



# BRImo product marketing communication strategy at Bank Rakyat Indonesia Watampone branch office

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## ABSTRACT

This study explains the use of the BRImo digital application in meeting the needs of the community at PT BRI KC Watampone. The method used is qualitative research method. The type of research used is descriptive research. The results of the study are 1) In the procedure for using Mobile Banking, the use of services obtained by customers allows customers to access their bank accounts through the BRI Mobile Banking application on smartphones. In particular, mobile banking has a positive impact on banks, customers and cellular telephone operators. The positive impact for banks is to gain more customers and gain customer trust. For customers, getting more services from the bank because Mobile Banking will facilitate customers in conducting banking transactions; 2) Strategies to facilitate customer electronic transactions, namely increasing the number of users of the completeness of service products that are ready to offer strategic locations, friendliness and effectiveness of services and facilities that support consumer convenience make consumers and customers feel safe and comfortable and customers are more willing to try the products offered. The bank tries to promote its services and services both directly and indirectly; 3) BRI KC Watampone's communication strategy conducts direct acquisition using BRI KC Watampone employees and customers. All BRI employees are required to download BRImo and transact with BRImo. Marketers acquired BRImo products to core cooperation customers and existing customers. BRImo also acquires employees from agencies and / or companies that already have BRI KC Watampone as core cooperation customers of BRI KC Watampone.

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## INTRODUCTION

The development of information and communication technology has increased community activities to the digital realm (Corrall, 2012; Ejemeyovwi et al., 2021; Fraillon et al., 2020; Goodspeed, 2017). This has accelerated and become a necessity due to the Covid 19 pandemic which forces physical distancing. People's activities have shifted from offline to online. This situation encourages

companies to create digital products to meet the needs of the community, including PT BRI with the BRI<sub>Mo</sub> digital application.

Banks are financial institutions that play a very strategic role in unifying and developing the economy and national development (Forman et al., 2020; Mertens et al., 2021; Popelo et al., 2021). The main activity of banking is to raise funds from the public. This is mainly due to the role of the bank as an intermediary between parties who have a surplus and with parties who need funds. As development agents, banks are state tools in national economic development by financing all kinds of development efforts, namely as financial intermediaries that contribute to state revenue.

Good bank governance must be supervised by Bank Indonesia. In this case, Bank Indonesia plays a role to conduct a performance analysis whose purpose is to find out or check whether the bank is in a good position or not, and check whether the bank has the ability, good business continuity (Eggers, 2020; Kusumastuti & Alam, 2019; Rahi & Abd. Ghani, 2019).

Growing global competition in the banking sector has encouraged banks to look for innovative ways to beat the competition. As a result, banks are using new technologies to redefine the way they view banking, including the use of the internet. The internet has expanded from the confines of fixed telephony to cellular telephony. Cell phones that were once used to make calls, are now being used to conduct banking transactions known as mobile banking or m-banking, ushering in a new era in the banking sector worldwide. That is why banks around the world have been using mobile banking as a survival strategy for decades (Nazaritehrani & Mashali, 2020; Rahmayati, 2021; Walters & Pence, 2021).

In the online banking industry, online banking is a tool that is being introduced. The importance of online banking is part of the online shopping plan. As in Indonesia, the adoption of online banking in banking started because the development of technology and information allowed many banks to switch to online banking as a means of transaction and communication. That is why many bank customers are using payment transactions through online banking. Because online banking has many advantages for both banks and consumers or customers (Li et al., 2021; Nazaritehrani & Mashali, 2020; Rahi & Abd. Ghani, 2019; Raza et al., 2020). The level of information technology in Indonesia is relatively backward compared to other countries. The technological lag itself is reflected in the availability of information technology infrastructure, the number of computers owned by companies or on the Internet. On the other hand, the application of internet technology is increasing, especially in business life (Szymkowiak et al., 2021; Wamba-Taguimdje et al., 2020).

PT Bank Rakyat Indonesia (Persero) Tbk (BBRI) is committed to encouraging financial inclusion through banking digitalization. In the midst of intense competition between banks, BRI has a strategy to introduce BRI<sub>Mo</sub> products to the public (Fatonah, n.d.; Mathory & Husnul, 2022). This article discusses the marketing communication strategy of BRI<sub>Mo</sub> products at PT BRI KC Watampone. BRI<sub>Mo</sub> is an integration of several BRI bank online applications created to improve banking services to the community, especially BRI bank customers.

Based on the explanation above, the problem formulation in this paper is, can the use of the BRI<sub>Mo</sub> digital application strategy meet the needs of the community at PT BRI KC Watampone? While the purpose of this study is to explain the use of the BRI<sub>Mo</sub> digital application in meeting the needs of the community at PT BRI KC Watampone. The side effects of the Covid-19 pandemic have changed the way people do digital business so that it can improve banking performance. People's growing needs make them use electronic transactions more often. This is called a cashless society, an economic phenomenon where people use payment instruments other than cash for every financial transaction.

Bank Indonesia (BI) said electronic transactions grew 45.05 percent year on year to IDR 209.81 trillion in the third quarter of 2021. Bank BRI also has an excellent track record. In the first quarter of 2022, BRI saw digital banking increase to 44.2%, or 59% of all transactions. According to BRI Corporate Secretary Aestika Oryza Gunarto, the positive growth of BRI's digital banking

transactions is due to economic recovery and high social mobility. In addition, this growth also reflects changes in public affairs and BRI's strong support for a cashless society, (bri.co.id/id/news, 2023). By transacting using BRImo and QRIS scan technology, it can offer many advantages to users, both customers and business partners, including faster transactions, no need for cash and safe because all banks to facilitate the community in the form of services, BRImo and QRIS have been licensed and supervised by Bank Indonesia.

PT Bank Rakyat Indonesia (Persero), Tbk or PT BRI, one of the state-owned banking corporations, has a mission to provide the best banking services by prioritizing services for the micro, small and medium segments to support banking progress. People's economy (125 years of BRI saving KKMU (Turning Adversity into Resilience), 2020). Bank BRI is the second largest bank in Indonesia with total assets of Rp1,650.28 trillion as of Q1 2022, with more than 120 million customers and 125,000 employees (125 Years of BRI Saving MSMEs (Turning Adversity into Resilience), 2020). With a large number of customers, BRI always maintains good relations with customers and the community by providing the best and latest excellent service. In addition, BRI made an innovation by launching the digital product BRImo. The purpose of the BRImo application is to provide easy access to digital banking services to the public. BRI banking services can be used through computers and smartphones, wherever and whenever the customer wants. This allows customers to do mobile banking without having to come to the nearest BRI office during working hours and queue. BRImo is expected to be able to answer financial transaction problems and provide effective and efficient services in the midst of the Covid-19 pandemic which requires social distancing (Ayu et al., 2022; Saputra et al., n.d.; Siagian et al., 2021; Sukerta & Juliarsa, n.d.).

According to (Lintangsari Hidayati Purnamasari, Y., Carolina, H., & Ramadhan, W. F., 2018), the transition occurred with the support of technological developments. The paradigm of people's changing lifestyles has triggered the development of cashless businesses from year to year. Therefore, the development of free payment systems is also increasing in Indonesia. In addition, the practicality of the system is an important factor that people are most interested in. To meet people's needs, mobile banking (m-banking) application banking area is one of the drivers for further innovation. Mobile banking is an alternative to cashless products. It can speed up and facilitate customer transactions. According to a study (Katadata.co.id), the majority of Indonesians have never used online mobile banking. According to the survey, many respondents also stated that they rarely use online transactions or mobile banking (15.8%). 8.20 percent of those surveyed stated that they rarely use internet or mobile banking. Only 11.4% of respondents stated that they frequently use the connection to the mobile banking network. Its use is currently increasing. Mobile banking applications continue to grow. The research shows that BCA Bank ranked first in the brand index with 47.4 percent, while BRI ranked second with 14.4 percent. In addition, this digital banking service is growing rapidly during the Covid-19 pandemic. According to the Financial Conduct Authority (2018), mobile banking is an application that allows banks to offer innovative services to their customers in processing various banking transactions. The application is downloaded and installed on a smartphone and customers can perform transactions using the application's features or menus. This innovation is more advanced than the previous innovation where the service is still in the form of SMS banking so that customers have some difficulty remembering the SMS format and the banking destination number. Banking services offered by Mobile Bank include checking account changes and balances, transaction information and credit card billing. Money transfers to and from other banks, pay bills such as electricity, telephone, etc. Spouse payments and online purchases such as airline tickets, loans, hotels, and other features. Bank BRI's latest banking service application is BRImo. This application has a database that works over the Internet and can make it easier for customers to do business online, (Fitri Fitri, I. I. E., Muslim, I., Putri, N. R., & Azmi, Z., 2022).. The features of this application are quite extensive and include various sources of funds for transactions, a simple main page, and a QR code transfer or payment system. Along with the change in people's banking habits, from ATM to SMS banking, this development gave rise to a new business model,

namely mobile banking. To get the BRImo app, download the app from the Appstore or Google Play and become a BRI customer first, Bank Rakyat Indonesia 2019.

This mobile banking service offers convenience to its customers to carry out financial transactions that can be processed more efficiently and also more efficiently in terms of time and place, because it can be completed anytime and anywhere without the need to come directly to the bank. By installing the mobile banking application on a smartphone, customers can already use digital banking services (Hassan & Farmanesh, 2022; Marpaung et al., 2021).

Bank BRI is a bank that also uses technology to serve its customers. Until now, the technology-based services offered by BRI come in the form of the BRI Mobile Banking Application. This BRI mobile banking application only provides internet banking, BRI call, BRI data and BRI TBank services. This has now evolved into the BRImo BRI program which offers services that are much more comprehensive than the previous program. What BRImo BRI allows customers to open a new savings account, current account mutations that previously only occurred in the last 5 months can now be checked in the last 12 months and allows customers to top up funds (Mandiri, 2021).

## RESEARCH METHOD

Research methods are a means of collecting data and information. According to (John Creswell, 2016), research methods are steps or procedures used to collect and analyze information in order to have a better understanding of a topic or problem that arises.

The method used in this research is qualitative research. Where researchers present data in line with the information obtained in the form of words. According to Bodgan and Taylor in (Sutrisno Hadi, 2015), qualitative research methods are research approaches that produce descriptive data from people and observed behavior in the form of written or spoken words.

Meanwhile, the type of research used by researchers in this study is descriptive research. This type of descriptive research only reveals and describes the phenomena, symptoms, events, and episodes that occur. According to (John Leksi Moleong, 2013), this type of descriptive research seeks to define precisely the quality or characteristics of a person, condition, symptom, or group at a certain point in time to determine the existence of a certain relationship between a symptom and other symptoms in society, (Hanafi Pelu & Muh. Zainal, 2022).

The data collection techniques in this paper are observation and interview : (a). Direct observation of the object of investigation, data collection techniques. According to (M. Iqbal Hasan, 2002), observation is the process of selecting, modifying, recording, and coding sequences of behavior and organizational events in accordance with empirical objectives; (b). Interview, a data collection approach in which the interviewer asks questions directly to the respondent and the responses are recorded or documented, (Suharsimi Arikunto, 2002).

## RESULTS AND DISCUSSIONS

BRI KC Watampone's communication strategy for the launch of BRImo products must primarily touch BRI's internal environment, namely to BRI KC Watampone workers. This is done so that the following strategy is used by all employees. In the early stages, the foundation's marketing team conducted observations and hands-on training on how to download the BRImo application to smartphones. In this section, BRI users and customers who follow the socialization are asked to follow the instructions to download the BRImo application on the smartphone, respectively. Dealers ensure every employee downloads the BRImo application and help employees who have problems. The socialization of the BRImo application is not only for adoption, but also to encourage every employee to have and use the BRImo application on their smartphone.

BRImo socialization to BRI employees has been conducted several times and summarized in several events to remind employees to use the BRImo application for transactions. Sales and

marketing staff set up the events to ensure the progress of the communication strategy. This arrangement took place after the morning press conference, where every employee had to purchase breakfast using BRImo as a payment method. The breakfast menu is sold at an affordable price in the form of a packet of besek hot rice at a price of 10,000 rupiah (ten thousand rupiah) per besek and each besek is a shop. This event takes place regularly every 2 (two) weeks on Friday for 3 (three) months. In addition to breakfast together, BRI employees are required to open at least one BRI account through BRImo. This strategy is expected to create BRImo marketing agents from non-marketing BRI staff. This allows employees to introduce and tell about BRImo to family, friends or other colleagues, creating a marketing communication strategy known as word of mouth (WOM) which means word of mouth marketing.

PT Bank Rakyat Indonesia (Persero) Tbk. proposes a new policy of increasing daily transaction limits and attractive programs to use them. This supports various activities carried out from home, especially financial transactions. Currently, BRI has made changes to the limit. With this move, we aim to do electronic banking from home while supporting the government's physical distancing policy. To make people more comfortable and benefit from online transactions from home, Bank BRI also provides policies by organizing attractive programs in the form of discounts and discounts of up to 50% at various online stores. In addition, to raise awareness about reducing cash payments, Bank BRI is collaborating with Gojek to eliminate Gopay free loading and unloading fees for all BRI services, both mobile banking and internet.

With the BRImo Product Marketing communication Strategy Making consumer transactions easier Mobile banking (m-banking) is a system developed by banks that allows customers to perform various banking functions using a mobile phone or smartphone. The use of mobile banking requires customers to be connected to the internet through their smartphones. Customers must also first download the mobile banking application from the bank's mobile app store. Just like online banking, mobile banking is also connected to the customer's account to process banking transactions.

Although mobile banking at first glance looks like phone banking/SMS banking. However, mobile banking has broader functions than SMS banking. The features of mobile banking are not much different from online banking, as mobile banking is actually a part of online banking through smartphones. Mobile banking can make it easier for customers to do business, because with mobile banking, customers can enjoy the convenience of doing banking transactions freely, without space and time restrictions. Complete services and global reach also make mobile banking cheaper than conventional payment transactions (directly to the bank).

BRI KC Watampone's human resources are widely used in industrial management to act as BRImo marketing agents. Customer Services are chosen to market BRImo because they work directly with customers at bank branches. Customer Services receive goals and rewards for getting customers to use BRImo. Customer Services aims to acquire at least 5 (five) customers every day. Each BRImo Customer Services customer acquisition is featured on Friday of each week as an example of Customer Services' goal achievement. Every month at the beginning of the month, Kanca evaluates BRImo against client goals and rewards Customer Services. Awards are given to Customer Services who acquire the most BRImo clients and achieve targets. Customer Services who acquire the fewest BRImo clients do not receive sanctions or penalties, but are asked to indicate any perceived barriers or difficulties that prevent them from achieving their goals. Similarly, award-winning Customer Services were asked to share tips and tricks for attracting BRImo customers, even if only in the office. Having a smartphone is one of the hurdles that cannot be solved by customers to download the BRIMO App. Not all BRI KC Watampone customers have a smartphone and

Not all smartphones are compatible with the BRImo application. Customers do not understand the use and benefits of BRImo Products, feel safe doing business directly with the bank, I don't understand that you have information about the benefits or use of BRImo and do not know how to activate BRImo.

However, this does not mean that customer service is pessimistic about offering the BRImo application to customers. Customer service urges customers to always use BRImo products and briefly explains the advantages of BRImo. If the customer is interested, the customer service will immediately help download and activate BRImo on the customer's smartphone. Direct communication between customer service and customers provides clear messages to customers about BRImo products. There is interactive communication, so customers who are confused can ask questions without intermediaries and get answers directly from customer service. The customer service experience has been incorporated into the marketing of BRImo as an industry management contribution to improve the company's performance system.

BRImo is presented to the public in the form of advertisements in various media, such as social media (Twitter, Facebook, Instagram, and YouTube), television, billboards, billboards, and newspapers. BRImo conveys the message that one of the advantages of using the BRImo application is that users can make payments of company or institutional financial bills wherever and whenever the user wants. Users do not need to bother going to a bank or financial institution and queuing just for installments. The time used is more effective for other purposes or just a leisurely walk.

BRImo also introduces through various advertisements, BRI promotes BRImo through various attractive campaigns for new users. Customers or other customers who have not downloaded BRImo want to immediately download the BRImo application from Playstore or Appstore to be able to use offers from the BRImo online store.

BRImo is not only marketed through advertisements and campaigns to attract attention and encourage people to use BRImo. BRI uses public relations activities to market BRI as well as improve, change and maintain the reputation of BRI products. In BRImo, the integration of previous digital BRI products should provide much better and optimal benefits while improving customer service. To build and maintain BRI's image and products, BRI establishes cooperative relationships between BRI and the community, stakeholders and/or coworkers and serves customers in a friendly manner.

## CONCLUSION

Based on the description and explanation in the discussion above, the author can conclude that: (a). In the procedure for using Mobile Banking PT Bank Rakyat Indonesia (Persero) Tbk, the usage service obtained by bank customers allows customers to access their bank accounts through the BRI Mobile Banking application on smartphones. In particular, mobile banking has a positive impact on the bank itself, customers and cellular telephone operators. The impact is beneficial in that the bank gains more customers and gains customers' confidence. For the customers themselves, they get more service from the bank because the existence of Mobile Banking will make it easier for customers to carry out banking transactions; (b). Strategy to facilitate electronic transactions of customers of PT Bank Rakyat Indonesia (Persero), Tbk. The strategy used in increasing the number of users of the completeness of service products that are ready to be offered (one sop service) strategic location, friendliness and effectiveness of services and facilities that support consumer comfort will make consumers and customers feel safe and comfortable and customers will participate more to try the products offered by this activity the bank tries to promote its services and services both directly and indirectly; (c). BRI KC Watampone's communication strategy is to make direct acquisitions using the company's human resources, namely BRI KC Watampone employees and customers, both existing and new. All BRI employees are required to download the BRImo application and transact with BRImo. Marketers acquire BRImo products for core collaborative customers and existing customers. BRImo also purchases employees from agencies and/or companies that already have BRI KC Watampone as a core collaborative client of BRI KC Watampone. For future research it is important to consider the resources available and focus the research on the most relevant and interesting areas to obtain useful results.

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