



Marketing Communication Strategy to Increase Customer Acquisition in Digital Bank: A Case Study PT Bank Sukses Bersama, Tbk

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ABSTRACT: Digital banks have emerged as a new phenomenon in Indonesia's financial services ecosystem. Because it uses technology and provides efficient services, the emergence of the digital bank is expected to be a game changer. In 2021, PT Bank Sukses Bersama, Tbk launched the life-centered Sukses Application, which simplifies, collaborates, and innovates financial management. Bank Sukses Bersama's transformation from a conventional bank to a digital bank aims to increase its business growth and efficiency. However, since its launch, Bank Sukses Bersama has not attained a cost-to-revenue ratio which would be optimal in comparison to its competitors. The research objectives for this study are to evaluate Bank Sukses Bersama's market segmentation and find opportunities to increase users by reaching more potential markets through new segmenting, targeting, and positioning, as well as to propose a marketing communication strategy for Bank Sukses Bersama in order to increase customer acquisition to maximize the income and improves Bank Sukses Bersama's performance. This research utilized both primary and secondary sources of data. The primary data was collected through questionnaires targeted for 150 respondents of bank customers in Indonesia. The purpose of the questionnaire is to obtain responses from bank customers in Indonesia regarding digital banks in Indonesia, including their perceptions of Bank Sukses Bersama. This research assessed internal and external analysis of Bank Sukses Bersama in digital banking industry. The suggested Bank Sukses Bersama marketing communication strategy proposes an approach for emphasizing the brand's value proposition, engaging customers through storytelling and personalization, and utilizing digital platforms and collaborations to increase customer acquisition and retention. This strategy intends to position Bank Sukses Bersama as an innovative and trustworthy digital banking solution in Indonesia through integration with the target population and the bank's fundamental values. The scope of this study is mainly focus on Bank Sukses Bersama as a digital bank. The company's identity has been concealed for publicity and reasons related to confidentiality.

KEYWORDS: Customer Acquisition, Digital Banking, Digital Bank, STP, Marketing Mix, 5As, Marketing Communication, Marketing Strategy.

INTRODUCTION

In 2021, global internet and active social media users had increased by 7% and 10% (Hootsuite, 2022). This shift has an impact on banks as well, as many existing traditional banks are attempting to improve their digital services to meet changing consumer preferences. Pure digital banks, on the other hand, with strong technological value propositions and few physical branches, are well positioned to capitalize on this shift. Digital banks have emerged as a new phenomenon in Indonesia's financial services ecosystem. Because it uses technology and provides efficient services, the emergence of the digital bank is expected to be a game changer. Bank Sukses Bersama, which was transformed as a digital bank in 2020, succeeded to get the highest public popularity of the digital bank in Indonesia with more than 3 million users by the end of June 2022. However, Bank Sukses Bersama's cost to income ratio (CIR) is still pretty high, at 70% as of June 30, 2022, compared to Bank Tepat at 30% in the same period. The better a company is doing, the lower its cost to income ratio (CIR) is. This shows that the business is managing its costs well and spending the right amount to generate more revenue. The cost to income ratio (CIR) is affected by two key variables: expenses and income. In the case of Bank Sukses Bersama, a high cost to income ratio (CIR) indicates that operating income is insufficient compared to operating expenses. Compared to the official financial records of a number of digital banks, Bank Tepat's net profit of IDR 149 billion in the first semester of 2022 was the highest among the group. Bank Sukses Bersama reported a net income of IDR 28 billion. Bank Tepat has acquired over 3 million customers in four months since its grand opening on May 2022, making it one of the quickest digital banks in Indonesia to reach more than 3 million customers. Meanwhile, from its inception in 2021 to the first semester of 2022 (more than 1 year operation), Bank Sukses Bersama has gained 4 million customers. Based on the conditions described above for Bank Sukses Bersama



and Bank Tepat, given the company's starting point or age, the number of users, and the cost-to-income ratio (CIR), all of those parameters could indicate that Bank Sukses Bersama's current marketing strategy in user acquisition is less optimal.

LITERATURE REVIEW

Porter's Five Forces provides a structure for examining how competition affects an industry's profitability. The framework, created in 1979 by Harvard Business School Professor Michael Porter, helps businesses in comprehending the competitive landscape of their industry and informing their decisions regarding strategy, by assessing threat of new entrants, supplier bargaining power, buyer bargaining power, threat of substitute and competitive rivalry. PESTLE analysis is a framework for classifying and analyzing a significant set of external variables (political, economic, sociocultural, technical, ecological, and legal) that may have an impact on a company (Rothaermel, 2021). In the increasing information and digital age in which we live, companies must be able to identify their target markets. Since "companies cannot connect with all customers in large, broad, or diverse markets," identifying and satisfying the right market segments in a distinctive manner is frequently the key to marketing success. (Kotler & Keller, 2016, p. 267). In their book "Marketing Management," Philip Kotler and Kevin Keller define the marketing mix in terms of the seven Ps. A comprehensive marketing strategy can be developed by applying the marketing mix to digital banking. Several of Philip Kotler's publications, including "Marketing Management" and "Principles of Marketing," discuss integrated marketing communication (IMC). Kotler stresses the significance of coordination and integration across all components of the marketing mix in these books in order to convey a clear and coherent message to customers. The 5As framework is a marketing framework that expands upon Philip Kotler and Hermawan Kartajaya's previous framework and adds a further stage. This framework was proposed by Philip Kotler, Hermawan Kartajaya, and Iwan Setiawan in their book "Marketing 4.0", consist of awareness, appeal, ask, act and advocate. SWOT analysis is a method for evaluating a business's strengths, weaknesses, opportunities, and threats. The focus is on internal and external elements that can affect the firm's ability to obtain and maintain a competitive advantage either positively or negatively (Rothaermel, 2019).

RESEARCH METHODOLOGY & FRAMEWORK

This research utilized both primary and secondary sources of data. Analysis of primary data collected through online questionnaires and secondary data gathered through articles, publications, journals, and literatures, and also through websites and documents. According to Cohen et al. (2018), a variety of documents, such as government reports, letters, articles, newspapers, policy documents, and social media posts, can be used for analysis. Babbie (2016) suggests that for many studies, sample sizes of at least 100 respondents have been considered suitable. In this study, the process of collecting data through questionnaires targeted for 150 respondents however collected 158 respondents in total. The targeted respondents for the questionnaire are customers of banks in Indonesia. The purpose of the questionnaire is to obtain responses from bank customers in Indonesia regarding digital banks in Indonesia, including their perceptions of Bank Sukses Bersama. The author will perform comparative and descriptive analysis on the qualitative and quantitative data collected from the interview and questionnaire, as well as the company documents. Comparative analysis, according to Ragin (2014), is a research strategy that includes contrasting and comparing cases in order to spot trends and explain similarities and differences. Robert R. Pagano defines descriptive statistics in his book "Understanding Statistics in the Behavioral Sciences" as a set of statistical procedures used to summarize and describe a set of data.



Figure 1. Conceptual Framework

The conceptual framework will consist of identifying target customers, developing a value proposition, positioning the brand in the market, and developing an integrated marketing communication strategy that effectively communicates the value proposition to the target audience. User acquisition is closely related to the segmentation, targeting and positioning (STP) method because it enables companies to identify and market to niche markets of prospective consumers who are most likely to be interested in their products or services. Businesses can improve the efficacy of their user acquisition efforts and increase lead and generated revenue by developing



targeted marketing campaigns that speak directly to the needs and preferences of these target audiences. The IMC, on the other hand, is closely related to user acquisition because it assists companies in developing thorough and successful marketing strategies that connect with potential customers through a variety of touchpoints and channels. Businesses can improve their likelihood of reaching out prospective customers and generating interest in their products or services by integrating various marketing channels and tactics. In addition, internal and external analysis such as Porter's 5 Forces, PESTEL, SWOT and the digital banking industry analyses will be conducted to support the research. The outcomes of this analysis will be used to formulate marketing communication strategy to increase customer acquisition in order to optimize the performance of Bank Sukses Bersama.

RESULT AND DISCUSSION

A. Porter's 5 Forces Analysis

The Porter's 5 Forces analysis is a framework used to evaluate the competitiveness of an industry. In Indonesia, the digital banking industry is becoming more competitive due to new entrants entering the market, technological improvements, and the government's promotion of the digital economy. Traditional banks are also enhancing their digital offerings to compete with growing segments of the market. Supplier bargaining power in the digital banking industry is low, as digital banks rely on technology companies, payment gateways, and other third-party service providers. However, the bargaining power of suppliers may increase in cases where options for a particular technology are limited or where digital banks face substantial switching costs. Buyer bargaining power in Indonesia is high due to factors such as high competition, low switching costs, and transparent pricing. The level of susceptibility to substitute products or services for digital banks in Indonesia is moderate to high, as customers can easily transition to different digital banking platforms. Existing competitors in the digital banking industry are fiercely competing due to the large number of market subjects, intensifying competition, and similar products and services offered by digital banks. This has led to increased rivalry, price wars, and aggressive marketing strategies. The presence of numerous competitors in the digital banking industry poses a challenge for companies to establish their unique identity and entice potential customers.

B. PESTEL Analysis

PESTEL analysis is a framework for evaluating external macro-environmental factors that may impact a business or organization. Bank Sukses Bersama in Indonesia faces challenges due to political factors, economic factors, sociocultural factors, technological factors, ecological factors, and legal factors. Political factors include political warming every five years, the presidential election, and the relocation of Indonesia's capital city to the island of Kalimantan. The 2020-2025 Indonesian Banking Development Roadmap (RP2I) focuses on strengthening the structure and competitive advantage, IT management, increasing the role of banks in the national economy, and using technology to strengthen regulations, licenses, and authority. Economic factors include the COVID-19 pandemic, which has led to changes in societal activity patterns, such as mobility restrictions. Digital banking services can increase access to financial services and promote financial inclusion. The high purchasing power of the population in Indonesia has encouraged the development and adoption of digital banking services. Sociocultural factors include the heterogeneous population, a youthful demographic, and the growing use of smartphones for various activities, such as banking. The adoption of digital banking services is expected to grow as the country's population grows and the middle class expands. Technological factors include the increasing number of mobile devices and e-commerce, creating a vast potential market for digital banking services. The growth and development of digital banking in Indonesia depend on dependable digital infrastructure, internet accessibility, data storage facilities, and security systems. Ecological factors include climate change and natural disasters, which can disrupt digital infrastructure and prevent services. Digital banks can reduce their carbon footprint by implementing sustainable practices, such as green technologies and renewable energy sources. Legal factors involve the Financial Services Authority and Bank Indonesia regulating the fintech industry, while OJK is responsible for peer-to-peer lending, crowdfunding, digital banking, financial data security, insurance technology, and financial consumer protection. Bank Sukses Bersama must adhere to these regulations and guidelines to ensure long-term success in the financial technology sector.



C. 5As Analysis

The 5As analysis helps companies engage consumers, optimize marketing strategies, enhance customer experiences, and drive business growth. Digital banking in Indonesia has made significant efforts to educate potential customers about its presence through various marketing channels, focusing on convenience, accessibility, and time savings. The bank has promoted its services through mobile banking applications, competitive interest rates, low fees, and rewards programs. Digital banks have also provided multiple channels for customer support, social media platforms, and online communities to respond to customer requests. Establishing a digital bank account in Indonesia has become convenient and uncomplicated, with the application process streamlined and promotional campaigns. Digital banks have also aimed to convert satisfied consumers into advocates by providing a positive experience and incentivizing advocacy. Existing customers are rewarded for referring their peers or family members, and positive word-of-mouth, testimonials, and online reviews are actively encouraged on social media platforms. Overall, digital banking in Indonesia has significantly contributed to the expansion and adoption of digital banking.

D. Segmentation, Targeting and Positioning (STP) Analysis

Base on the primary and secondary data analysis, the following is the STP analysis to be considered to implemented by Bank Sukses Bersama in order to increase the number of users:

1. Market Segmentation

- **Young professional age group (ages 23 – 38)**
Individuals who have recently begun their careers as professionals and are seeking banking solutions that are compatible with their digital lifestyles. According to questionnaire responses from bank customers, the three largest age segments are 23–28 years old (28.5%), 29–33 years old (27.8%), and 34–38 years old (19%).
- **Established professional age group (38 – 50)**
Individuals in managerial or executive positions who require specialized banking services and customized financial planning. According to questionnaire, the percentage of respondents between the ages of 38 and 50 represents a significant portion of 20%. Bank Sukses Bersama can emphasis investment products from both its products and its affiliated companies or partners when marketing to consumers of this age.
- **Income Level**
Deloitte Southeast Asia (2015) categorizes consumer income into four groups: higher income (> IDR 120 million per year), upper middle income (60-120 million per year), lower middle income (36-60 million per year), and lower income (< 36 million per year or below 3 million per month). According to the results of the questionnaires, more than 80% of bank customers come from the upper middle to higher income categories. Bank Sukses Bersama may concentrate on these two categories as the targeted customer.
- **Geographic Location**
According to the questionnaire's results, 56.3% of bank customers are located in Jakarta, while 38.0% are located in Bogor, Depok, Tangerang, and Bekasi. According to the Badan Pusat Statistik (BPS), the population of this region is expected to exceed 23 million in 2022. Bank Sukses Bersama may prioritize Jabodetabek as its target consumers in in order to increase the number of its customers, despite the fact that, as a digital platform, it can target all consumers in Indonesia.

2. Market Targeting

According to the results of the questionnaires, nearly 90 percent of respondents cited digital services owned by banks as the primary reason for selecting a bank. The safety and credibility of a bank are the second most significant factor, contributing to 60.8%. In 55.7% of the top 3 reasons for selecting a bank, banks with numerous branches and ATMs are also included. Approximately as 29.1% of the bank are connected to various digital services as a payment method, which is the fourth position. Bank Sukses Bersama may consider targeting tech-savvy individuals and sustainability-conscious individuals for banking solutions that complement digital lifestyles and reflect environmental and social values.



3. Market Positioning

As a technologically advanced bank, Bank Sukses Bersama represents itself as one that provides customers with innovative and simple digital banking services. In all of its banking experiences, it presents itself as a bank that places a high value on convenience, flexibility, and customized service. Additionally, Bank Sukses Bersama emphasizes itself as an innovative and revolutionary bank that is leading Indonesia's transition to digital banking. This is also supported by the positive opinions of bank customers regarding Bank Sukses Bersama as found by the questionnaire. The highest result, 36.7%, implies that Bank Sukses Bersama is youthful and technologically advanced. Following the top four, Bank Sukses Bersama is perceived as modern (28.5%), a national product (24.1%), and innovative (22.8%).

E. Marketing Mix Analysis

Bank Sukses Bersama's marketing mix comprises product, price, place, promotion, people, process, and physical evidence. The company offers a variety of financial products and services, including savings and deposit accounts, loans, credit cards, and digital banking solutions. These products include savings and deposit accounts, personal loans, business loans, and working capital loans, as well as credit cards with various features and advantages. Bank Sukses Bersama also provides digital banking solutions, such as mobile banking apps, digital payment systems, and online banking services, to manage accounts, transfer money, pay bills, and carry out other banking transactions online. The company's pricing strategy is comparable to other participants in the banking sector of Indonesia, offering diverse pricing options for its digital banking services. The bank's "place" strategy focuses on delivering its financial products and services through digital channels, such as mobile applications and online banking portals. The bank engages in partnerships with financial institutions, technology companies, and retailers to expand its outreach and provide customers with a broader selection of alternatives. Bank Sukses Bersama's promotional approach places high value on digital and social media channels, employing digital marketing strategies such as online advertising, social media, and influencer marketing to effectively communicate with its targeted demographic. The bank also provides referral programs and supplementary incentives to encourage customers to refer their acquaintances and relatives to the company. The company's employees are trained to offer customized and effective customer service, focusing on delivering an excellent easy digital banking experience. The company's workforce consists of experts in banking and digital technology, who collaborate effectively and achieve synergistic outcomes. Bank Sukses Bersama prioritizes providing excellent customer service within its support system, using digital channels like its website, mobile app, and social media accounts. The physical evidence of Bank Sukses Bersama includes a limited number of branches and ATMs, as well as its digital banking solutions designed to be aesthetically pleasing and easy to use. The collaboration with ATM Bersama, Visa, and Alto establishes tangible support in specific regions of Indonesia.

F. Integrated Marketing Communication (IMC) Analysis

Bank Sukses Bersama, an Indonesian digital bank, offers a range of financial services to its customers. The bank's Integrated Marketing Communication (IMC) analysis focuses on its advertising efforts, public relations, social media presence, content marketing, direct marketing, customer relationship management (CRM), sponsorship, and partnerships. Advertising campaigns emphasize the convenience, speed, and user-friendliness of digital banking services. Public relations efforts involve press releases, industry events, and collaborations with influencers and opinion leaders. Social media presence includes Facebook, Instagram, Twitter, and LinkedIn, where the bank shares informative content, service updates, and engages with customers through comments and direct messaging. Content marketing strategies aim to educate and engage the target audience, while direct marketing focuses on reaching consumers through social media, online advertising, and targeted consumer segment offers. CRM systems and data analytics help the bank understand customer behavior, preferences, and needs, enabling personalized communications and product offerings. Sponsorship and partnerships with organizations and reputable companies further enhance the bank's brand image and credibility. Overall, Bank Sukses Bersama's comprehensive Integrated Marketing Communication tactics demonstrate its effectiveness in delivering a consistent and cohesive message to its target audience.



G. SWOT Analysis

A SWOT analysis is a crucial tool for organizations to develop effective plans based on a comprehensive understanding of their internal and external environments. It helps organizations make strategic decisions and plan based on their resources, capabilities, and market position. Bank Sukses Bersama, a digital bank, has several strengths, including technological innovation, agile and flexible operations, and a mobile application and online platform. The bank's ability to embrace and integrate advanced technology, as well as its ability to respond quickly to evolving consumer and market expectations, contributes to its success. The mobile application and online platform offer a variety of banking products and services, with 16.5% of respondents reporting the application to be user-friendly or easy to use. Overall, Bank Sukses Bersama's strengths make it an attractive option for businesses looking to stay competitive in the digital banking landscape.

Bank Sukses Bersama, a digital bank, faces several weaknesses, including a limited physical presence, customer adoption challenges, and a lack of brand awareness. Compared to conventional banks with extensive branch networks, Bank Sukses Bersama has fewer physical offices and ATMs, making it difficult for users to withdraw cash. Additionally, some segments of society may still be hesitant to use digital banking due to security concerns, lack of trust, or inexperience with digital platforms. Building brand recognition and awareness for Bank Sukses Bersama is challenging, especially in a fiercely competitive market. Bank Jenius by BTPN is the most popular digital bank in Indonesia, with 35.8%, while Bank Sukses Bersama is in second place with 21.1% and BLU by BCA in third place with 9.8%. Bank Sukses Bersama's lack of brand awareness, less integration with other digital platforms, and safety concerns are also weaknesses. Technological dependence is another weakness, as Bank Sukses Bersama relies heavily on its technological foundation, including reliable networks, systems, and data security measures. Technology failures or security breaches could significantly impact the bank's operations and customers. Lastly, Bank Sukses Bersama's limited product offering may be an inconvenience for customers seeking a broader range of financial products or specialized assistance. Addressing these weaknesses and focusing on building a strong brand presence are crucial for Bank Sukses Bersama to succeed in the digital banking market.

Bank Sukses Bersama has several opportunities to capitalize on the growing digital banking market in Indonesia. By offering simple and advanced digital banking alternatives, Bank Sukses Bersama can increase its market share and attract prospective customers. The growing use of smartphones in Indonesia presents a chance for Bank Sukses Bersama to spread awareness about its mobile banking applications. Additionally, Bank Sukses Bersama can promote financial inclusion by reaching out to underserved communities and making basic banking services accessible to everyone. Bank Sukses Bersama can also seek strategic partnerships with e-commerce platforms, financial institutions, and fintech companies to expand its services, products, and market penetration. Cross-selling and upselling opportunities can be leveraged to increase customer loyalty and revenue by providing customized financial services and products. Lastly, Bank Sukses Bersama can enhance customer experience by simplifying banking procedures, tailoring services, and delivering real-time customer service through technology, data analytics, and artificial intelligence. By continually improving the customer experience, Bank Sukses Bersama can stand out in the market and encourage loyal customers.

Indonesia's digital banking market faces intense competition from both established and new financial technology companies, with traditional banks enhancing their digital offerings to stay ahead. Competition can lead to pricing pressures, difficulty acquiring new customers, and the need for constant innovation. Bank Sukses Bersama must adhere to current regulations and stay updated to maintain financial stability. Building trust among customers and promoting widespread adoption of digital banking services can be challenging, but Bank Sukses Bersama must invest in education and removing trust-related barriers. Economic volatility in the Indonesian economy, including fluctuations in interest rates, inflation, and currency exchange rates, can influence customers' financial behavior and demand for banking services. Bank Sukses Bersama must anticipate and manage these risks to maintain financial stability.

SWOT MATRIX

Bank Sukses Bersama can improve its performance by implementing various strategies based on its SWOT matrix analysis. The first strategy (SO) involves leveraging technological innovation to expand the digital banking market and broaden its customer base through strategic partnerships. Bank Sukses Bersama should develop innovative digital banking solutions, collaborate with e-



commerce platforms, and offer a wide range of financial services through partnerships with emerging financial technology companies. Data analytics and AI capabilities can help Bank Sukses Bersama gain insights into customer patterns and interests, enabling customized product offerings and targeted marketing activities. The second strategy (WO) focuses on increasing brand awareness and customer education to conquer adoption challenges and maximize financial inclusion. Bank Sukses Bersama should organize extensive marketing and branding campaigns, launch educational campaigns, and invest in innovation and technology to enhance product and service offerings. The third strategy (ST) focuses on improving cybersecurity measures, partnering with industry experts and regulatory bodies, and investing in advanced security technologies. Bank Sukses Bersama can also gain access to innovative technologies, expand its digital offerings, and stay ahead of emerging industry trends by partnering with fintech startups or technology companies. The fourth strategy (WT) involves maximizing technology infrastructure and resources to remain competitive in the face of intense competition and technological disruptions. Bank Sukses Bersama should partner with established financial services companies or technology providers to broaden the scope of digital banking services and products, and develop an innovative culture by establishing an internal innovation lab or partnering with external technology providers. By implementing these strategies, Bank Sukses Bersama can enhance its digital banking experience and stay ahead of the competition.

MARKETING COMMUNICATION STRATEGY

Bank Sukses Bersama should adopt a digital-first approach to increase user numbers and support the SWOT matrix recommendations. By designating a significant portion of its marketing budget to digital channels, including Google Ads, social media platforms, and mobile advertising networks, Bank Sukses Bersama can target the right demographic with relevant offers. The bank should establish a strong social media presence by consistently publishing engaging content and interacting with customers through feedback and direct messages. This strategy aligns with the findings of a questionnaire that showed bank consumers use social media and digital information to make informed decisions about their products and services. The top five social media platforms used by bank customers are Instagram (94.9%), WhatsApp (86.7%), Twitter (38%), TikTok (37.3%), and LinkedIn (31.6%).

Bank Sukses Bersama can effectively connect with customers through marketing communications by adopting a storytelling approach. Donald Miller's book emphasizes the importance of storytelling in creating a compelling and clear message that connects with customers. By sharing relatable stories of actual customers and how Bank Sukses Bersama assisted them in fulfilling their financial goals, the brand can forge a stronger bond with its audience. Personalization is another important component, as Bank Sukses Bersama can use customer data to personalize marketing communications, such as including customer names in email signatures or offering product recommendations specific to their requirements and preferences. This personalized attention increases customer value and enhances their experience. To deliver storytelling and personalization, Bank Sukses Bersama must prioritize the types of digital content that should be prioritized. According to questionnaires, the top three most interesting types of content for bank users who have clicked on digital advertisements about digital banks are short and engaging videos demonstrating the benefits and features of a digital bank (35.4%), infographics demonstrating the benefits and features of a digital bank (25%), and interactive content (17.7%). Bank Sukses Bersama can maximize content and publications on these channels to increase consumer knowledge of Bank Sukses Bersama and brand awareness.

Bank Sukses Bersama can improve its brand awareness and customer education strategy by developing tailored financial management content tailored to new target consumers. This will help establish Bank Sukses Bersama as a reliable source of guidance and knowledge on financial management, investment approaches, and digital banking advantages. Bank Sukses Bersama can build credibility, trust, and thought leadership in the industry by presenting itself as an educational resource. To gather and communicate customer feedback, Bank Sukses Bersama should create a dedicated section on the company website, publish video testimonials on social media, and encourage customers to share reviews on popular review platforms. Responding to positive reviews promptly and professionally is crucial to demonstrate commitment to customer satisfaction.

Collaborating with brand ambassadors or influencers can help Bank Sukses Bersama communicate its messages, increase knowledge of its products and services, and provide engaging content that appeals to customers. Additionally, Bank Sukses Bersama can enhance its partnership marketing strategy by collaborating with strategic partners, such as e-commerce platforms, to provide customers with special discounts or cashback benefits. Cross-promotional opportunities can be generated through co-branded activities, such as collaborative marketing campaigns or product bundles, which leverage the partner's customer base.



CONCLUSION AND RECOMMENDATION

Bank Sukses Bersama must implement an effective marketing communication strategy to expand its customer base and establish a strong foundation in the competitive banking industry. By implementing an integrated strategy, the bank can ensure consistent messaging across traditional and digital channels, maximizing exposure and appeal. Bank Sukses Bersama's unique value proposition should be communicated clearly and persuasively, emphasizing the benefits and features of its digital banking services. Engaging content marketing is crucial for establishing Bank Sukses Bersama as a reliable source of information and financial advice, increasing customer loyalty and engagement. Personalization is essential in the modern marketing landscape, and Bank Sukses Bersama can tailor its marketing communication to individual preferences and requirements using customer data and analytics. Strategic partnerships, collaborations with influencers, and customer testimonials provide social proof and credibility, promoting customer confidence and enhancing the bank's brand reputation. The study uncovered several interesting areas for future research, particularly optimizing Bank Sukses Bersama's marketing communication strategy. These include customer journey mapping, cultural and regional sensitivity, and emerging technologies like AI, chatbots, AR, and VR. By analyzing these areas, Bank Sukses Bersama can enhance its marketing communication and maximize revenues.

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