

Implementation of Bank as a Service Marketing Communication Strategy in Increasing the number of customers on blu by BCA Digital

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ABSTRACT

Marketing communication activities through strategies to develop market penetration and brand positioning strategies are very significant efforts for blu by BCA Digital. blu is an all-in- one banking product that is a solution to answer the financial and non-financial needs of digital savvy through an interconnected digital ecosystem, as well as spreading brand awareness for the BCA Digital platform. This study aims to identify blu's marketing communication strategy with the implementation of public relations, marketing mix, efforts and challenges in their promotional activities. This research also seeks to find the most dominant form of blu's promotional efforts. Descriptive qualitative method is used in this study. The data collection was carried out through non-participant observation, in-depth interviews, literature review and archiving. Key informants were obtained through purposive sampling technique. Data analysis was carried out by means of data reduction, data presentation and verification. shows that blu is very dominant and active in carrying out digital promotional mixes through mobile application platforms, social media and establishing collaborative partnerships with various communities to build ecosystems. In addition, blu also has the goal of educating its multi-segment target audience to make blu's digital banking relevant to everyday life. blu launched a mobile banking application which as of December 2022, the users achieve more than 1.1 million people. This achievement could not have been separated from good collaboration and integration with fintech partners, cooperation with companies and various universities with bank as a service or blu access is installed in the partner's applications.

Keywords: *blu by BCA Digital, Marketing Communication, Digital Bank, Bank as a service, BaaS.*

INTRODUCTION

July is the month of blu by BCA Digital, which will enter its second year in 2023. Despite its youth, blu by BCA Digital continues to strive to create financial solutions that are relevant, integrated, simple, and uncomplicated for its clients' different financial demands. To continue to support all financial needs and to always be #SiapJadiPegangan – greetings to its loyal customers – blu proudly carries the spirit of collaboration titled #Better2Gether, to thank blu customers and partners who have faithfully supported blu by BCA Digital over the past two years.

"We are constantly trying to encourage Blu customers to be more active in using Blu's various features and products for their financial needs, both daily and long term," said Lanny Budiati, President Director of BCA Digital. This collaborative spirit of #Better2Gether is also one of our efforts to become a leading digital bank and a dependable one-stop-solution application."

blu's desire to become the premier digital bank and the customer's first option is more than just a catchphrase. blu by BCA Digital is partnering with a large number of partners to achieve its goals.

All of this, of course, is done by blu to guarantee that blu is there wherever the consumer is active. As a result, all offline and online digital touchpoints for blu consumers are touched, ensuring that all customers have visibility and ease of access. The aggressiveness of PT Bank Digital BCA's communication and marketing activities, or blu by BCA Digital, may have been inherited from its parent firm, PT. Bank Central Asia Tbk. blu by BCA Digital, originally known as Bank Royal, has been in operation since 2020, following its acquisition by PT Bank Central Asia Tbk.

BCA Digital is a branchless bank of the future that focuses on serving the digitally aware population through the blu digital banking smartphone application. blu by BCA Digital is here to let clients conduct financial and non-financial transactions via cellphone.

Some of its features, such as bluSaving, bluDeposit, and bluGether, are intended to provide consumers more control and independence over their funds.

The blu app is also available in the Google Play Store and the Apple App Store. Blu by BCA Digital is available not just as direct digital banking, but also as a bank as a service (BaaS), allowing clients to undertake a wide range of financial transactions, such as creating accounts, transfers, and topping up e-money through partner platforms, without switching applications. blu now works with partners from a variety of industries, including Blibli, Telkomsel, Redi, CGV, MRT Jakarta, FUNDtastic, Moduit, EmaskITA, and two campuses from Binus University and ITHB Bandung.

A remarkable accomplishment for a digital bank. blu by BCA Digital is likely well aware of the need of utilizing the notion of Integrated Marketing Communication (IMC). It is considered that integrated marketing communications are an attempt to create conditions in which consumers/customers do not switch to other products/brands, hence maintaining consumer/customer loyalty to the items or services produced.

An integrated marketing communication notion is efforts to maximize sales levels by carrying out combined marketing operations that are related to one another. Furthermore, Integrated Marketing Communication (IMC) is supposed to assist corporations in conducting marketing addressing the benefits and even negatives of owned products more clearly and addressed to consumers.

Based on the above description, the researcher is interested in conducting a more in-depth study/research with the title Implementation of Bank as a Service Marketing Communication Strategy in Increasing the Number of Customers on blu by BCA Digital.

Blu by BCA Digital has a great opportunity to capture the digital bank market share through several product marketing strategies that use seven stages of marketing communication strategy, namely goal setting, targeting, message content, media selection, promotion mix development, budgeting, and evaluation.

These seven marketing communication tactics are quite beneficial in product promotion. The purpose of this study is to use a qualitative technique to examine the marketing communication strategy at bank blu by BCA Digital. Data will be gathered from informants representing the marketing team, clients, and prospective consumers via interviews, observation, literature research, and internet searches.

This was done in the hopes of better understanding the marketing communication strategy for the blu by BCA Digital by employing the seven stages of a marketing communication strategy, which are as follows: setting goals, identifying targets, determining message content, selecting media, developing a promotional mix, budgeting, and evaluating.

Data will be gathered from informants representing the marketing team, online loan clients, and prospective consumers via interviews, observation, literature research, and internet searches.

This was done in the hopes of better understanding the marketing communication strategy for the blu by BCA Digital loan product by employing the seven stages of a marketing communication strategy, which are as follows: setting goals, identifying targets, determining message content, selecting media, developing a promotional mix, budgeting, and evaluating.

LITERATURE REVIEW OR RESEARCH BACKGROUND

DigitalBank

Digital bank services are electronic services created by optimizing client data so that consumers can conduct their activities safely and securely in a totally electronic environment (Financial Services Authority, 2020). In certain countries, digital banks are referred to as Neo banks. Because of their innovative business model, which provides end-to-end totally digital solutions and/or services that harness technical capabilities, digital banks have an edge over traditional banks (Windasari et al., 2022). Furthermore, certain digital banks are backed by existing organizations with significant business experience and ecosystems, which results in benefits such as high brand awareness and

rich data to increase customer insights and acquisition (Fu & Mishra, 2022).

Digital Savvy

In a nutshell, digital savvy or tech savvy is the ability to use technology to achieve a purpose. In other words, tech savvy is synonymous with technological literacy. As a result, the purposes of this tech savvy vary, including:

- looking for information in cyberspace
- learning new skills or items
- networking or adding friends via the internet
- completing assignments or work and others.

This is the audience for blu among BCA Digital users.

Integrated Marketing Communications

The notion of Integrated Marketing Communication (IMC) is acknowledged to be highly diversified. According to an Affiliate Advertising Agency in America, Integrated Marketing Communication (IMC) is a concept that can maximize communication as a whole by merging the duties of a clear and coordinated communication plan (Shakeel & UlRehman & M.Syed Ibrahim)

Experts 4Smith, P.R., and Ze Zook also claimed that Integrated Marketing Communication (IMC) is a type of integrated marketing communication for a corporation, both for profit and non-profit. Marketing communications are employed in promotions to acquire both financial and non-financial benefits (Smith, P.R & Ze Zook, 2011: 265).25Smith, P.R., and Ze Zook define marketing communication as 1) advertising, 2) sponsorship, 3) packaging, 4) social media and web sites, 5) sales promotion, 6) selling & sales management, 7) direct marketing, 8) merchandising, 9) exhibitions, and 10) public relations. Smith, P.R., and Ze Zook (2011):265.

Tjipto, an expert, claims that Integrated Marketing Communication (IMC) is an extension of the phrase advertising (promotion). The distinction between advertising and IMC is that advertising is primarily focused on one-way communication, whereas IMC stresses two-way communication. Advertising, in his opinion, is a form of mass communication, whereas IMC is more personal. Tjipto (2008):205.

Meanwhile, according to Kotler and Armstrong (2001: 138), Integrated Marketing Communication (IMC) is an organizational concept that involves integrating and aligning communication channels in order to deliver messages in a straightforward, coherent manner and to give consumers confidence in the products offered/marketed.

IMC strategy is inextricably linked realm of marketing. Sales promotion, publicity, advertising (advertising) are the four basic methods of IMC. Kotler (1996):243. The creation of communication instruments such as sales promotion, sponsorship, personal selling, advertising, word-of-mouth, public relations, packaging, corporate identity and the internet in the marketing communications mix (IMC) for their products. (Prisgunanto 2006:27).

The goal of implementing Integrated Marketing Communication (IMC) or

integrated marketing communications is to be able to provide/distribute a product's message to consumers/society with clear and consistent messaging. Integrated Marketing Communication (IMC), on the other hand, is useful for building brand awareness of a brand, which will sustain consumer loyalty to the product/brand.

The marketing system paradigm has moved from a traditional system to online marketing by reducing physical marketing constraints such as time, nation, and the need to meet suppliers and customers. Marketing communication tactics, according to Mahmud Machfoedz's book *Modern Marketing Communications*, are: "Determination of a marketing promotion objective and marketing promotion objective by a company through the creation of a marketing message plan and marketing materials through marketing development using the promotion mix method and the provision of a marketing budget to achieve an evaluation and control of an appropriate and useful marketing plan." Here is the description:

Setting Promotion Objectives

A business uses sales or marketing campaigns for a variety of reasons. One or more goals can be achieved with a single promotion, one or more goals can be achieved with multiple promotions. The purpose of sales promotion can be described as: identifying and attracting new consumers, communicating about products, increasing the number of consumers for known products, informing consumers about improving product quality, inviting consumers to visit the stores where the products are sold. Motivate consumers to buy a product.

Determination Promotion Target

According to Chris Fill quoted by Mahmud Machfoedz in his book titled *Modern Marketing Communication* "Segmentation is a technique used to sort the mass market into units that are easier to identify so that the needs of individual consumers can be met more easily."

Marketing Message Design

The Process After establishing promotional goals and objectives, communication continues to develop ideals and determine effective messages. The ideal development describes the process or situation in which the message must attract attention, arouse interest, arouse desire and stimulate action. When implementing good messaging, marketing communicators should pay attention to three things namely: message content, message structure and message format.

Marketing Media Channels

In addition to messages, communicators or marketers should also pay attention to the selection of media as marketing communication channels. The media is a channel for delivering commercial messages to target audiences. These media can be newspaper, magazines, television, radio, outdoor media, transit advertising and direct

mail.

Development of Marketing

The company entire marketing communications program is called the promotion mix or promotional mix, consisting of special blend of advertising, personal selling, sales promotion and public relations.

Marketing Budget Provision

One of the hardest decisions businesses make is how much to spend on advertising. To determine the amount of promotional costs to budget, the company must establish a method for determining the size of the budget. More clearly, according to Munandar, the meaning of the balance sheet is expressed as follows: \"A systematically organized plan in which all business activities are included, which are expressed in monetary units (units) and are valid for a certain period (period) to come.\" From the above, the budget consists of elements, namely: Plan, which is a preliminary determination of activities or activities to be performed in the future. Activities, which includes all activities that will be performed by all units business. Monetary, expressed in monetary units, i.e. units (units) that can be applied to a wide range of business activities. In Indonesia, the applicable currency is the \"rupiah\". There is still some time to come which indicates that the budget applies to the next masses. This means that what is included in the budget are estimates of what will happen and what will happen in the future.

Evaluation and Control of the Marketing Plan

Marketing strategies must be responsive and adaptable to changing circumstances. Evaluation and monitoring must be ongoing to keep the strategy on track and indicate when adjustments are needed. According to Arikunto, evaluation is: \"Activities to collect information about the operation of something, which is then used to determine the appropriate alternative when making decisions. The main function of evaluation in this case is to provide useful information for the decision maker to base on that to determine the policy to be adopted based on the evaluation carried out.

Evaluation of marketing actions and results is very important to monitor performance in line with goals. Therefore, companies need to review their marketing goals and effectiveness from time to time. Every business should regularly and regularly re-evaluate its strategic approach to the market. Evaluation can take a lot of time and energy for marketers because evaluating marketing strategies is labor intensive. Evaluation can also be aligned with research.

METHODOLOGY

The research process uses qualitative research methods presented descriptively while analyzing the increase in customer base through the implementation of an integrated marketing communications (IMC) strategy. The descriptive method was chosen because

the research conducted deals with current events and relates to current circumstances. Nazir (2011: 52) explains that the descriptive method is a method for Investigating the state of a human group, a subject, an environmental condition, a system of thought or even a class of events in the presents.

The purpose of this descriptive research is to make systematic descriptions, drawings or drawings, as well as the relationships between the phenomena under investigation. Furthermore, this method was chosen because this research seeks to find a description of a group of people to achieve the group's goals, so that the group phenomenon can be clearly and accurately revealed.

In this study, the researcher acts as an observer. The data are transcripts of observations and interviews, both electronic and manual (researchers personally visited blu's office). In addition, data triangulation is also performed based on activities or events (visit to the center for blu's 2nd anniversary celebration titled bluday Celebration), reports on the implementation and implementation of the event , as well as documentation and sources on the Internet. In addition, bibliographic studies are used by researchers to strengthen the quality of data, information and the various issues related to this research. Theoretical references from various sources constitute the basis and the main key of this research.

RESULTS AND DISCUSSION

In this discussion, researchers categorize essential concepts and themes to facilitate the explanation of the analysis, so that the results can be easily understood. Categorization refers to the stages of marketing communication strategies, which are as follows:

Setting Promotional Goals

blu by BCA digital actively carries out continuous promotional activities both above the line, below the line and digitally to maintain awareness of the Blu brand and products among (potential) customers. This facilitates the acquisition of new customers, which in turn increases the number of new customers.

blu develops promotional programs and new service features tailored to its target market, which is digitally savvy. Additionally, blu has streamlined existing products and features and made them easier to use and better suited to customer needs.

Determine Promotional Target

blu is for prospects and customers who are able and willing to keep up with internet technology and adapt quickly. In other words: they are potential customers and tech-savvy customers. The advertising target group includes potential customers and prospects who quickly adapt to technological advances because they already have smartphones and are ready to spend their productive time on the Internet.

Marketing Message Design

blu by BCA Digital constantly sends a friendly message to its customers with the slogan #SiapJadiPegangan. The spirit of collaboration with the slogan #Better2Gether.

From this post, we can see that blu uses easy to understand, simple and catchy language while composing and delivering his message. In other words, by reading this post, we can easily understand that digital banking services are blu.

Marketing Media Channels

blu uses a variety of marketing mediums to introduce, greet and even touch its customers, including:

- Banner ads: Displayed as an image or text on a website, usually placed at the top, side, or bottom of a web page.
- Video ads: Short videos are played before, during or after viewing online video content.
- Making THE UWISE BROTHERS video series on YouTube generated 15,671,493 viewers over 9 months. BCA Digital's channel blu has over 54 thousand subscribers with 224 videos.
- Pop-up ads: ads that appear in a separate window on top of the web page viewed by the user.
- Social Media Ads: Displayed on social media platforms such as Facebook, Instagram, Twitter and others.
- Pay Per Click (PPC) Ads: Advertisers pay only when someone clicks on an ad.
- Google AdWords is an example of a PPC advertising platform.
- Display Ads: Graphic or multimedia ads that appear on various websites and advertising networks.
- Sponsored Content Ads: Ads presented as editorial content or advertiser-sponsored posts.
- Ad Retargeting: Retargeting ads to users who have previously visited the advertiser's site.
- Mobile Ads: that appear on mobile devices such as smartphones and tablets
- Email announcements: Announcements are sent via email or newsletter to a list of subscribers.

Development of the Promotional Marketing Mix

Optimization of marketing activities of products, services and promotional programs for (potential) customers, blu is divided into:

- Sales promotion: MRT ticket for IDR 2, Refund IDR 22,000 for BPJS transactions on Blu application, Discount IDR 22,000 for virtual card transactions at Astro, SayurBox, Grab, 100% refund (up to 22,000 IDR) for QRIS transactions at CGV, Chatime, Chatime Atelier, Cinapolis, Cupbop, Under the stairs, Family Mart, Fore, Gindaco, Go!Go! CURRY, Hokben, Kopi Kenangan, Menantea, 100%

cashback (maximum Rp. 22,000) with BluVirtual Card on national and international e-commerce, 100% cashback (maximum Rp. 22,000) for package purchase #HematLengkap at Telkomsel, 22% discount (Rp. 222,000 IDR) transactions on Blibli via blue payments, 22% discount (IDR 22,000 max) for virtual card transactions on Klik Indomaret, Segari and Sociolla, 22% discount (IDR 200,000 max) on virtual card transactions on tiket.com and 22% Refund (up to IDR 200,000) of transactions in FUNDTastic, Moduit and EmaskITA during the purchase period. 70% cashback (maximum IDR 5,000) when paying with blue QRIS on Jumpstart for a minimum purchase of IDR 7,000, 22% discount on bluInsurance product transactions (maximum IDR 200,000), 25% cashback (maximum IDR 25,000) when paying with blue QRIS on McDonalds for a minimum purchase of IDR 25,000 and much more. This has strong appeal to digitally savvy people as it caters to their financial transactions and lifestyle needs.

- Social Media Ads (Broader): Blu advertises across multiple social media platforms, including YouTube, Instagram, TikTok, Facebook, and Twitter
- Advertising: In addition to online channels, blu also promotes OOH (Out-of-Home) advertising and TV commercials.
- Special events: blu often organizes special events such as press conferences, press visits, meetings and more.
- BCA Digital's blu also not only focuses on business development, blu also helps protect the earth in a more sustainable and healthy way, through the #bluBuatBaik initiative that has been around since blu's inception. In the second year, blu collaborates with Rekosistem as a waste management partner. This campaign started with the blue Virtual Run initiative in October 2022, which managed to partner with 17 running communities followed by a total of 2,625 participants from 214 cities in Indonesia. Participants in the Blu Virtual Run managed to cover a total distance of 174.525 km. The proceeds from blu Virtual Run will be used to build 7 blu x Rekosistem waste stations which will be spread across the areas of JABODETABEK, Bandung and Surabaya.
- A total of 15 new blu features in 2022, including: 1) bluVirtual Card, 2) Lucky Draw, 3) bluGift to other blu and other banks, 4) bluSaving/blbluGether for 20 accounts, 5) Account opening without notifications, 10) Revamp tracker, 11) Transfer to multiple, 12) Add new payment/purchase senders, 13) Chat directly with WA haloblu, 14) Peek Balance and 15) QRIS shortcut.
- One of blu's efforts to provide customer convenience is to build its own digital ecosystem. As a Bank as a Service (BaaS), Blu customers can open accounts, transfer funds, top up e-money and other transactions from partner platforms without switching applications. At present, blu has successfully collaborated with partners from various industries such as Blibli, Telkomsel Redi, CGV, MRT Jakarta as well as two campuses namely Binus University and ITHB Bandung. blu will

continue to expand access to financial services in the future. The investment and payments sector is the next step.

- From January to December 2022, the top five blu customer transactions were transfers, cardless cash deposits, e-money top-ups, cardless cash withdrawals and QRIS. Although blu by BCA Digital has not yet released a credit function, it has also disbursed more than IDR 3.2 trillion in credits through cooperative segment financings in January 2023, followed by co-financing and a routing.

Provision of Marketing Budget

Whereas BCA Digital blu is a digital bank controlled by PT. Bank Central Asia allocates an adjusted budget to optimize all promotional programs.

Evaluation and Control of Marketing Plans

In addition to BCA Digital's blu work to optimize its touchpoint network, blu has introduced several new initiatives to increase product retention. They build customer trust and want to grow services, such as:

- Develop loyalty programs to increase customer retention in transactions with other banks, ATM/debit card transactions, mobile and internet.
- Since its inception, blu's goal has been to be useful and reliable to customers for all their banking needs.
- In addition to active blue customers transacting every day, customer confidence has also increased as evidenced by the growth of Third Party Funds (DPK) which reached IDR 6.85 trillion in December 2020.

Table 1: Comparison of Assets, Total Third Party Funds (TPF) and loans provided based on the 2022 financial report (in million rupiah)

Bank Name	Total Aset	Total TPF	Loans Provided
Sea Bank	28.270.000	21.580.000	15.890.000
Bank Jago	16.965.295	8.274.385	9.157.817
Blu by BCA Digital	11.054.851	6.854.604	3.239.169

Let's take a look at the table above. The three digital banks were born in Indonesia almost simultaneously or are around 2 years old. The Bank Jago application, which was chosen as the most popular application, was launched in April 2021 and then the Jago Syariah application was launched in February 2022. In June 2022, users of the two applications had reached 3 million. What makes Bank Jago so popular?

If you save at Bank Jago digital you will be freed from monthly admin fees, free inter-bank transfer fees, can withdraw money at other bank ATMs without being charged a fee, can make foreign transactions and verify paypal accounts, and offers various promos such as sharing referral codes.

In addition to the advantages offered, Bank Jago also has a number of disadvantages, such as the lack of ATM machines, the lengthy registration verification process, and the unavailability of credit card features.

Officially changed its name to PT. Bank SeaBank Indonesia (SeaBank) based on the Decree of the Deputy Commissioner for Banking Supervision of the Financial Services Authority Number KEP-12/PB.1/2021 dated 10 February 2021.

Compared to Bank Jago and blu by BCA Digital, SeaBank is a digital bank that is relatively quiet from marketing activities or frenetic events. But unexpectedly, judging from the financial parameters can be thumbs up. SeaBank's total assets reached IDR 28.7 trillion, Bank Jago IDR 16.9 trillion while Blu IDR 11 trillion. Likewise for Total Third Party Funds: Seabank IDR 21.58 trillion, Bank Jago IDR 8.3 trillion and Blu IDR 6.8 trillion.

Not to mention the total loans disbursed which are very decisive in maintaining the bank's financial liquidity, SeaBank ranks first with IDR 15.89 trillion, Bank Jago IDR 9.1 trillion and Blu is again in third place with IDR 3.2 trillion.

Is there something wrong with this performance record? Are blu's intensive and even promotion efforts not enough to attract and attract customers, both depositors and creditors? This is what we need to criticize. Even though since its inception on the blu by BCA Digital market, it has been clear that it is a subsidiary of Bank BCA, which is one of the largest private banks in Indonesia. Both the technological, financial and brand infrastructure are of course very strong. Even on the logo, blu never releases the inscription BCA, of course to provide guarantees as well as customer confidence that blu owned by Bank BCA will be safer.

The use of digital banking services continues to grow in Indonesia. So, what are the reasons people use digital banks?

According to the Populix survey results, quoted from katadata.id, as many as 75% of respondents rated digital bank services as practical and 74% considered their services easy to use.

Furthermore, 67% of respondents use digital bank services because they save time, 65% because of the many features, and 62% think digital banks make it easier for customers to track expenses.

There are also 61% who use digital banks because they are integrated with e-wallets, and 56% because they are integrated with e-commerce.

The Populix survey involved 1,000 respondents spread across major cities in Indonesia. The survey was conducted on 20-25 May 2022.

No	Nama	Nilai / Persen Responden
1	Praktis	75
2	Mudah digunakan	74
3	Hemat waktu	67
4	Banyak fitur	65
5	Mudah melacak pengeluaran	62
6	Integrasi e-wallet	61
7	Integrasi e-commerce	56
8	Lebih aman	43
9	Direkomendasikan	29

Figure 1: Customer reasons for choosing a digital bank (databoks.katadata.id)

The table shows that the brand factor and the security of transactions are not the main motivations of digital banking users.

CONCLUSION

This study shows that blu is very dominant and active in realizing the digital promotion mix through mobile app platforms, social media and establishing collaborative partnerships with various communities to build ecosystems. In addition, Blu also aims to educate a cross-segment target audience so that Blu's digital bank is relevant to everyday life. blu launched its mobile banking application which, as of December 2022, has more than 1.1 million users. This achievement is inseparable from good cooperation and integration with fintech partners, collaboration with companies and various universities with banks as a service or Blu accesses installed in partner applications.

blu by BCA Digital is very aggressive in conducting marketing activities. However, there is still much room for improvement when it comes to the acquisition and performance of digital banks in the market. Marketing strategies and business plans must follow benchmarks or competitive studies so that blu's performance is measured against its competitors and can even become the best bank in its category.

BIODATA

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