# Promotion Strategy of BRI Branch Office Tangerang Merdeka in Increasing the Use of the Brimo Application

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**Abstract.**
Digital banking not only offers convenience, but also supports financial inclusion by reaching people who were previously underserved by conventional banking. This is a great opportunity for banks to improve their reach and quality of services. The purpose of this study is to determine the effectiveness of BRIMO's promotional strategy implemented at the BRI Tangerang Merdeka Branch Office. This study also aims to identify the factors that affect the mismatch between the growth of the number of accounts and the level of use of the BRIMO application. This research method uses a qualitative approach with case studies, the object of study in this study is the BRI work unit, while the research subjects include two main groups: internal and external, such as marketing officers, customer service (CS), and leaders of work units and external groups in this study are BRI customers who come from across generations, namely the Baby Boomers generation, Generation Y (Millennials), Generation Z and Generation Alpha. In this study, the sampling technique used is purposive sampling. The data analysis of this study uses the results of interviews and field notes. The results of the study show that the marketing strategy in the BRImo application can increase the number of customers at BRI Tangerang Merdeka through market segmentation, targeting, positioning, and implementation of the marketing mix which includes products, prices, distribution, and promotions. The obstacle to opening the BRIMO application in an effort to increase the number of customers at BRI Tangerang Merdeka comes from two factors.

**Keywords:** Strategy, Promotion, Application

## INTRODUCTION

The development of information and communication technology has brought major changes in various sectors, including the banking industry (Arefjevs et al., 2020; Burgess et al., 2000). Digital transformation in the banking sector has become a necessity in line with the increasing need for fast, efficient, and easily accessible services (Andriyati et al., 2022). One of the most significant innovations in the banking industry is the emergence of mobile application-based banking services, which allow customers to conduct various banking transactions solely through mobile devices (Veonnita & Rojuaniah, 2022). Digital banking not only offers convenience but also supports financial inclusion by reaching people who were previously underserved by conventional banking. This presents a great opportunity for banks to improve their reach and quality of services. In Indonesia, the use of mobile banking applications is increasing in line with the growth of internet users and high smartphone penetration (Sari et al., 2021). In this case, the most popular mobile banking service in Indonesia in 2024 is held by BCA Mobile, followed by BRImo, as shown below (Sebayang et al., 2024; Simba Sembiring & Maghfirah Rahmah Sembiring, 2024).

Based on data, as many as 40% of respondents chose BCA Mobile as the most popular mobile banking service, both in terms of interface and available features. Guaranteed comfort and security make many respondents choose banking services from this bank. The second most popular mobile banking service is held by BRImo, with a share of 27%. BRImo is a digital

banking service from PT Bank Rakyat Indonesia Tbk (BRI), which was first launched in February 2019. Just two months after its launch, BRImo recorded 2.2 million transactions with a sales volume of IDR 1.2 trillion. The third position is held by Livin by Mandiri, with a total of 15%, followed by BNI Mobile Banking with 10%, BSI Mobile with 5%, Octo Mobile with 2%, and BTN Mobile with 1%.

Previous research in the domain of digital banking and mobile application adoption provides important insights. Patrik (2022) examined factors influencing the shift from internet banking to mobile banking in Indonesia, identifying security concerns and digital literacy as significant barriers. Pratomo & Indriyani (2022) specifically studied marketing strategies for mobile banking applications at BRI units, emphasizing the importance of trust-building promotions. However, few studies have addressed the specific phenomenon of the discrepancy between account growth and application usage in state-owned banks like BRI, particularly at the branch level. This research aims to fill that gap by examining the case of BRI Tangerang Merdeka Branch Office, where despite increasing account openings, BRIMO application adoption remains disproportionately low.

PT Bank Rakyat Indonesia (Persero) Tbk (BRI), as one of the state-owned banks in Indonesia, developed the BRImo application as a form of technology-based service to make it easier for customers to transact without having to go to a branch office or ATM. The BRIMO application offers various features that facilitate financial transactions such as balance checks, interbank transfers, bill payments, credit purchases, and other services. This application is expected to be an efficient solution in providing faster and easier banking services for BRI customers.

However, although BRIMO has great potential in improving customer efficiency and convenience, there is an interesting phenomenon to be studied at the Tangerang Merdeka Branch Office, namely the mismatch between the growth in the number of BRI accounts and the number of users of the BRIMO application. Although the number of accounts opened at this branch continues to increase, the use of the BRIMO application is not proportional to the growth rate of these accounts. This shows that there is a gap in technology adoption, where customers who open new accounts do not necessarily immediately adopt the BRIMO application as the main means of conducting banking transactions.

There is a significant difference between the number of accounts opened and the number of active users of the BRIMO application every year. This inequality reflects a gap in the adoption of digital banking technology, where customers who open new accounts do not necessarily use BRIMO as the primary means of transactions. Various factors such as low digital literacy, limited access, and concerns about digital security are suspected to contribute to the low utilization of this application. This condition is an important concern for branch offices, considering that the mismatch between account growth and digital service adoption can impact the effectiveness of the digital transformation that BRI is striving for. In this context, it is interesting to highlight the phenomenon that occurred specifically at the BRI Tangerang Merdeka Branch Office.

Various BRIMO promotional efforts have been carried out periodically by the branch office, including account opening activities, *goes to market* programs, and BRIMO onboarding days. However, the conversion rate from new customers to active users of BRIMO remains low, especially in the middle-to-upper age segment of society and micro business actors around

Tangerang Merdeka. Accessibility factors and socio-demographic conditions also influence this, considering that the area around this branch office is dominated by middle-class people and the informal sector who still depend on cash transactions and conventional teller services. They tend to have doubts about using digital-based applications, due both to limitations in digital literacy and old habits that remain strongly attached (Patrik, 2022).

The segmentation of the market served also plays a role as another inhibiting factor. The majority of new customers come from micro business groups and people who are not familiar with digital technology, opening accounts for purposes such as disbursement of social assistance, *Kredit Usaha Rakyat* (KUR) loans, or salary transfer needs. Unfortunately, they are not accustomed to using mobile banking services such as BRIMO in their daily financial activities. In addition, concerns about digital security aspects are a significant barrier. Many customers expressed concerns about the potential for account break-ins or theft of personal data when using the BRIMO application. However, this progress is also accompanied by an increase in potential security threats, especially cyberattacks. One of the most damaging cyberattacks is ransomware, which encrypts the victim's data and demands a ransom to restore it.

Based on recent phenomena, the public was shocked by an alleged ransomware attack on the system of PT Bank Rakyat Indonesia (Persero) Tbk (BRI). In media reports, a hacker group called Bashe claimed to have succeeded in breaking into BRI's internal data and selling it on a dark forum. Although BRI stated that customer data remains safe and banking services continue to run normally, this report raises concerns about the readiness of the national banking system in the face of cyberattacks. This fear narrative is further strengthened by viral cases related to bank account hacking through digital applications, which encourage people to continue using conventional transaction methods (Arliyani & Vidyasari, 2022). This negative sentiment is one of the psychological obstacles hindering the adoption of digital banking technology. This phenomenon is further reinforced by empirical data that has emerged in various case studies. In one digital literacy activity organized by BRI, it was recorded that out of 100 participants who opened a new account, only about 30–35% downloaded and activated the BRIMO application. Of these, only about 50% used it sustainably. A similar pattern was also found at the BRI Branch Office in West Jakarta, where the majority of customers from MSME actors opened accounts more because of the need for credit disbursement than to access digital banking services.

These findings confirm that the main challenge in encouraging the use of digital services lies not only in the availability of infrastructure but also in education, trust level, and the readiness of users' digital culture. This shows that although digital infrastructure has evolved, non-technical factors such as knowledge, trust, and mental readiness of users facing digital change also determine the level of adoption of this technology (Indar et al., 2024). Therefore, to increase the adoption of digital banking services, a more holistic approach is needed, which includes intensive education as well as efforts to build a sense of security and comfort among customers.

In addition, the mismatch between the growth of the number of accounts and the number of active BRIMO users also reflects problems in the promotional strategy implemented by BRI, especially in the Tangerang Merdeka branch. Although the number of account openings is increasing, BRIMO's low adoption rate suggests that existing promotional strategies may not be on target. Lack of education about the benefits of the application and other potential technical barriers can deter customers from switching to digital services even if they have quantitatively

opened an account. This highlights the importance of alignment between promotional, educational, and customer understanding efforts in optimizing the use of digital banking services (Pratomo & Indriyani, 2022). Thus, although infrastructure is very important, in the absence of strong understanding and trust from users, the level of adoption of digital banking technology will remain limited.

Based on these findings, this study aims to conduct a qualitative analysis of the effectiveness of BRIMO's promotional strategy implemented at the BRI Tangerang Merdeka Branch Office. This study also aims to identify the factors that affect the mismatch between the growth of the number of accounts and the level of use of the BRIMO application. By understanding the root of this problem more deeply, it is hoped that relevant and applicable solutions can be formulated to increase the adoption of digital banking services among the branch's customers. Through this research, it is hoped that it will not only provide concrete recommendations related to more effective promotion strategies but also contribute to the development of the mobile banking ecosystem in Indonesia. In particular, this research is expected to play a role in increasing digital literacy and building public trust in technology-based financial services, which in turn will encourage more widespread use of digital technology in the banking sector.

**MATERIALS AND METHODS**

This study uses a qualitative approach to understand the promotional strategy implemented by BRI at the Tangerang Merdeka Branch Office to increase the use of the BRIMO application. This method was chosen because it can provide an in-depth understanding of the phenomenon being studied, explore the experiences and perceptions of stakeholders, and describe the implementation context as a whole. The qualitative approach allows exploration of the complexity of a phenomenon without manipulation of variables, focusing on the meaning given by participants to their experiences. The type of qualitative research used is a case study, which is an in-depth approach to a single entity in a real context. This research strategy uses a descriptive method to collect primary and secondary data in search of information related to ongoing events.

This research was conducted at the BRI Tangerang Merdeka Branch, chosen because of its urban area characteristics and the diversity of customers. The object of study is the work unit of BRI, while the research subjects consist of internal and external groups. The internal group includes bank staff who play a role in promotion and education, while the external group comprises customers from different generations. By involving diverse generations, this study seeks to understand how demographic and sociocultural characteristics affect perceptions and behaviors in using BRIMO. The conceptual definition of a promotional strategy includes a network of thoughts and expectations that guide actions to achieve goals, while promotion as an aspect of marketing aims to encourage consumers to use the product. The social situation in this study describes the existence of the group being studied, while the key informant is the leader of the BRI work unit.

*Purposive sampling* techniques are used to select relevant informants, and data collection is carried out through in-depth interviews, observations, and documentation. Semi-structured interviews were conducted with internal and external subjects to explore their perceptions of the BRIMO application. Observations were made on promotional activities and application

usage, while documentation completed the primary data. The testing of the research instrument aims to ensure the accuracy of the data collected. The validity of the data is achieved through triangulation of sources, comparing information from various sources. The data analysis method includes data reduction, data presentation, and conclusion drawing, which is carried out systematically to produce a comprehensive understanding of the promotional strategies implemented by BRI.

## RESULTS AND DISCUSSION
### Data Analysis

Data presentation and analysis include information obtained through observation, interviews, and documentation recording in the field. This description contains relevant data analysis and data presentation that is tailored to the discussion and focus of the research. The researcher will present findings in detail regarding the promotional strategy implemented by BRI at the Tangerang Merdeka Branch Office in increasing the use of the BRIMO application. In sequence, the researcher will outline the results of the research that are in line with the research focus. The following is a presentation of the results of the interview with the informant.

1.  **Promotional Strategies Implemented by BRI at Tangerang Merdeka Branch Office in Increasing the Use of BRIMO Application**

    Strategy is a comprehensive and integrated action plan, which connects excellence with challenges in the environment, so that it can be implemented optimally to achieve organizational goals. According to Assauri (2011), marketing strategy is a broad and integrated planning in the marketing aspect that serves as a guideline in carrying out various activities to achieve the company's marketing goals. According to information obtained from interviews regarding how the promotion strategy implemented by BRI at the Tangerang Merdeka Branch Office in increasing the use of the BRIMO application as explained by the Head of the Work Unit, that:

    "The strategy used by BRI at the Tangerang Merdeka Branch Office is an approach, an approach to customers by providing an explanation of the benefits obtained from the BRIMO application, then what are the conveniences offered by the BRIMO application so that relatives or close friends of customers who do not have an account can be interested in making the BRIMO application. And every day we also do "Greeting Customers" to ask what needs are needed by customers so that we can offer our products according to customer needs."

    The results of the interview with the Marketing Officer, said that:

    "BRI offers various promos, one of which as I explained earlier is the BRImo Festival program, points from the BRImo Festival can be exchanged for vouchers, besides that they can also be exchanged for products from electronics and others. And we also don't forget to promote it online, such as through social media."

    The results of the interview with Customer Service, said that:

    "For the strategy carried out by us, Alhamdulillah, we have succeeded in increasing the number of customers because from the existing target for the number of customers who open an account every month it increases, especially more BRIMO service users, this happens because they are already aware of the convenience offered, including the ease of transactions, so we see that the success is getting higher."

From the interview statement above, it can be seen that the strategy carried out by BRI at the Tangerang Merdeka Branch Office to invite customers to make BRIMO applications is through a direct approach, and socialization related to the ease of using BRIMO application making services, especially to customers who visit banks. One of the Generation Z students who is a BRI customer at the Tangerang Merdeka Branch Office also expressed his opinion regarding the activeness in socializing the use of the BRIMO application:

"In my opinion, BRI at the Tangerang Merdeka Branch Office has been quite active in socializing the use of this BRIMO application, starting from the installation of advertisements on social media, cooperation with other partners, but maybe the target can be expanded again because like customers who are old are still unfamiliar with the existence of this BRIMO application"

The results of an interview with Generation Y, said that:

"Digital marketing through social media, online advertising, and content, while traditional marketing such as banners, brochures, and collaborations with marketing agencies will reach more users."

The customer response above shows that BRI at the Tangerang Merdeka Branch Office is quite active in socializing the use of the BRIMO application. However, there needs to be further explanation to older customers, because some of them are still unfamiliar with the benefits of using the service. Another informant, a Generation Z student, also expressed similar views and felt activeness in socializing the use of the BRIMO application, that:

"As long as I joined BRI, I think I have been active in socializing the use of the BRIMO application, because from several mobile banking applications, other BRI banks are better, both information about BRIMO application services and so on."

The results of interviews with Baby Boomers, said that:

"Provide various attractive promos, discounts, or prizes for new users or those who actively use BRIMO".

The above presentation shows that so far BRI at the Tangerang Merdeka Branch Office has shown superior activeness in socializing the use of the BRIMO application when compared to mobile banking applications owned by other banks. In terms of information delivery, both regarding BRIMO application services and other updates. Another customer, namely Generation Y, also thinks that :

"For socialization in the use of BRIMO application services, it is still lacking, because what I know myself from the bank itself does not directly explain what the provisions are, for example related to the BRIMO application, but for the installation of advertisements on social media, the BRIMO application is quite active."

In contrast to the other two customers, the Generation Y informant argued that the bank lacked relevant information, especially on information and the ease of use of the BRIMO application service, which made customers confused. Then the most effective marketing strategy in promoting the opening of BRIMO application services carried out by BRI is the existence of the latest programs, and for now BRI is holding the BRImo Festival program as explained by the Marketing Officer, that:

"Before marketing, we first introduce the programs at BRI that are running, the marketing strategy that is currently being carried out to motivate or invite the public to make the BRIMO application is to prioritize existing program programs, for example for now there is the BRImo

Festival, this BRImo Festival can be a benchmark for a very good program for customers who want to open and make the BRIMO application online, this is because every time they open a savings account for BRImo application customers will get points which can later be exchanged for shopping vouchers, electronic goods and the like."

The results of the interview with the Branch Head, said that:

"Direct marketing through customer service and marketing personnel can help provide education and solutions to customer problems. In addition, offering attractive promos and prizes can also increase user interest".

The results of the interview with Customer Service, said that:

"The most effective marketing strategy to promote BRIMO's marketing strategy is to combine direct marketing through creative promotional campaigns and the use of social media and digital technology".

The results of an interview with Generation Z, said that:

"Can utilize platforms such as Instagram, Facebook, Twitter, and YouTube to promote BRImo, share educational content about BRImo's features".

The results of interviews with Baby Boomers, said that:

"BRIMO segments the market to target more effective marketing campaigns to specific user groups".

Based on this explanation, it can be concluded that an effective marketing strategy in promoting the creation of the BRIMO application by BRI at the Tangerang Merdeka Branch Office is to hold and introduce various programs that can attract customer interest, such as the BRImo Festival program that has been explained by the Marketing Officer above, this program is also one of the strategies that can increase the number of BRIMO application users at BRI at the Tangerang Merdeka Branch Office.

1. Market Segmentation

In the world of marketing, there are a number of important aspects that need to be considered by BRI at the Tangerang Merdeka Branch Office in segmenting the market so that the results are in accordance with the desired target. The market segmentation that BRI focuses on at the Tangerang Merdeka Branch Office, as explained by the BRI Work Unit Leader at the Tangerang Merdeka Branch Office, is as follows:

"The targeted market segmentation is first seen from the age, which is at least 17 years old or already has an ID card, because opening an account requires an ID card. All genders can be targeted. Geographically, there are no regional restrictions. Meanwhile, from a psychographic perspective, we can consider lifestyle or social class based on the product desired by the customer. For behavioral segmentation, there are no specific restrictions so we will serve anyone who is interested in our products".

The results of the interview with the Marketing Officer, said that:

"BRImo targets various customer segments, but specifically targets the Millennial, Gen Z, and Baby Boomers segments. Because this application also serves various transaction needs, ranging from transfers, payments, purchases, investments, insurance, to financial records."

The results of the interview with Customer Service, said that:

"Proper market segmentation and developing products that are relevant to the needs of the community such as various generations of ages. For example, millennials and Gen Z who are tech-savvy, urban locations with good internet access, or the lifestyle of individuals who

actively transact online".

From the interview, it can be concluded that the market segmentation implemented by BRI at the Tangerang Merdeka Branch Office includes several aspects. Initially, geographic segmentation that includes a specific region. Then, demographic segmentation includes age and gender categories. Furthermore, psychographic segmentation is lifestyle-oriented. Finally, behavioral segmentation, concerns reactions to certain products.

2. Target Market

After market segmentation is carried out, the next step is to choose the target market that BRI wants to reach at BRI at the Tangerang Merdeka Branch Office, as explained by the BRI Work Unit Leader at the Tangerang Merdeka Branch Office as follows:

"We will definitely offer the target market for us who have a transactional account here to make the BRIMO application as long as the customer has an Android cellphone to access it. If you don't have a non-transactional account, you can't. That way, customers can enjoy BRIMO application services easily and quickly without having to go to the office. For the pattern of determining the target market, we are aimed at customers who have certain criteria, for example, understand and have smartphones".

The results of the interview with the Marketing Officer, said that:

"The location of the BRI office in the Tangerang Merdeka Branch Office is very strategic because it is in the middle of the city center so that it can be reached more easily by the community. Meanwhile, the use of BRImo can be used anywhere and anytime, as long as customers have good internet access."

The results of the interview with Customer Service, said that:

"The target market is by conducting product analysis, market research, market segmentation, and identification of ideal consumers. It involves understanding the benefits of the product, consumer needs and preferences, and market competition".

Based on the interview, the target market that BRI wants to reach at the Tangerang Merdeka Branch Office is all customers who have accounts for transaction activities. Meanwhile, the approach in determining BRI's target market at the Tangerang Merdeka Branch Office is aimed at customers who meet certain requirements, such as having no difficulty using technology and owning a smartphone, with the aim of facilitating customers to be able to transact anytime and anywhere without having to visit the nearest branch office.

3. Market Position

Establishing a market position for products or services is very important for BRI at the Tangerang Merdeka Branch Office. The product or service is positioned according to the customer's wishes, to attract their attention to use the existing product or service. Thus, the market position implemented by BRI at the Tangerang Merdeka Branch Office at the opening of the BRIMO application to customers, as conveyed by the Head of the BRI Work Unit at the Tangerang Merdeka Branch Office, is as follows:

"Along with the rapid advancement of technology, everything will become all-digital, by developing existing features. Therefore, we encourage customers to take advantage of the features in the BRImo application. By having the BRImo application, customers will be able to continue to follow the developments in BRImo. Such as the lottery and point exchange program organized by BRI, namely the BRImo Festival."

The results of the interview with the Marketing Officer, said that:

"BRI has established BRImo as a financial super app that aims to become the leading digital financial application that offers various banking transaction conveniences for customers. BRImo is focused on providing an integrated and comprehensive digital experience, enabling customers to conduct various banking transactions".

The results of the interview with Customer Service, said that:

"BRImo divides the market into segments based on user characteristics, such as demographics (age, gender, location), behavior (use of financial applications, online shopping habits), and needs (banking transactions, investments, digital payments)."

Based on the previous description, it is concluded that the market position implemented by BRI at the Tangerang Merdeka Branch Office is by developing the features contained in BRImo and by holding a promo program for customers. Such as the existence of a lottery distribution and point exchange program.

4. Marketing Mix
a. Product

BRI mobile banking (BRImo) products for savings accounts are Simpedes Savings, Simpedes Bisa, BritAma, BritAma Bisnis, BritAma Muda, BritAma Pro. As explained by the Marketing Officer, as follows:

"BRI offers 6 savings products at BRImo, this is because most customers only use it for transactions, if there are other needs, they can go to the bank directly. And for Students, it is usually more offered to BritAma Muda products, because the deduction is more competitive than other banks and also the minimum balance is also low."

The results of the interview with the Branch Head, said that: "BRIMO's marketing mix includes Product strategy, Promotion, Physical Proof and Process."

The results of the interview with Customer Service, said that: "BRIMO's marketing mix includes Product strategy, Promotion, Physical Proof and Process. BRIMO as a digital product will continue to be developed and improved in quality."

According to the interview above, BRI offers 6 savings products in BRImo with each product already having advantages so that it can make it easier for customers.

b. Price

The fees or rates determined in activating the BRImo application by BRI at the Tangerang Merdeka Branch Office to customers are explained by the Marketing Officer as follows:

"For the activation of BRImo itself, there is no charge, it's just that the number used must have a data package to receive the activation code. Then prepare a fee to make an initial deposit if there will be no closed by system, and for the transaction fee according to the transaction made."

Based on the previous explanation, it can be concluded that there is no fee for opening the BRIMO application. However, the number used by the customer must have a data package for the activation process. In addition, to activate the account, you must make the first deposit and the nominal for the initial deposit is adjusted to the type of savings product chosen by the customer.

c. Place

Determining the location or place has a major role in determining the target market to be achieved. This is as conveyed by the Marketing Officer that:

"The location of the BRI office in the Tangerang Merdeka Branch Office is very strategic because it is in the middle of the city center so that it can be reached more easily by the community. Meanwhile, the use of BRImo can be used anywhere and anytime, as long as customers have good internet access."

Based on the previous explanation, it can be concluded that the location of the BRI Office in the Tangerang Merdeka Branch Office is in a very strategic and easily accessible position, because it is in the center of the city. BRI at the Tangerang Merdeka Branch Office designs an office with a minimalist, neatly organized, and clean design so that customers feel comfortable when transacting directly at the office. Meanwhile, the BRImo application can be accessed anytime and anywhere.

d. Promotion

Promotions carried out by BRI at the Tangerang Merdeka Branch Office to customers as explained by the Marketing Officer as follows:

"BRI offers various promos, one of which as I explained earlier is the BRImo Festival program, points from the BRImo Festival can be exchanged for vouchers, besides that they can also be exchanged for products from electronics and others. And we also don't forget to promote it online, such as through social media."

The results of the interview with Customer Service, said that: "Implementing an integrated marketing mix, BRI hopes to increase the adoption and use of BRIMO by customers, as well as strengthen BRI's position as the leading digital bank in Indonesia".

Looking at the explanation above, it is concluded that the promotions carried out by BRI at the Tangerang Merdeka Branch Office are carried out directly by BRI by offering new programs to all customers who are present directly at the office and customers who have accounts. Meanwhile, online promotion is carried out by utilizing social media. The success of the marketing strategy implemented by BRI at the Tangerang Merdeka Branch Office in increasing the number of BRIMO user customers was also conveyed by Customer Service (CS), which stated that:

"For the strategy carried out by us, Alhamdulillah, we have succeeded in increasing the number of customers because from the existing target for the number of customers who open an account every month it increases, especially more BRIMO service users, this happens because they are already aware of the convenience offered, including the ease of transactions, so we see that the success is getting higher."

The above presentation stated that so far the increase in the number of customers, especially BRIMO user customers, has increased every month so that it can be said that there is a success, also conveyed by the Marketing Officer, that:

"For the opening of an account through BRIMO at BRI at the Tangerang Merdeka Branch Office itself, it is already above 70%, this is because our target is students such as Generation Z and Generation Alpha who mostly use mobile banking applications as I explained earlier. For BRI at the Tangerang Merdeka Branch Office and all its Units, 80% of customers have opened accounts using BRIMO."

The results of the interview with the Branch Head, said that: "80% of applicants have used BRIMO".

The results of the interview with Customer Service, said that: "80% of customers have used BRIMO".

From this statement, it can be concluded that the total number of customers who open BRIMO continues to increase. This is also influenced by BRI's target market, namely students such as Generation Z and Generation Alpha, who mostly use mobile banking applications to meet their needs.

According to the results of observations and interviews with several resource persons, it can be concluded that by approaching directly BRI, at the Tangerang Merdeka Branch Office, has been quite active in socializing the use of BRIMO. For the marketing strategy of the BRImo application, efforts to increase the number of customers at Bank BRI at the Tangerang Merdeka Branch Office are carried out through market segmentation, determination of target market, determination of market position, and implementation of a marketing mix that includes products, prices, locations, and promotions. Then this is evidenced by the increase in the number of BRIMO user customers which until now, BRI Branch Office Tangerang Merdeka and all its Units have reached 80% of BRIMO user customers. The marketing strategy of opening BRIMO at the BRI Branch Office Tangerang Merdeka is currently in accordance with this research, which is to increase the number of customers in using BRIMO.

## 2. Factors Inhibiting and Supporting Promotional Strategies Implemented by BRI at Tangerang Merdeka Branch Office in Increasing the Use of BRIMO Application

Every company must face various obstacles that can hinder the achievement of optimal performance. According to the thinking put forward by Hansen & Mowen, these constraints are divided into two types, namely constraints that come from internal and external factors. Based on the findings of interviews that have been conducted, there are several obstacles in the use of BRIMO that affect efforts to increase the number of customers at the BRI Branch Office Tangerang Merdeka. As this was conveyed by the Head of the Work Unit as follows:

"One of the obstacles from internal factors in using BRIMO is inappropriate customer data, customer ID numbers that are not registered in the election department. then for external factors such as customer cellphones that do not support downloading applications, customer signals that do not support it, do not have Android cellphones and so on, so that these things do not succeed in making BRIMO."

The results of the interview with the Marketing Officer, said that: "Some of the common obstacles experienced by customers when opening BRImo are internet connection problems, data entry errors, problems with devices. In addition, there are also technical problems with the BRImo system or servers that are under maintenance."

This is in line with the submission from the Baby Boomers Generation who said that: "The obstacle I felt when making BRIMO was a bit complicated because the cellphone did not support either when the camera came on for verification. I had failed 3 times when my face verification department at that time wanted to open an account through BRIMO"

The results of the interview with the Branch Leader, said that: "One of the obstacles from internal factors in using BRIMO is inappropriate customer data, customer ID numbers that are not registered in the Election Department. then for external factors such as customer cellphones that do not support downloading applications, customer signals that do not support it, do not have Android cellphones and so on, so that these things do not succeed in making BRIMO."

This is also in line with the opinion of Customer Service (CS), he said that: "What I know is that there are indeed some obstacles when using BRIMO services, especially in camera

optimization when the face scan is sometimes a long process that takes hours. And also the obstacles experienced are the lack of understanding of older customers about the features and how to use the BRIMO application, this happens because some of them are not familiar with digital technology, so they have difficulties."

Then according to Generation Y (Millennials) as a customer also said that: "The obstacle I have experienced is that I already had an account at BRI before. However, when you want to open an online account through the BRImo application, it turns out that the cellphone number used must be the same as the cellphone number that was registered previously. At that time, I had changed my cellphone number, so I needed to change it first. But fortunately, the process of solving this obstacle is relatively easy even though you have to go to the bank to solve it."

The results of an interview with Generation Z, said that: "An unstable or poor internet connection can lead to the failure of the BRImo opening process or transaction".

From the customer explanation above, there are customers who experience the same obstacles, namely when the step of the face verification section this is due to a signal that does not support or the customer's cellphone does not support, the customer's cellphone number is not the same when they want to make BRIMO and the lack of customer understanding in the use of the BRImo application, in addition to other obstacles as conveyed by Customer Service, namely customer data that is not suitable,  customer ID number that is not registered with the Dispendukcapil, etc. In the face of various obstacles that arise, the role of Customer Service is the main aspect in helping customers, including in the process of making BRIMO. As conveyed by Customer Service (CS), said that:

"The role of Customer Service is very important. In addition to assisting customers in opening an account, Customer Service also plays a role in handling various obstacles faced, depending on the type of problems experienced by customers. If the problem is such as cellphone does not support, the bank will help try to open with our system digital CS, so that later open an account in our system."

The results of the interview with the Branch Leader, said that: "Helping customers regarding the opening of BRIMO".

The results of the interview with the Marketing Officer, said that: "Ask in detail about the problems faced by customers such as forgetting passwords, errors when logging in, force close applications, etc. As well as providing guidance on troubleshooting steps"

The results of the interview with Generation Y, said that: "Explaining the BRImo activation process to customers"

The results of the interview with Generation Z, said that: "Explaining the BRImo activation process to new customers".

From the submission of the informant above, the role of Customer Service is very important in addition to obstacles in opening BRIMO services, Customer Service also helps customers who experience other obstacles. From the interview with the customer above, it can be concluded that the obstacles experienced by customers in opening BRIMO are quite varied with two types, namely internal factors and external factors. Some of the obstacles are inappropriate face verification because the customer's cellphone does not support, inappropriate personal data, so the registration process is hampered. To overcome all problems that arise, the bank certainly tries to handle various obstacles, especially in the process of opening BRIMO, where in this case the role of Customer Service is very important.

The results of the interview regarding your response regarding the opening of the BRIMO application, in this case the interview with the Branch Leader, said that: "It is welcomed by many customers because it offers convenience and speed in transactions".

The results of the interview with the Marketing Officer, said that: "The opening of the BRImo application was welcomed by many customers because it provides convenience and speed in transactions, as well as the various features offered. However, there are also some obstacles faced, such as internet connection issues and data security concerns."

The results of the interview with Customer Service, said that: "The opening of the BRImo application is a positive step in making banking services easier. BRI is also expected to continue to improve service quality and application security to maintain customer trust."

The results of the interview with Generation Y, said that: "The opening of the BRImo application is welcomed because it offers convenience and speed in transactions. Many customers find this application helpful".

The results of an interview with Generation Z, said that: "BRImo offers ease of transactions".

The results of an interview with the Baby Boomers Generation, said that: "BRImo offers convenience in transactions, such as transfers, bill payments, credit purchases, and investments, without the need to come to the bank"

Based on the results of the interview above, the opening of the BRImo application was welcomed by many customers because it offered convenience and speed in transactions. However, there are also some concerns related to security and technical constraints. BRImo offers a variety of attractive features such as online account opening, personal financial management, investment, and QRIS payments, which provide a better transaction experience. Despite some challenges, the opening of the BRImo application is generally welcomed as a positive step in the digital transformation of banking. BRI needs to continue to strive to improve security, overcome technical obstacles, and provide education to customers so that the transaction experience through BRImo is better and safer.

**Discussion**

Based on the information that has been obtained through observations, interviews, and documentation collection, there are a number of data presentations that will be analyzed in the discussion of findings. This section outlines various conclusions based on the findings during the study. For the research focus that will be discussed, namely:

1. **Promotional Strategies Implemented by BRI at Tangerang Merdeka Branch Office in Increasing the Use of BRIMO Application**

According to Tjiptono (2017), marketing strategy as a concept designed to realize company goals through the creation of advantages in long-term competition is obtained through the determination of target markets and the implementation of marketing programs specifically designed to serve that market. The banking industry continues to innovate to adapt to technological developments, one of which is through online account opening services. By utilizing mobile phones, customers can open an account without the need to come to the office, avoid queues, and access services anytime and anywhere. The marketing strategy implemented by BRI at the Tangerang Merdeka Branch Office in the opening of BRIMO services can be analyzed using the marketing strategy theory from Kotler & Keller (2019) which includes four

main elements, namely market segmentation, targeting, positioning, and marketing mix (4P) consisting of products, prices, places, and promotions.

In an effort to increase the number of customers using BRIMO, banks certainly implement various strategies. Based on the research findings obtained by the researcher, the strategy implemented by BRI at the Tangerang Merdeka Branch Office is to approach customers directly, especially customers who visit the office. In this approach, the bank provides information and explanations about BRI's latest programs and various conveniences that will be obtained by customers. This also received responses from customers that BRI has been quite active in providing information or socializing related to BRIMO, through various means, including placing advertisements both online and offline. In addition, BRI at the Tangerang Merdeka Branch Office also runs a "Greeting Customers" program every day to ask about their needs. In this way, banks can offer BRI products that suit customer needs.

The research on promotional strategies implemented by BRI at the Tangerang Merdeka Branch Office in increasing the use of the BRIMO application applies three components of marketing strategies, namely, market segmentation, target market, and market position, then strengthened by the theory of marketing strategies that the marketing strategy used by BRI at the Tangerang Merdeka Branch Office also quotes from Kotler and Amstrong (2019), The elements or elements of the marketing mix consist of price, product, place, and promotion.

1) The market segmentation carried out by BRI at the Tangerang Merdeka Branch Office for the launch of digital savings consists of several aspects. First, geographical segmentation that covers the area with the hope that the people of Jember city and its surroundings can open BRIMO. Second, demographic segmentation that considers age and gender. Third, psychographic segmentation that focuses on lifestyle and social class. Fourth, behavioral segmentation related to consumer response. This segmentation approach is in line with the opinion of Kotler (2017) who states that market segmentation is carried out based on geographical, demographic, psychographic, and behavioral variables.

2) The target market targeted by BRI at the Tangerang Merdeka Branch Office for the opening of BRIMO is all customers who have transactional accounts. The target is determined by offering the opening of the BRIMO application to customers who meet criteria such as owning and understanding how to use a smartphone. BRI at the Tangerang Merdeka Branch Office also provides more information about mobile banking applications to customers who are included in the target so that the target market achievement is appropriate. Setting a target market like this supports the targeting theory from Kotler (2017) who explains that the selection of market segments must consider the attractiveness and growth potential of the segment.

3) Market Position, the purpose of determining market position is to build and convey the competitive advantage of products to customers. The determination of the market position carried out by BRI at the Tangerang Merdeka Branch Office develops the features contained in BRImo, and by holding a promo program for customers. Such as the existence of a lottery distribution and point exchange program.

4) Marketing Mix

a. Products: BRI offers 6 products that are already available in the BRImo application, this is because most customers use them to make transactions, for their savings products are, namely, Simpedes Savings, Simpedes Usaha, BritAma, BritAma Bisnis, BritAma Muda.

b.  Price: There is no fee for activating BRImo, but there is a fee to make an initial deposit if there will be no closed by system. And when customers make transactions, certain fees will be charged, except for transactions made between BRI accounts, which are not charged.

c.  Location: Location is very important in determining the intended market. In this case, the reason for the placement of the BRI office in the Tangerang Merdeka Branch Office, is because it is strategic because it is located in the middle of the city center where traffic is crowded every day, so easily accessible by the public. BRI at the Tangerang Merdeka Branch Office designs a spacious, clean and minimalist office so that it can make customers comfortable when transacting in the office. and also allows customers to access the BRImo application anywhere and anytime.

d.  Promotion: In today's digital era, promotions have an important role in making it easier for customers to recognize the products offered by a company. BRI conducts a promotion strategy through two methods, namely direct promotion (face-to-face) and indirect promotion (online). In this direct promotion, BRI offers a new program from BRI as it is now, namely the BRImo Festival, points from the BRImo Festival can be exchanged for door prizes (electronic tools and others) so that they can attract customers. Online promotion carried out by BRI at the Tangerang Merdeka Branch Office using mass media to promote the ease of opening BRIMO. The promotion strategy carried out by BRI at the Tangerang Merdeka Branch Office reflects one of the elements in the marketing mix (4P) explained by Kotler (2017), namely promotion as a communication tool to persuade customers.

This is in line with research conducted by Efendi (2024) that the marketing strategy implemented by banks consists of several elements, namely market segmentation, targeting, positioning, and marketing mix (product, price, place, promotion). Then efforts to increase the number of BRIMO opening customers continue to progress. Currently, BRI at the Tangerang Merdeka Branch Office and all its units have reached 80% of customers who have opened BRIMO. The marketing strategy for the opening of BRIMO at BRI at the Tangerang Merdeka Branch Office is currently in line with this research, which is to increase the number of customers who open BRIMO.

## 2. Factors Inhibiting and Supporting Promotional Strategies Implemented by BRI at Tangerang Merdeka Branch Office in Increasing the Use of BRIMO Application

In the implementation of the opening of BRIMO, efforts to increase the number of customers do not always go according to expectations. Obstacles or obstacles in the process of opening BRIMO experienced by customers are one of the challenges for banks. Efforts to increase the number of customers using BRIMO services certainly face various obstacles. In general, there are two types of obstacles, namely internal and external factors. From the results of the research, it was found that there were obstacles to opening BRIMO. From internal factors such as inappropriate customer data, especially for customers who are only 17 years old and only have an ID card, often experience difficulties because their data has not been updated in the Ministry of Home Affairs system, so that this obstacle hinders the opening of a BRIMO account. For external factors, customer cellphones that do not support downloading mobile banking applications, network problems are one of the obstacles that often occur, especially for customers who live in remote rural areas, so that the process of opening BRIMO is hampered.

This is in line with the findings of research conducted by Azmi (2024) which states that

obstacles in opening BRIMO come from two factors, namely internal and external factors from customers. Some of the obstacles faced include disruption or limited internet access. In addition, the lack of customer knowledge about digital services for account opening and errors in the face verification process are also challenges that can make the account registration process difficult. In addition, the constraints of internal factors in the opening of BRIMO found in the field are related to research by Lysandra (2023) showing that there are obstacles from internal factors, namely the mismatch of customer data, especially related to the customer ID number that has problems and has not been registered with the Dispendukcapil.

Although various technical constraints such as data mismatches, unsupported devices, and network constraints are the main factors in hindering the process of opening BRIMO, this phenomenon cannot be understood purely technically. There is a social dimension that also influences customer behavior in utilizing digital banking services. In this context, limited access to and use of technology is not only caused by individual factors, but also by the influence of the social environment that shapes customer perceptions and habits. Therefore, to gain a more comprehensive understanding of these constraints, it is necessary to apply an approach that considers the social aspect of consumer behavior, namely The Sociological Model of Consumer Behavior.

The Sociological Model of Consumer Behavior emphasizes that consumer decisions are not made independently, but are influenced by reference groups, family, and social roles and status, which also affect purchasing behavior (Nugraha, 2021) In the context of BRI customers at the Tangerang Merdeka Branch Office, the influence of the living environment, especially in rural areas with low digital penetration, causes many customers to do not have enough confidence or knowledge to open an account digitally. Dependence on others who are considered more tech-savvy, as well as the lack of examples from social environments that already use digital services, are also obstacles in adopting BRIMO services.

Furthermore, consumer behavior is also influenced by social factors, namely social status and education level also play an important role in shaping customer behavior towards digital services (Nugraha, 2021). People with lower middle economic status are generally unfamiliar with digital banking technology and tend to be reluctant to try new innovations, this is because they are afraid of making mistakes or not trusting the digital system. In addition, the lack of socialization and education about BRIMO from the bank to local communities has led to a low understanding of the benefits and safety of the service. Therefore, the implementation of marketing strategies is not enough with just a technical approach, but must consider the social context that influences the mindset and behavior of consumers in the surrounding environment.

## 3. Innovation Diffusion Theory (IDT)

The adoption of technology is a decision in implementing sustainable innovation (Asnawati, 2015). This technology adoption process is an individual process in making decisions to implement or use technology that is considered new. To provide a deeper understanding of how the process and what factors can be used to determine the level of a person adopting a technology, especially in the context of digital banks (Athifah & Brady, 2020). The diffusion of innovation theory perspective according to Rogers (2003) is that an innovation can be seen how the innovation has been adopted over time by looking at a strategic process related to innovation that affects the adoption of innovation among members of the

social system (Rogers, 2003). In the context of this study, the innovation in question is the use of the BRIMO digital banking application by BRI Bank customers in the Tangerang Merdeka Work Unit. IDT is used as a theoretical basis to analyze the factors that affect the low adoption rate of BRIMO even though a digital promotion strategy has been carried out by banks.

Each individual experiences five phases of the innovation selection system explained by Rogers (2003) where the first stage, the knowledge stage is the stage where a person gets to know innovation and learn information related to innovation regarding the use of the BRIMO digital banking application by BRI Bank customers in the Tangerang Merdeka Work Unit. The second stage, the persuasion stage, is the stage related to a person's attitude towards technology, whether it is a positive or negative attitude regarding the use of the BRIMO digital banking application. The third stage, the decision stage, is the stage where a person makes a decision whether to adopt or reject the use of a BRIMO digital banking application. Fourth, the implementation stage, which is the stage of an innovation being implemented. The fifth stage, the confirmation stage i.e. a decision related to innovation has been made but an individual is still seeking support for his or her decision.

## 4. Customer Perception Analysis Based on Generation Segmentation and Technology Acceptance Model (TAM)

In analyzing the acceptance of BRIMO applications, in addition to using the innovation diffusion theory approach, this study also adopts the framework of the Technology Acceptance Model (TAM) developed by Davis (1989). This model highlights two main variables that influence a person's decision to accept and use technology, namely: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). In addition, the analysis also considers generational segmentation as an important factor that differentiates user perceptions and responses to digital technologies. In this context, respondents were grouped into three generations: Baby Boomers, Generation Y (Millennials), and Generation Z. Each generation showed a different response to the use of BRIMO based on experience, digital habits, and level of comfort with technology.

Perceived usefulness describes the extent to which users believe that the use of technology will increase the effectiveness of their activities. The majority of respondents, especially from the Baby Boomers, Generation Y (Millennials), and Generation Z, considered that BRIMO was very useful because it was able to facilitate various types of financial transactions, ranging from tuition payments, topping up credit, to transactions using QRIS. This shows that BRIMO is seen as an efficient and multifunctional tool. Perceived Ease of Use (PEOU) This aspect refers to the extent to which a person believes that using a particular technology does not require heavy effort. Respondents from the Baby Boomers, Generation Y (Millennials), and Generation Z found BRIMO easy to use. However, in the Baby Boomers group, there is a negative perception regarding ease of use. They find the app's appearance confusing.

**Linkage to Promotion Strategy:**

The results of the triangulation show that BRImo's promotional strategy that focuses on digital media, campus events, and direct socialization by Customer Service has a direct relationship with customer perception and experience. The younger generation (Y and Z) is more responsive to promotions on social media such as Instagram and TikTok, which contributes to the perception of ease of use and an increase in the number of new users. Meanwhile, the Baby Boomers generation is more affordable through a hands-on approach by

CS at branch offices, which has proven to be effective in aiding activation and increasing trust in application security. The technical obstacles found are also important inputs to improve promotional and educational materials, so that the message conveyed not only focuses on features and convenience, but also technical and security guidance.

**CONCLUSIONS**

Based on the results of the research and analysis of the adoption of the BRIMO application at BRI Tangerang Merdeka, several main conclusions can be drawn as follows: The strategy carried out by BRI Tangerang Merdeka is a direct approach to customers, especially those who visit the *office* directly. Through this approach, the bank conveys information and provides explanations related to BRI's latest programs and various conveniences available to customers. In addition, every day BRI Tangerang Merdeka carries out a *Customer Greeting* to identify customers' needs. Through this approach, the bank has the opportunity to recommend BRI products that suit their needs. The marketing strategy in the BRImo application is an effort to increase the number of customers at BRI Tangerang Merdeka through market segmentation, targeting, positioning, and the implementation of a marketing mix that includes products, prices, distribution, and promotions. The obstacles to opening the BRIMO application in efforts to increase the number of customers at BRI Tangerang Merdeka come from two factors: internal and external. Internal factors include the existence of inappropriate data, such as customer ID numbers that have not been registered with the *Dispendukcapil*. External factors include customer network problems and cellphones that do not support the BRIMO opening process, thereby hampering it. Based on the findings of the research, it is suggested that BRI Tangerang Merdeka Branch Office make several strategic improvements, including: (1) increasing socialization and education about digital security to build customer trust, especially among the Baby Boomers generation who are still unfamiliar with technology; (2) optimizing collaboration with the Population and Civil Registration Office (*Dukcapil*) to ensure the accuracy of customer data and minimize technical obstacles in the account opening process; (3) developing a more interactive and accessible BRIMO use training program, including video tutorials and direct mentoring; and (4) strengthening supporting infrastructure such as internet networks and application compatibility with low-specification devices in order to reach more customers across various groups. With the implementation of these suggestions, it is hoped that the adoption rate of BRIMO can significantly increase and support a more inclusive digital transformation of banking.

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