumers construct the image of a company and its brand, upon which the organisation's survival depends.In response to these demands, organisations increasingly adopt relationship marketing strategies to foster closer bonds with their audiences. This necessity is further accentuated by the rise of fintechs, which integrate digital innovation and financial services, highlighting the urgency of technological tools in cultivating consumer proximity (Madruga, 2010). Kotler (2017) suggests that brands should behave as humanised entities—approachable, authentic, and capable of admitting faults—thereby integrating into consumers' lifestyles and treating them as friends. Las Casas (2010) reinforces the idea that businesses must actively participate in the interactive channels where contemporary consumers engage, adapting to new communication practices and expectations.The growing influence of digital social media intensifies these dynamics, as consumers increasingly seek organisations aligned with their values, attentive to their needs, and capable of establishing affective relationships. The Brazilian digital-only bank Nubank exemplifies this trend. Distinguished by a humanised approach to customer service, the company engages in personalised gestures, such as sending handwritten letters, poems, travel tips, and even small gifts, while addressing problems in a friendly and approachable manner. With approximately 80% of its user base under 35 years old (Exame, 2016), Nubank cultivates a youthful and innovative image, delivering high-quality service and maintaining an engaging presence on social media. Its communication strategy combines humour, informal language, and relatable content, positioning the brand as a peer rather than a distant corporate entity. The effectiveness of this approach is reflected in engagement metrics, with Nubank ranking second among Brazilian brands in Instagram interactions in 2021, averaging 14,296 engagements per post (Forbes, 2021).These developments raise a critical question regarding how digital-first organisations can leverage relationship marketing to generate brand love: which strategies allow a company like Nubank to foster enduring emotional bonds with its customers and become a "love brand"? Although relationship marketing has been widely studied, the systematic exploration of brand love remains limited, despite its relevance in contemporary management discourse. In an era characterised by abundant choices and consumer sophistication, affective connections become a key differentiator, guiding consumption and loyalty (Zendesk, 2021). Social media has transformed these dynamics by enabling consumers to engage more deeply with brands than ever before, demanding responsiveness, authenticity, and humanised interactions (Kotler & Keller, 2012; Jornal Contábil, 2022).Understanding the strategies that underpin such affective connections is crucial for businesses seeking not merely to attract customers but to retain them and cultivate long-term loyalty. By examining Nubank as a case study, this research contributes to the academic debate on relationship marketing and brand love, offering insights for organisations that aim to strengthen consumer satisfaction and emotional attachment. The findings are particularly relevant for small and medium-sized enterprises aspiring to develop competitive advantage through strategic engagement, highlighting the importance of relational approaches over transactional ones. Furthermore, this study reflects the author's professional interest in brand management and consumer relationships, providing a theoretical foundation for future research and practical applications in contemporary marketing practice.

2. RELATIONSHIP MARKETING

In the contemporary business environment characterised by technological advancement and intense competition, the development of long-term, mutually beneficial relationships with customers has become a strategic imperative. The American Marketing Association (2017) defines marketing as the process of creating, communicating, delivering, and exchanging offerings that have value for customers, partners, and society. This definition underpins the evolution of relationship marketing as a paradigm shift from transactional exchanges to sustained interactions grounded in trust and emotional connection.

McKenna (2005) argues that marketing should not be confined to tactical actions aimed at short-term market gains but should instead represent a continuous organisational learning process focused on development, adaptation, and the creation of value through relationships. In this sense, marketing becomes a mechanism for establishing ongoing dialogue between a company and its stakeholders. The American Marketing Association (2017) further conceptualises relationship marketing as a Customer Relationship Management (CRM) strategy oriented towards customer retention and satisfaction, rather than mere acquisition. It is based on cultivating enduring bonds that increase customer lifetime value and loyalty.

From a managerial perspective, Madruga (2010) and Lima (2006) contend that relationship marketing integrates attraction, enhancement, and strengthening of relationships with final consumers, intermediaries, suppliers, partners, and regulatory entities through a long-term vision that generates mutual benefits. The focus lies not only on acquiring customers but also on maintaining and nurturing them, recognising their role in co-creating value with the organisation. According to Stone (2002), effective relationship marketing combines communication, sales, and service strategies to create advantageous relationships that benefit both company and client. Similarly, Boone and Kurtz (2009) highlight its potential as a competitive advantage by motivating repeat purchases and multi-brand adoption within the same corporate group.

Technological development has accelerated this transformation through CRM systems that integrate marketing with information technology. Bose (2002) defines CRM as the integration of technology and business processes to meet customer needs at all stages of interaction, while Bretzke (2000) emphasises the role of data-driven marketing as the foundation of effective CRM, enabling the collection and analysis of customer data to personalise communication and improve decision-making. In this view, CRM represents the operational dimension of relationship marketing, fostering customised service and more strategic engagement.

The rise of digital platforms has made relationship marketing increasingly relevant in virtual environments. Cipriani (2011) and Gunelius (2012) stress that social media allow brands to create interactive communities in which consumers participate actively, shaping perceptions and co-producing content. As Torres (2009) and Telles (2010) argue, social networks function as collaborative spaces where brands must maintain transparency, authenticity, and responsiveness, given their power to influence reputation. A single negative interaction can rapidly erode trust. Hence, organisations must manage digital relationships with precision, using proactive communication and genuine engagement.

Customer satisfaction and loyalty are central to this approach. Whiteley (1992) defines satisfaction as the foundation of marketing-oriented organisations, while Lovelock (2001) and Vavra (2001) see it as a short-term emotional reaction to service performance relative to expectations. However, satisfaction alone is insufficient; it must be translated into loyalty. Griffin (1998) notes that loyal customers are more cost-effective than constant acquisition efforts, while Boone and Kurtz (2009) and Stone (2002) emphasise that loyalty stems from consistent relational management, not superficial reward programmes. Sustainable loyalty emerges from trust, empathy, and perceived reciprocity.

The evolution of relationship marketing has therefore shifted from transactional logic to emotional value creation. In an era of hyperconnectivity, brands must communicate not only functional benefits but also symbolic and affective meanings that reflect consumer identities and social belonging. As Kotler (2017) suggests, brands should behave "like people—accessible, honest, and vulnerable", fostering authenticity and emotional bonds that humanise corporate communication. Las Casas (2010) reinforces that companies must participate in the interactive spaces where consumers are active, engaging through dialogues that reflect their values and lifestyles.

Ultimately, relationship marketing in the digital context seeks to transform satisfied customers into brand advocates through constant interaction and emotional resonance. As Cavallini (2008) points out, trust and credibility are essential elements in building enduring relationships, while transparency and responsiveness reinforce confidence in the brand. Therefore, relationship marketing operates not merely as a commercial strategy but as a philosophy of engagement that integrates technological, emotional, and social dimensions to sustain competitive advantage.

3. BRAND LOVE ON SOCIAL MEDIA

The concept of Brand Love expands upon the principles of relationship marketing by exploring the emotional attachment between consumers and brands in an increasingly mediated digital context. The American Marketing Association (1960) initially defined a brand as a combination of names, symbols, and signs designed to identify and differentiate offerings. Over time, this definition has evolved to encompass not only tangible identifiers but also intangible associations. Kapferer (2003) describes the brand as a multifaceted construct—simultaneously a sign, word, object, and concept—embodying both material and symbolic dimensions that generate meaning.

The emotional aspect of branding has gained prominence as markets have become saturated with functionally similar products. Carroll and Ahuvia (2006) define Brand Love as a deep emotional connection resulting from satisfaction with a brand that transcends utilitarian appreciation. It represents a higher-order emotional bond characterised by passion, affection, and commitment. Similarly, Roberts (2004) describes it as the strongest emotional connection between brand and consumer, emerging as a response to human isolation and the search for belonging. Consumers seek in brands a form of companionship that reflects their identities, values, and aspirations.

Brand Love thus operates at the intersection of emotional branding and relationship marketing. Schreane (2020) views it as a strategic effort to transform satisfied customers into loyal advocates who voluntarily promote the brand. In this sense, love becomes both an outcome and a driver of engagement. Loureiro, Ruediger & Demetris (2012) characterises love brands as those capable of inspiring strong trust and loyalty, even when competitors offer similar products at lower prices. Emotional resonance and authenticity are therefore decisive for sustained preference.

Social media has become the most dynamic arena for cultivating Brand Love, as it enables direct, continuous, and multidirectional communication between brands and consumers. According to Shimp (2002), positive brand images are not spontaneous but the result of consistent communicative activity designed to create favourable associations. Kotler (2000) and Albuquerque (2016) distinguish between brand identity—how a company wishes to be perceived—and brand image—how it is actually perceived by the public. The alignment between both dimensions depends on coherent communication strategies that integrate emotional and cognitive stimuli.

Schmitt (2002) argues that consumers increasingly seek experiential and emotional value in their interactions with brands. They desire products, communications, and experiences that evoke feelings and fit within their lifestyles. This perspective aligns with Gobé (2002) and Lipovetsky (2007), who describe emotional branding as the creation of meaning and connection beyond the material product. The brand becomes a vessel for aspirations, lifestyles, and collective narratives.

A key strategy in this process is brand humanisation. By attributing human-like traits to brands, companies make them relatable and trustworthy. Puzakova and Aggarwal (2018) and Vavra (2001) suggest that anthropomorphised brands are perceived as more reliable and emotionally engaging. Aaker (2001) refers to this as brand personality—a set of human characteristics associated with a brand, such as warmth, sincerity, and sociability. Turchi (2013) and Melo and Abelheira (2015) define the brand persona as a communication tool that fosters empathy and facilitates identification, turning the brand into a relatable conversational partner.

Social media intensifies these dynamics by enabling immediate feedback and participation. Stone (2002) and Recuero (2009) demonstrate that engagement is not limited to passive consumption but involves emotional participation and co-creation. Likes, comments, and shares represent behavioural manifestations of affection, while interaction and humour strengthen the sense of community. Gabriel (2010) conceptualises engagement as a continuum ranging from content consumption to active creation, where the highest level of engagement involves co-production and advocacy.

Ultimately, Brand Love on Social Media is sustained by emotional coherence, authenticity, and reciprocity. It is not merely the result of aesthetic appeal or clever advertising but of continuous interaction that humanises the brand and resonates with consumers' lived experiences. When managed effectively, this emotional connection becomes a strategic asset—transforming followers into brand ambassadors and social media platforms into ecosystems of affective loyalty.

4. METHODOLOGY

This study adopts a qualitative and descriptive approach grounded in a single-case study design, aiming to investigate how Relationship Marketing principles foster Brand Love within the social media context. Nubank was selected as the case due to its prominent digital presence, innovative communication strategies, and recognised ability to generate affective bonds with its users.

The case study methodology, as outlined by Yin (2015), allows for an in-depth exploration of contemporary phenomena within their real-life context, particularly where the boundaries between the phenomenon and its context are not clearly defined (Gil, 2017). The qualitative orientation enables interpretation of meanings, perceptions, and communicative practices, rather than quantitative measurement alone (Triviños, 1987; Godoy, 1995; Minayo, 2001), which is essential when examining symbolic constructs such as brand identity and emotional attachment.

The study is descriptive, seeking to identify, characterise, and interpret Nubank's communication practices on social media and their impact on engagement, loyalty, and emotional connection (Gil, 2008). Data were collected from Nubank's official Facebook, Instagram, and Twitter (X) accounts, covering the period from 1 January to 30 April 2022, selected for their central role in the company's digital ecosystem and public accessibility.

Data collection incorporated both quantitative and qualitative dimensions. Quantitatively, the number of posts, likes, comments, shares, and retweets were recorded to assess engagement, frequency, and platform-specific dynamics. Qualitatively, textual and visual content were analysed to identify thematic patterns, communicative tone, and emotional appeals.

A content analysis protocol was applied following Bardin (2011), systematically categorising data into meaningful analytical categories derived from both theory and empirical recurrence. The categories used for interpretation included: Educational and informational content, Promotional content, Relational and emotional content, Institutional and value-based content.

These categories integrate cognitive and affective dimensions of marketing communication, highlighting how emotions and symbolic narratives underpin brand identity and loyalty (Schmitt, 1999; Gobé, 2002). Quantitative data were summarised in descriptive tables to capture engagement patterns, while qualitative analysis explored the discursive strategies that foster emotional connection, trust, and brand advocacy.

The methodological framework ensures scientific rigor through triangulation of data sources, integration of descriptive and interpretive analyses, and systematic categorisation of content, allowing a comprehensive understanding of Nubank's social media strategies. The approach highlights the mechanisms by which relational marketing practices translate into emotional engagement and the creation of a love brand (Bauer & Gaskell, 2002).

5. RESULTS - CASE STUDY OF NUBANK

Nubank was founded in May 2013 by Colombian David Vélez, American Edward Wible, and Brazilian Cristina Junqueira, with the aim of transforming the traditional banking experience in Brazil. The company's central proposition is to eliminate bureaucracy, reduce costs, and expand access to financial services in a simple, digital, and customer-centric manner. Since its inception, Nubank has positioned itself as an innovative fintech, grounded in values such as transparency, autonomy, and humanised customer service.

Operations commenced in the Brooklin district of São Paulo, initially offering a fee-free international credit card, fully managed via a mobile application. The first transaction was conducted on 1 April 2014. Within a few years, Nubank reached unicorn status, surpassing US$1 billion in valuation.

In 2017, the company launched Nubank Rewards, a loyalty programme based on points that never expire, reinforcing customer engagement and enhancing value proposition. Its product portfolio currently includes a free digital account, credit and debit cards, personal loans, life insurance, business accounts for micro-entrepreneurs, and accessible investment services.

In 2019, the brand expanded operations to Mexico under the name Nu, followed by Colombia, Argentina, the United States, and Germany, establishing itself as one of Latin America's leading fintechs. In 2021, Nubank introduced a new visual identity, featuring smoother lines and continuous typography, representing lightness, modernity, and empathy.

In December 2021, the company was listed on the New York Stock Exchange, with a market value of approximately US$41.5 billion, becoming the fourth largest Brazilian publicly traded company. Among its awards and recognitions, it was named Latin America's Most Innovative Company (Latam Founders, 2015) and the Best Bank in Brazil and Mexico (World's Best Banks, Forbes, 2022).

Nubank's success is closely associated with its philosophy of humanised service. According to Cristina Junqueira (EXAME, 2022), although fully digital, the company's service must be "extra humanised," prioritising empathy and care. The support team operates 24/7 via chat, telephone, and email, distinguished by responsiveness and personalised assistance.

As CEO David Vélez stated in an interview with Gizmodo Brasil (2016), "every customer interaction is an opportunity for sales, loyalty, and learning." This perspective reflects the brand's strategic positioning, viewing service as integral to building emotional bonds. Consequently, Nubank has established itself as a young, approachable, and accessible brand, capable of converting customers into spontaneous brand advocates—a fundamental aspect of brand love.

5.1 Target Audience

Nubank's target audience primarily comprises young adults aged 18 to 35, with an average age of 34 and a monthly income lower than that of clients at traditional banks. According to *The State of Young Adult Banking in the Region* (Mambu, 2022), Nubank is the most utilised financial institution among this age segment, with 28.2% of Brazilian respondents considering it their main bank account.

Founder David Vélez emphasises that the Nubank experience is designed for "consumers who want to do everything online and do not wish to rely on managers or branches." This strategic orientation has consolidated the brand's image as digitally native, innovative, and aligned with users' expectations of convenience and autonomy.

Table 1 – Comparative Profile of Nubank and Traditional Bank Customers

Indicator	Nubank	Traditional Banks
Average Age	34 years	46 years
Predominant Age Range	18–35 years	35–60 years
Average Monthly Income	R$3,500	R$6,000
Digitalisation Level	High (fully app-based)	Moderate (hybrid use)
Social Media Engagement	High	Low

Source: Adapted from Nubank (2021) and Mambu (2022).

The predominance of a young, digitally connected audience explains the success of Nubank's engagement strategies on digital platforms. The brand's communication combines humour, colloquial language, and empathy, reinforcing its approachable and innovative identity.

5.2 Analysis of Social Media Posts and Interactions

The analysis of communication strategies was conducted using data collected from Facebook, Instagram, and Twitter for the period from 1 January to 30 April 2022. Quantitative variables included the number of posts, likes, comments, and shares/retweets, while qualitative analysis considered content types, tone, and engagement patterns.

Table 2 – Social Media Activity Comparison (Jan–Apr/2022)

Platform	Number of Posts	Likes/Reactions	Comments	Shares/Retweets
Facebook	57	36,904	16,553	1,340
Instagram	23	353,430	11,500	—
Twitter	81	69,522	25,135	6,854

Source: Author's elaboration

The results indicate that Twitter was the most utilised platform in terms of post volume, whereas Instagram generated the highest number of likes, reflecting its visual and emotional nature. Facebook stood out for comment density and audience loyalty despite fewer posts.

Table 3 – Facebook Post Typology (Jan–Apr/2022)

Category	Description	Participation (%)
Financial Education & Information	Tips and guidance on personal finance and responsible consumption	34
Service Promotion	Dissemination of financial products and services	27
Relationship & Engagement	Humorous and interactive content	22
Institutional Values & Positioning	Communication on diversity, ethics, and innovation	10
Corporate Achievements	Awards and company expansion	7

Source: Author's elaboration

Financial education and relationship/engagement content received the greatest response, indicating that the audience values both informative and emotional, approachable communication.

Table 4 – Patterns of Nubank Interaction and Engagement on Social Media

Observed Element	Characteristics	Effects on Audience
Tone of Voice	Approachable, casual, accessible	Reduces distance between brand and consumer
Responses to Users	Personalised and empathetic	Encourages identification and reciprocity
Use of Humour & Memes	Strategic and moderate	Fosters virality and spontaneous interaction
Visual Communication	Vibrant colours and minimalistic aesthetics	Reinforces recognition and visual coherence

Emotional Engagement	Likes and affectionate comments	Builds attachment and brand love

Source: Author's elaboration

The findings indicate that Nubank adopts a communication strategy centred on humanisation and symbolic proximity, which enhances brand love. The company responds directly to comments, demonstrates empathy, and employs accessible language, creating a digital environment of trust and belonging.
The alignment between institutional discourse and communicative practice consolidates the brand's perceived authenticity. Nubank exemplifies how relationship marketing and emotional branding can be effectively integrated, converting engagement into loyalty and loyalty into brand love.
Evidence suggests that brand love is a direct outcome of consistent relationship marketing strategies grounded in active listening, transparency, and long-term emotional bonds. By transcending the logic of a traditional financial institution, Nubank has fostered an affective community around values such as simplicity, empathy, and innovation.

6. CONCLUSION

This study analysed how Nubank leverages social media to strengthen customer relationships and cultivate Brand Love. Drawing on relationship marketing theory, it was observed that emotional connections extend beyond transactional interactions, positioning love brands as entities capable of generating enduring loyalty and advocacy.
The analysis of Facebook, Instagram, and Twitter revealed a platform-specific strategy: financial education and informative posts dominated Facebook, whereas engagement-oriented content prevailed on Instagram and Twitter. The brand employs a humanised persona, using GIFs and interactive stickers to capture attention and encourage reciprocal engagement, thereby enhancing relational closeness.
User interactions highlighted the effectiveness of this approach. Facebook comments reflected peer interactions, Instagram showed minor complaints mainly regarding credit limits, and Twitter exhibited the highest engagement with nearly half of comments receiving direct responses. The brand's communication was consistently empathetic, friendly, and affectionate, reinforcing emotional attachment.
These findings indicate that Nubank successfully integrates technological innovation, humanised communication, and relational management, converting engagement into loyalty and brand advocacy. The case demonstrates that emotional resonance, authenticity, and responsive interaction are critical in the digital era for cultivating Brand Love. This research contributes to understanding how digital-first organisations can strategically employ relationship marketing to foster emotional bonds, providing insights for academics and practical guidance for companies seeking competitive advantage through affective customer relationships.

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