

Digital Marketing Promotion Strategy Bank Central Asia Tbk (BCA)

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A R T I C L E I N F O

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A B S T R A C T

This research aims to analyze the digital marketing promotion strategy carried out by BCA Bank in increasing brand awareness and customer engagement. Using a qualitative descriptive approach, this study analyzes the use of various digital platforms such as social media, official websites, and mobile banking applications to deliver marketing messages. The results show that Bank BCA successfully utilizes an omnichannel strategy that integrates various digital platforms to provide a consistent and engaging experience for customers. The “Sharing Stories with BCA” campaign successfully increased user interaction and brand awareness. However, challenges included differences in preferences between customer segments and changes in social media algorithms that affected content visibility. This research suggests that Bank BCA should improve content personalization by leveraging artificial intelligence (AI) technology and customer preference analysis to create more relevant and effective campaigns.

INTRODUCTION

Digital marketing has become a vital element in modern marketing strategies, especially in the banking sector which continues to develop dynamically. Bank Central Asia (BCA), as one of the leading banks in Indonesia, actively utilizes digital technology to attract new customers while maintaining the loyalty of existing customers. With the number of internet users in Indonesia reaching 212.9 million people in 2023, (We Are Social, 2023), the opportunity to optimize digital marketing is very large. Changes in consumer behavior patterns, especially the younger generation who are more familiar with digital platforms, are driving the banking sector to transform towards more comprehensive digitalization. Bank BCA has adopted various digital marketing strategies to increase its competitiveness. One example is the use of social media such as Instagram, Facebook, and YouTube to convey information about products and services interactively. In addition, Bank BCA also uses paid advertising, creative campaigns, and advanced technologies such as chatbots to provide a better customer experience.

Marketing strategies in the banking sector is not without challenges. Bank BCA must compete with other financial institutions, including digital banks and fintech, which offer similar services with innovative digital marketing approaches. In addition, issues such as changes in social media algorithms, data security, and the diversity of consumer preferences are factors that influence the success of digital marketing strategies. As consumer expectations for fast, personal, and easily accessible services increase, Bank BCA needs to continue to innovate in its digital marketing approach.

The rapid development of digital technology has transformed the patterns of communication and interaction between companies and their customers. In the banking industry, increasing competition demands innovative marketing strategies to enhance brand awareness and customer engagement. One of the most popular approaches is digital marketing through various platforms such as social media, official websites, and mobile banking applications.

Bank Central Asia (BCA), as one of the leading banks in Indonesia, has embraced this digital transformation by implementing an omnichannel marketing strategy. By integrating multiple digital channels, BCA aims to deliver consistent marketing messages while creating a more engaging customer experience. Campaigns like "Sharing Stories with BCA" have demonstrated the effectiveness of this approach in increasing user interaction and strengthening brand awareness.

However, the implementation of such strategies is not without challenges. Differences in preferences among customer segments and changes in social media algorithms can affect content visibility and campaign performance. To overcome these obstacles, further innovations are needed, such as leveraging artificial intelligence (AI) technology to analyze customer preferences and personalize marketing content.

This study aims to analyze Bank BCA's digital marketing promotion strategy, identify supporting and inhibiting factors, and provide recommendations to improve marketing effectiveness in the digital era.

LITERATURE REVIEW

Emphasizes that digital (Kusumaningrum dkk, 2023)marketing strategy is an important element for the banking industry, especially through the use of social media such as Instagram Ads. This study shows that social media can significantly increase customer awareness and interest in banking products, by targeting certain market segments using creative and relevant content. This is relevant to the challenges faced by Bank BCA in optimally utilizing digital platforms to reach wider customers .

(Sari, 2023)states that a good digital marketing strategy not only attracts new customers but also increases customer loyalty. This study highlights the importance of effective communication through digital channels to create emotional connections with customers. In this context, the use of interactive content, such as informative videos or customer experience-based campaigns, is highly recommended to improve long-term relationships with consumers.

in their research on digital (Lee dan Sutikno 2022)marketing strategies Digibank PT Bank DBS Indonesia, shows that the use of integrated digital channels is one of the main keys to success. They found that the combination of social media, mobile applications, and paid advertising can significantly increase user engagement. In addition, personalization of marketing messages is an important aspect to adjust customer preferences in real- time. These findings provide important insights that can be applied to Bank BCA's digital marketing strategy, especially to compete in the increasingly competitive digital era.

From these studies, it can be concluded that the effectiveness of digital marketing strategies in the banking industry is highly dependent on innovation in content, integration of digital channels, and the ability to build loyalty through personalized customer experiences. These findings will be the basis for analyzing Bank BCA's digital promotion strategy and compiling recommendations for its development.

METHODOLOGY

This study uses a qualitative descriptive approach that aims to describe and analyze the digital marketing promotion strategy implemented by Bank Central Asia (BCA). This approach was chosen because it is able to dig up in-depth information related to the implementation of the strategy, starting from the planning stage to evaluating effectiveness in the context of competition in the banking industry.

This research is designed as a case study, with Bank BCA as the main subject. This bank was chosen based on its reputation as one of the largest banks in Indonesia that has successfully adopted digital technology in its operations and marketing strategies. The research location includes the head office or related units at Bank BCA that are responsible for implementing digital marketing strategies. In addition, the research also involves observations of

BCA's digital platforms, such as social media, official websites, and mobile applications. banking.

Types of Research

This research is a case study. Bank BCA was chosen as the focus of the research because of its reputation as one of the leading banks in Indonesia that has successfully adopted digital marketing in its operations.

Research Location

The research location was conducted at the BCA Bank head office or related units responsible for digital marketing strategies . In addition, supporting data was taken from BCA digital platforms such as official social media, websites , and mobile applications. banking .

Data Source

- a. Primary Data:
marketing strategies .
- b. Secondary Data:
Data was obtained from company documents, annual reports, BCA digital promotional materials, academic publications, and other relevant data from online media that discuss BCA's digital marketing strategy.

Data Collection Technique

- a. In-depth Interview:
Conducted in a semi-structured manner to understand the strategies, goals, and challenges in implementing digital marketing promotions .
- b. Document Study:
Involves analysis of promotional materials, digital marketing reports , and statistical data from digital platforms used by Bank BCA.
- c. Non-participant Observation:
Directly observe BCA Bank's digital marketing activities on platforms such as Instagram, YouTube , Facebook, and mobile applications. banking.

Data Analysis Techniques

The data was analyzed using thematic analysis techniques, with the following steps:

- a. Data Reduction: Sorting important data that is relevant to the research objectives.
- b. Data Classification: Grouping data based on key themes, such as strategies used, promotional effectiveness, and challenges.
- c. Conclusion Drawing: Identifying patterns and concluding the most effective digital marketing strategies and challenges faced by Bank BCA.

Research Credibility

To ensure data validity, this study applies source triangulation, by comparing the results of interviews, observations, and documents. Member checking is also done by asking respondents to confirm the interview results.

RESEARCH RESULT

This study aims to analyze the digital marketing promotion strategy of Bank Central Asia (BCA) with a focus on social media, official website, and mobile applications. banking . The results of the study are presented based on data collected through in-depth interviews, non-participant observation , and document analysis. These results are summarized in narrative form, tables, and graphs to make it easier for readers to understand the main findings.

BCA Bank Digital Marketing Promotion Strategy

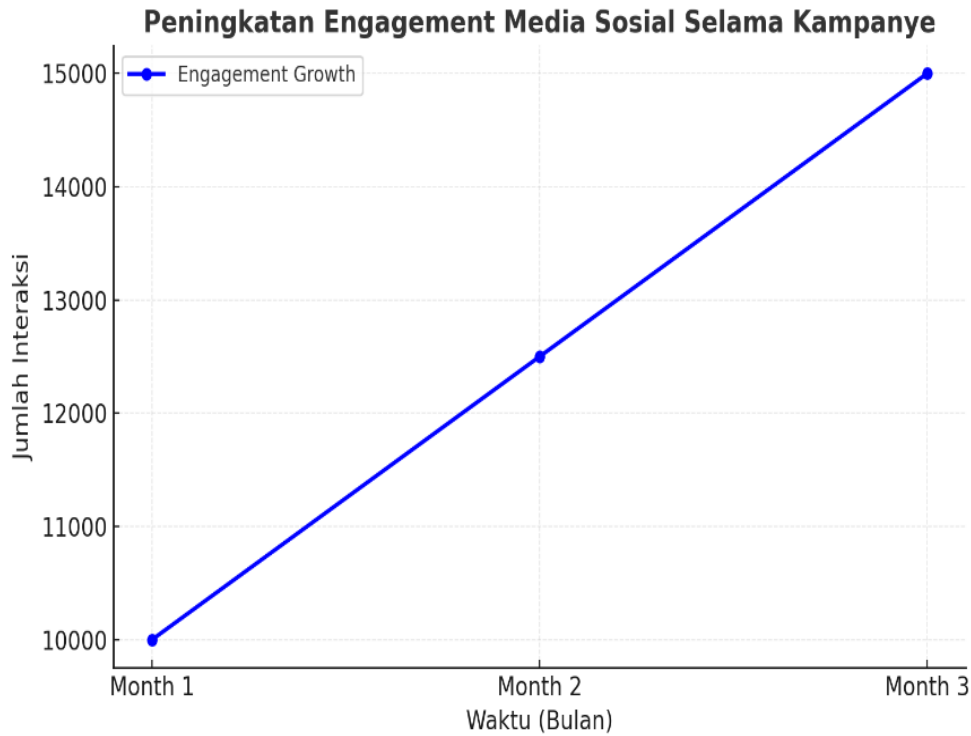
Interviews with digital marketing managers revealed that Bank BCA uses an omnichannel approach in digital promotion. This strategy integrates social media such as Instagram and Facebook, official websites, and mobile applications. banking to create a consistent experience for users. One of BCA's main focuses is the use of creative visual content, such as infographics and short videos, to attract users' attention.

Table 1. shows the digital platforms most frequently used by banks. BCA based on observation data

Platform	Monthly Active Users	Main Content Types	Objective
Instagram	1.2 million	Infographics , promotional videos	Increase brand awareness
Facebook	800 thousand	Educational articles, live chat	Product education
Mobile Application	2.5 million	Personalization notifications	Use of banking services

Digital Campaign Effectiveness

Data from BCA's internal report shows an increase in engagement on their digital platforms after the launch of the "Share Stories with BCA" campaign. Graph 1 summarizes the trend of increasing user engagement during the campaign.



Graph 1. Increased Social Media Engagement During Campaigns

The campaign managed to increase brand awareness by 25% in the first three months based on an internal survey. Observations also showed that the use of the hashtag (#BerbagiCeritaBCA) helped create online discussions that engaged customers.

Challenges in Digital Marketing Strategy

From the interviews, it was found that one of the main challenges is maintaining the relevance of content for various customer segments. Secondary data shows that 60% of BCA's social media audience is aged 25–4 years, while older customer segments tend to be more active in using mobile applications. banking.

Table 2. summarizes the main challenges identified in this study:

Challenge	Description	Handling Efforts
Differences in user demographics	Difficulty adapting content for all groups	Data-driven user preference analysis
Dynamic social media algorithms	Decreased content visibility due to algorithm changes	Optimize upload time and content quality

Recommendations for Digital Marketing Strategy

The findings of this study indicate that Bank BCA's digital marketing promotion strategy can be improved with deeper content personalization based on customer preference analysis. In addition, the integration of artificial intelligence (AI) technology to automate customer interactions can increase the effectiveness of future campaigns.

DISCUSSION

Main Strategy of BCA Bank Digital Promotion

Source: RD, Head of Digital Marketing Division, Bank BCA (45 years old)
RD explained that Bank BCA prioritizes an omnichannel approach in digital promotion strategy. This approach allows various platforms, such as social media, mobile applications, and websites, to be well integrated to provide a consistent experience to customers. RD also mentioned that analytical data is used to understand customer needs and provide more personalized services. Campaigns such as *BCA Expoversary* are considered effective in attracting public attention.

- Key Points: An omnichannel approach and the use of analytical data are key to Bank BCA's promotional strategy.

The Role of Social Media in Promotion

Source: LA, Marketing BCA Bank Manager (38 years old)
According to LA, social media such as Instagram and TikTok play an important role in reaching the younger generation. These platforms are used not only for product promotion but also as interactive educational media. LA added that creative content such as interactive videos, tutorials, and infographics are very effective in introducing features such as QRIS and BCA Mobile.

- Key Points: Social media is used as an interactive promotional and educational tool to build engagement with young customers.

Millennial Customer Perspective

Source: SN, Millennial Customer (27 years old)
SN said that BCA's digital promotions have been very helpful to him, especially because information is easy to find through the BCA Mobile application and social media. He often takes advantage of promos such as cashback on e-commerce. SN also thinks that BCA's digital features, such as QRIS and fast transfers, make daily transactions easier and more efficient.

Relevance of Promotion for Corporate Customers

Source: DA, Corporate Customer (50 years old)
DA said that BCA's digital promotion is very relevant to his business needs. He often gets notifications related to financing, virtual accounts, and other features that support the company's operations. According to DA, this strategy increases convenience and trust in BCA services.

- Key Points: BCA's digital promotions are relevant to the needs of corporate customers, especially to support business activities.

General Interview Results

1. **Comprehensive Digital Strategy:** Internal sources said that BCA combines various digital elements such as social media, mobile applications, and data analytics to support promotions.
2. **Positive Customer Response:** Both individual and corporate customers feel that BCA's promotional strategy is relevant and provides real benefits.
3. **Social Media Effectiveness:** Using platforms like Instagram and TikTok helps reach the younger generation in a more interactive and informative way.
4. **Corporate Needs Met:** Targeted promotions, such as through digital features for business needs, help increase customer loyalty.

CONCLUSION AND RECOMMENDATIONS

The conclusion of this research highlights the critical role of an integrated digital marketing strategy in enhancing brand awareness and fostering customer engagement, particularly in the banking sector. Bank BCA's successful campaigns, such as "Sharing Stories with BCA," illustrate the positive impact of interactive digital initiatives on customer loyalty. However, the research identifies significant challenges in maintaining content relevance across diverse demographic segments and adapting to the evolving social media algorithms that influence content reach and visibility.

To address these challenges and further optimize the effectiveness of its digital marketing strategies, Bank BCA is recommended to adopt cutting-edge technologies like artificial intelligence (AI). AI can significantly enhance content personalization and streamline customer interactions by analyzing user behavior, preferences, and engagement patterns. Furthermore, a robust data-driven approach, incorporating advanced analytics, can provide deeper insights into customer preferences, enabling the development of highly relevant and precisely targeted campaigns.

By leveraging AI and data analytics, Bank BCA can not only overcome existing challenges but also position itself as a leader in the competitive and rapidly evolving digital market. These strategic measures would ensure sustainable growth, enhanced customer satisfaction, and long-term brand loyalty.

Marketing strategy integrates social media, websites and mobile applications. banking is effective in increasing brand awareness and customer engagement. Digital campaigns such as "Sharing Stories with BCA" have succeeded in increasing user interaction and positively impacting customer loyalty. However, BCA faces challenges in tailoring content to various demographic segments, as well as changes in social media algorithms that affect content visibility.

To improve the effectiveness of digital marketing strategies, it is recommended that Bank BCA utilize artificial intelligence (AI) technology in content personalization and customer interaction. In addition, a more in-depth analysis of customer preferences can help in developing more relevant and

targeted campaigns, so that they can overcome existing challenges and remain competitive in the dynamic digital market.

ADVANCED RESEARCH

Every study has limitations, both in terms of scope, methodology, and data sources. This study is limited to the analysis of BCA Bank's digital marketing strategy and does not include a comparison with strategies implemented by other banks or smaller fintechs. In addition, the focus of the study is only on the main digital platforms used by BCA, while other platforms or traditional marketing channels are not analyzed.

Further research can expand the scope by comparing digital marketing strategies between several large banks in Indonesia or with newer digital banks. Research can also dig deeper into the influence of AI technology in personalizing content and customer interactions, and its impact on long-term customer loyalty.

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