

Integrated Marketing Communication Strategy for Getting Banking Achievements Post the Crisis Issue

Mualima Nuralam^{1*}, Ign. Agung Satyawan², Ismi Dwi Astuti³
Postgraduate Program of Communication Studies, FISIP, Sebelas Maret
University

Corresponding Author: Mualima Nuralam Email : mualima@student.uns.ac.id

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ABSTRACT

In 2020, there were rumors that hit Bank Bukopin, one of which was a crisis rumor. An integrated marketing communication strategy carried out by pensioner credit marketing to get new debtors after the crisis issue. Retirement credit marketing performs various marketing communication mixes, including ; Advertising, Sales Promotion, Events And Experiences, Public Relations And Publicity, Direct Marketing, Interactive Marketing and Personal Selling in this case the author uses a qualitative methodology. Integrated Marketing Communication strategy can generate many benefits both in terms of managing relationships and customer attitudes in the form of loyalty even if a company is affected by a crisis.

INTRODUCTION

Madiun City, is one of the cities in East Java Province which recently celebrated its 104th birthday. In its more than a century, the City of Pecel has made many achievements, one of which is in the economic field. The economy in this city is experiencing quite good growth, it can even be said to be the highest in East Java, which is around 4.73% in 2022. In 2021 Regional Original Revenue (PAD) in Madiun City, is in third place nationally with an achievement of 109% . This is what makes many banking companies build their business in Madiun City.

According to data from the Financial Services Authority, in this city with a population of approximately 196 thousand people, there are 22 banking companies. Whether it's the type of commercial banks, people's credit banks, and Islamic banks. Not only increasing the economic side, the City Government of Madiun continues to improve to become a city that is friendly for anyone, including retirees or the elderly. In order to realize this, the Madiun City Government has built several facilities and pedestrian areas that can be enjoyed or accessed by the elderly. The Mayor of Madiun also frequently carries out activities targeting the elderly such as elderly gymnastics and elderly Posyandu in each village, with the feature of improving the quality of life and health of the elderly. This is evident from the good impact on public health, especially the elderly. Life expectancy in the people of Madiun City reaches 72.83. This means that every birth in the city of Madiun has a life expectancy of more than 72 years.

The Madiun City Government's hard work paid off with the second place in the East Java Province Elderly Friendly Regency/City Contest in 2019.

The government also contributes to the welfare of retirees and makes them potential people. One form of support is in the form of material funding. Data from the Ministry of Finance explain that , spending budget for pensions and waiting money for civil servants (PNS) is IDR 136.4 trillion in 2022. This amount has increased by 6.28% compared to the previous year's realization of IDR 128.3 trillion. They are expenditure itself is a budget prepared in the APBN to pay pensioners. While the waiting money is the budget for civil servants who will be honorably discharged from their positions.



Figure 1. Indonesian Pension Budget and Waiting Money (Source: DataIndonesia.id)

With the large amount of budget disbursed by the government, several companies take advantage of this opportunity, including banking companies. Facing intense competition between banks and the demands of Corporate targets, an effective sales strategy is certainly needed. One of them is hopefully our customer become loyal so our marketing must to know how to understanding market demand. The type of public demand is a request for credit. Credit is the financing of most of economic activity. Credit is the most important activity in a banking institution, one type of credit that is usually offered is a personal consumer credit facility.

"Consumptive credit is credit given to finance consumptive needs such as buying an item or starting a business where the source of credit payment comes from the salary/income of the credit applicant". Kuncoro and Suhardjono (2002)

On the way to becoming a banking company that provides the best customer service, sometimes it experiences a number of problems that cannot be avoided, one of which is the impact of Covid-19 which has hit all groups, including banking. In 2020, rumors that hit Bank Bukopin which became a sign of a crisis occurred after the publication of the Financial Supervisory Agency (BPK) regarding the OJK (Financial Services Authority)'s weak supervision of the banking pandemic, in which the publication mentioned seven names of banks, one of which was Bank Bukopin.

The issue of liquidation has become the focus of a pandemic and a sign of a corporate crisis because it has a pandemic shock, (W. T. Coombs, 2007) and threatens the organization and requires decision-making in a short and timely manner (Seeger et al., 2010). Given that information circulates quickly, customers at Bank Bukopin KCP Madiun reap a variety of reactions, ranging from confirmation of information widely circulated in the mass media, to massive withdrawals or rush money and delays in the credit disbursement process.

Almost all Bukopin branch offices throughout Indonesia have experienced delays in disbursing credit, including the Madiun branch. Throughout 2020, all Bukopin branches will not be able to disburse credit, and will only be able to disburse credit in April 2021. Another impact felt by the Madiun branch with the issue of the crisis is the cooperation of insurance companies that cover debtor loans. So if the debtor dies before credit is paid off, the heirs will not be charged with paying off the remaining debt. Even though it was delayed for several months with no credit disbursement process, it did not break the spirit of pensioner credit marketing to retain debtors. At the beginning of the disbursement in April 2021, it can be said that the nominal disbursement was quite small. However, the Madiun branch experienced an increase in credit disbursements every month. The increase in credit disbursement every month has certainly restored public confidence in the Madiun branch of Bukopin.

"Marketing communications are means by which firms attempt to inform, persuade, and remind consumers – directly or indirectly – about the products and brands they sell". Kotler dan Keller (2009).

To reach a wider market segment, a company, especially banking, combines marketing and communication studies and produces a new study called marketing communications. Marketing communication is a form of communication that aims to strengthen marketing strategies and promote what they offer and achieve the financial goals of a company.

From this background, the researcher wants to examine how the implementation of integrated marketing communications is carried out by Bank KB Bukopin Madiun Branch in gaining the trust of retired debtors after the crisis issue by obtaining new debtors and retaining debtors until achievements are achieved for the Madiun Branch.

LITERATURE REVIEW

Marketing Communication Concept

Communication is an important aspect in current marketing activities, where marketing is an activity of exchanging values including information on ideas, products and services of a company and its customers. In principle, communication is used to inform the products offered to target customers and build awareness of these products in the minds of target customers. In addition, communication is also useful for persuading target consumers to make transactions.

Communication is also intended to remind target customers of a product provided by a company (Tjiptono, 2016).

The creation of long-term relationships, namely between customers and companies, is obtained from good communication. Information that customers need can be obtained easily which can make customers feel confident and secure about the capabilities and performance contained in these service companies.

Marketing can be understood as the process of identifying and fulfilling human needs and social needs. This is also in line with what was explained by The American Marketing Association where marketing is an activity, collection of orders, and various processes of forming, communicating, sending, and exchanging offers that have value to consumers, partners, clients, and the general public (Kotler and Keller). , 2016).

Integrated Marketing Communication (Integrated Marketing Communication)

The understanding of IMC is as a simple concept that unites all forms of communication into a unified solution. IMC essentially integrates all promotional tools where these tools can work harmoniously and together (Hapsari, 2019).

There are several forms of integrated marketing communications, namely (Kotler and Armstrong, 2018):

- a. Advertising – Any paid form of non-personal presentation and promotion of ideas, goods or services by an identified sponsor. Examples include print and broadcast advertisements.
- b. Sales Promotion – A variety of short-term incentives to encourage trial or purchase of a product or service. Examples include games, sweepstakes,

contests. Promotion is in the form of all components of the promotional mix, but many marketing practices and advertisements use the term promotion which actually leads to sales promotion in the form of marketing activities that provide a plus value or incentive to salespeople, distributors, or consumers who have the hope of being able to increase a sale.

- c. Special events (events and experiences) – Designing company activities and programs that have sponsors, namely to establish relationships with brand interactions on a daily or special basis. For example in the form of entertainment or festivals.
- d. Public relations and publicity –The various programs created to promote or protect the image of a company or its individual products. Common activities are in the form of talk shows or seminars, collaboration or cooperation.
- e. Direct marketing – Use of the telephone, mail, e-mail, fax, or the Internet to communicate directly with or solicit dialogue or response from specific customers and prospects. Examples include annual reports, exhibitions and trade. Direct marketing or direct exhibitions are efforts made by industries or companies or organizations to communicate directly with prospective target customers with the intention of creating a response or a sales transaction.
- f. Interactive marketing – A tool that is used for promotional activities. The internet serves as a trusted global computer network that can make it easier to communicate and get a large amount of information needed quickly and accurately. Interactive marketing has the goal of attracting and retaining consumers who will become business partners in creating, purchasing, and developing products and services. Consumers are not necessarily just passive participants who get advertisements before making a purchase, but consumers are expected to be proactive and interactive in marketing.
- g. Personal selling – The goal of interaction with one or more prospective buyers is to create presentations, answer questions, and procure orders.



Figure 2. Integrated Marketing Communication Models

The main requirement for the success of a promotional program is the linking of the marketing communication mix with the delivery of a number of

messages and the use of the right visuals. The stages of communication and the message strategy for its formation are based on achieving awareness about the existence of a product and service (awareness), creating a desire to have or obtain a product (interest), up to defending the customer.

Customer Interests

Interest is a part of consumer behavior in consumption attitudes, the tendency of respondents to take action before buying decisions are actually made. Interest is a tendency to pay attention and have action in carrying out an activity or situation that is the object of this interest accompanied by a feeling of happiness (Romdhoni & Sari, 2018). The following is an explanation of interest having characteristics according to Soraya (2015), including the following:

- a. Interest raises a positive attitude that comes from an object.
- b. Interest is something that is fun and arises from an object.
- c. In an interest there is an element of appreciation, which causes

METHODOLOGY

Research Locations

The research location is the place where research is conducted, while the research site is the actual location where the researcher conducts research to obtain valid, accurate data that is really needed in the research. Researchers are also expected to be able to reveal the actual state of the object under study including the characteristics of the location and all the activities in it.

The research location was carried out at the Madiun Branch of Bukopin KB Bank. Before conducting the research, the researcher made observations first, where the company was a banking company that had just been hit by a crisis issue. This has reduced public trust in Bukopin. In order to reduce the number of post-crisis issue repayments that will occur and increase the disbursement nominal, a company must have a good strategy to get new debtors. Therefore this location is very interesting for research related to the marketing strategy of implementing the company's integrated marketing communications for and obtaining new debtors.

Research Time

This research was carried out for approximately one year from Januari 2022 - December 2022.

Research Design

In accordance with the formulation of the problem and the stated research objectives, the method used in this research is qualitative. According to Pujileksono (2015, p. 35) research with qualitative methods is,

"A research which explains reality by using descriptive explanations in the form of sentences so that in the research process, hypotheses go to the field, data analysis and data conclusions up to the writing use aspects of trends, non-descriptive situational numeric calculations, in-depth interviews and content analysis"

RESULT

The integrated marketing communication strategy carried out by the pensioner credit marketing of Bank KB Bukopin Madiun Branch after the liquidity issue is considered a potential issue that must be handled very carefully. Because this crisis will pose a threat if it continues. This issue has even influenced the public to take negative action, namely the settlement action.

As we know marketing itself is the spearhead of a company, whether or not a company survives or not, especially a banking company, is seen from how good the quality of marketing is in that company. Especially with a company that has just been hit by a crisis issue, of course, attracting new customers is not an easy matter.

If we look back at the function of Integrated Marketing Communication proposed by Kotler and Armstrong (2018), namely:

"The main requirement for the success of a promotional program is the linking of the marketing communication mix with the delivery of a number of messages and the use of the right visuals"

Retirement credit marketing carries out various marketing communication mixes, including: 1) Advertising, 2) Sales Promotion, 3) Events and Experiences, 4) Public Relations and Publicity, 5) Direct Marketing, 6) Interactive Marketing, 7) Personal Selling. What the researcher will describe as follows,

Advertising

Based on the explanation put forward by Kotler and Armstrong, advertising is a paid form of non-personal presentation and promotion of ideas, goods or services by identified sponsors, for example such as print or broadcast advertisements. In this case, Bank KB Bukopin Madiun Branch applies broadcast advertisements via whatsapp media. After marketing obtains a database or conducts outreach, marketing for pensioners' loans immediately follows up on prospective debtors who meet the criteria set by the company.



Figure 3. Broadcast Marketing Retirement Loans to Prospective Debtors

Sales promotions

A variety of short-term incentives to encourage trials or purchases of products or services. Examples include games, sweepstakes, contests. In this case Bank KB Bukopin Madiun Branch carried out a strategy of holding a poetry reading and composing contest for participants in one of the elementary schools in Magetan City. The purpose and objective of holding the competition is to attract the interest of prospective debtors who are retired teachers from the elementary school. It was proven that several prospective retired teachers made credit disbursements at the Madiun Branch of Bank Bukopin. Besides that, Madiun is also a pioneer for other branches to create a similar concept.



Figure 4. Socialization of SIMPEL SMPN 2 School Savings

Events and Experiences

Corporate programs that have sponsors are for forming relationships with daily or special brand interactions. For example in the form of entertainment or festivals. In facing the crisis issue that is currently happening, the management always tries to maintain good relations with retired partners, one of which is PT.Taspen. Taspen itself is the strongest partner of Bukopin's pension business. The strategy implemented by the management so that the relationship is established is providing entertainment on the anniversary of an agency, by sending bouquets of flowers and also birthday bread.

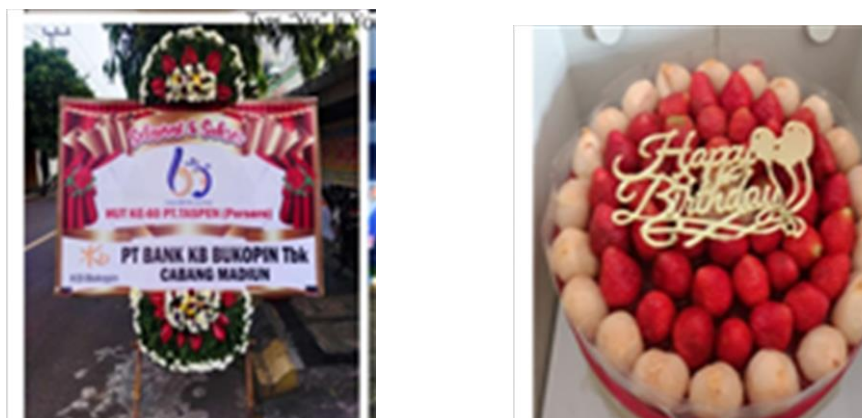


Figure 5. Giving wreaths on the Taspen Anniversary

Public Relations and Publicity

Various programs created to promote or protect the image of the company or its individual products. Common activities are in the form of talk shows or seminars, collaboration or cooperation. In order to dampen the widespread crisis issue, Bank KB Bukopin Madiun Branch is collaborating with the mass media, the media that is partnered with is also the media that is collaborating with the government, namely RRI.



Figure 6. Image Interactive dialogue with RRI Madiun partners

Direct Marketing

Examples include annual reports, exhibitions and trade. Direct marketing or direct exhibitions are efforts made by industries or companies or organizations to communicate directly with prospective target customers with the intention of creating a response or a sales transaction. In this case, Bukopin Madiun Branch conducted direct outreach at the Car Free Day event in the Magetan area. The form of Bukopin's existence in the midst of the crisis issue that occurred was by being directly present in the midst of the people who were carrying out their activities.



Figure 7. Direct marketing at CFD events

Interactive marketing

Consumers are not necessarily just passive participants who get advertisements before making a purchase, but consumers are expected to be

proactive and interactive in marketing. In this case marketing collaborates with school principals or heads of agencies with the hope that members of the agencies they lead will also disburse pensioners' credit at Bank KB Bukopin. If the head of the agency succeeds in providing recommendations to marketing, a souvenir will usually be given.

Personal Selling

The purpose of interaction with one or more prospective buyers is to create presentations, answer questions, and procure orders. One of the things that is often done by the Madiun branch, especially the pension credit division, is to carry out routine outreach activities. This socialization activity is often held in an association of more than ten people, participants who attend can also ask questions to the marketing that is in the socialization moment.



Figure 8. Routine Socialization of Bukopin in Agencies

DISCUSSION

The results of the marketing communication mix carried out by Bank KB Bukopin Madiun Branch can be said to be successful, because the Madiun Branch has succeeded in achieving the top 10 best branches of all branches in Indonesia, of which of the 10 branches the Madiun Branch is ranked the lowest in terms of class capital. The strategy carried out by the Madiun Branch is very suitable for implementing the communication mix, from the communication mix this branch has experienced an increase in profit, which was originally in 2021 as much as 565 M, has increased to 576 M. The amount is not small for a banking company that has just been hit crisis issues.

Monday, November 29, 2021

BTS Competitions Table & Standings **BTS Competitions Table & Standing**

Retail Competitions			SME Competitions		
No	Region/Branch	Score	No	Region/Branch	Score
Rank REGIONS			Rank REGIONS		
1	Region II	4.90	1	Region V	4.88
2	Region V	4.83	2	Region III	3.88
3	Region I	4.29	3	Region I	3.70
4	Region III	3.81	4	Region IV	3.50
5	Region IV	3.53	5	Region II	3.18
Rank BRANCHES			Rank BRANCHES		
1	Jakarta-Kelapa Gading	8.89	1	Pekanbaru	8.88
2	Jakarta-Kebon Jeruk	8.48	2	Jakarta-Kelapa Gading	7.35
3	Pekanbaru	7.20	3	Palu	7.05
4	Jakarta-Depok	6.68	4	Jakarta-Depok	6.85
5	Solo	6.48	5	Madion	6.30
6	Parepare	6.40	6	Surabaya-Lenmarc	6.18
7	Kediri	6.33	7	Malang	6.28
8	Manado	6.71	8	Jakarta-Saharjo	6.23
9	Madion	6.60	9	Tanjung pinang	6.20
10	Jakarta-BSD	6.58	10	Jakarta-Kebon Jeruk	6.20

Figure 9. Achievements of the 10 Best Branches throughout Indonesia

CONCLUSION AND RECOMMENDATIONS

Based on the observations made by the author, when conducting interviews, analyzing and processing data that has been obtained as the author, the authors can draw the following conclusions, an integrated marketing communication strategy or what is often called IMC is a combination to design the most effective formula for companies so that implementation it must also integrate approaches that support the achievement of the strategy. Marketing communication in practice can be seen from two aspects, namely internal aspects and external aspects.

So that the main key in implementing a marketing communication strategy is to manage relationships. Relationship management in the world of marketing uses an integrated marketing communication strategy. However, in its development, the paradigm of marketing communications continues to experience changes and developments. In order to achieve the effectiveness of implementing IMC in the marketing communications strategy, a relationship concept was developed based on seven foundations, namely the application of 1) Advertising, 2) Sales Promotion, 3) Events and Experiences, 4) Public Relations and Publicity, 5) Direct Marketing, 6) Interactive Marketing and 7) Personal Selling.

The seven components have a more comprehensive approach so that marketing communication practices can be achieved optimally. Various studies and findings show that integrated marketing communications in a marketing communications strategy can generate many benefits both in terms of relationship management and customer attitudes in the form of loyalty even though a company is affected by a crisis.

FURTHER STUDY

For future researchers, suggestions that can be given related to this research are expected to further researchers be able to research using other methods, such as quantitative methods. Future research is also expected to use more sources to find financial reports and company financial data. The object of this research is expected to be expanded and not limited to banking sector companies but other sector companies such as manufacturing etc. so as to produce better results. It is better to use another variable besides managerial ownership whose data is available for each research period.

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