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Analysis of Hyperpersonalized Marketing Strategy on Marketer Performance and Potential for CASA Improvement

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Abstract

Increasing low-cost funds, or Current Account and Savings Accounts (CASA), has become a key focus for banks to optimize funding costs and increase profitability. In an increasingly digital era, banks can leverage big data analytics–based technology to develop more effective and efficient marketing strategies. This technology enables the processing of transaction data, digital interactions, and customer behavior to increase engagement and retention. This research aims to (1) analyze the implementation of *hyperpersonalized* marketing strategies in the banking sector; (2) examine the influence of data-based marketing strategies on marketer performance; and (3) analyze the potential for increasing CASA through data-based marketing strategies. This research uses a qualitative approach with a systematic literature review method to examine various studies related to digital marketing strategies in the banking sector. The results show that utilizing customer transaction data and digital interactions enables banks to conduct more accurate customer segmentation. This study examines *hyperpersonalized* marketing strategies based on data-driven technology that can improve marketer performance, as well as the potential for increasing CASA, by focusing on identifying marketer success factors in increasing engagement, the potential for increasing CASA, and the challenges in implementing this strategy, using literature analysis and case study methods.

INTRODUCTION

In today's digital era, data has become one of the most valuable assets for companies, including those in the banking industry. Banks function not only as financial institutions but also as service providers, requiring a deep understanding of their customers' needs and behaviors (Batmunkh, 2025; Ezechi et al., 2025; Garatsa, Mataruka, & Zishiri, 2025). In this context, managing low-cost funds, or Current Account and Savings Accounts (CASA), is a key indicator of a bank's success in managing funding costs and increasing profitability. A high CASA ratio reflects better liquidity and lower funding costs, thus giving banks the flexibility to offer more competitive products and services (Liu, 2020; Zhang & Wang, 2021).

In the banking industry, one important indicator of maintaining financial stability is a bank's ability to manage low-cost funds, or Current Account and Savings Accounts (CASA). CASA is a relatively low-cost funding source compared to time deposits, thus playing a crucial role in improving a bank's cost of funds and profitability (Rosário & Raimundo, 2021; Park & Kim, 2022).

The development of big data analytics technology allows banks to process large amounts of customer transaction data to generate strategically valuable insights. These data can be used to understand customer behavior, identify marketing opportunities, and develop more effective

marketing strategies (Alzoubi et al., 2022; Zhao & Huang, 2020).

In the context of digital marketing, the concept of hyperpersonalized marketing is emerging as an approach capable of delivering more personalized and relevant customer experiences. Hyperpersonalization leverages customer behavioral data, artificial intelligence (AI), and predictive analytics to deliver the right marketing messages to customers at the right time (Valdez Mendia & Flores-Cuautle, 2022; Gupta & Dhir, 2021).

Hyperpersonalized marketing is a marketing approach that utilizes advanced data analytics, artificial intelligence, and customer behavioral data to provide a highly personalized service experience to each customer (Al Prince, Siddiqui, Lakho, Ahmad, & Asghar, 2025; Khan, Ali, Ahmed, & Ali, 2025; Sahu, Sankhla, & Anjana, 2025). This approach enables organizations to deliver relevant and contextual marketing messages based on specific customer needs (Chawla & Sharma, 2020; Iqbal, 2021.)

According to Valdez Mendia and Flores-Cuautle (2022), hyperpersonalization enables companies to integrate customer data from various sources to create more personalized customer experiences and increase the effectiveness of marketing strategies. Big data analytics is a technology that enables organizations to process large volumes of data to generate strategically valuable insights. In the banking sector, this technology is used for various purposes, such as customer segmentation, customer behavior analysis, marketing strategy development, and risk management. According to Alzoubi (2022), the use of data technology in marketing can improve the quality of strategic decision-making and increase the effectiveness of marketing communications (Soni, 2021; Bansal, 2020.

Customer engagement refers to the level of emotional involvement and interaction between customers and an organization. High levels of engagement can increase customer loyalty and strengthen long-term relationships between customers and the company. Rosário and Raimundo (2021) explain that strong customer engagement can improve customer retention and reinforce customer–company relationships (Verma, 2021; Patel & Soni, 2020).

Marketer performance is a measure of the success of marketing activities in achieving organizational goals. Marketing performance is typically assessed through indicators such as customer acquisition rate, product sales conversion rate, and the effectiveness of cross-selling and upselling strategies (Ijomah et al., 2024). CASA (Current Account and Savings Account) is a crucial component of a bank's funding structure. A high CASA ratio can lower funding costs and improve operational efficiency. Banks typically increase CASA by expanding customer acquisition, increasing transaction activity, enhancing customer engagement, and developing innovative savings products.

Several studies have examined digital marketing strategies in the banking sector from various perspectives. Valdez Mendia and Flores-Cuautle (2022) found that integrating customer data from various sources enables companies to create more personalized customer experiences and increase marketing strategy effectiveness, emphasizing that hyperpersonalization goes beyond traditional personalization by leveraging real-time data and artificial intelligence to deliver contextual and predictive customer experiences. Alzoubi (2022) revealed that the utilization of data technology in marketing can improve the quality of strategic decision-making and increase marketing communication effectiveness, enabling organizations to better understand customer behavior and preferences for more targeted marketing campaigns

(Siddiqui & Singh, 2021; Liao, 2020). Rosário and Raimundo (2021) identified that strong customer engagement can increase customer retention and strengthen customer–company relationships, emphasizing that understanding customer behavior through data analytics is crucial for developing effective marketing strategies. Ijomah et al. (2024) found that data-driven approaches can drive competitive advantage and sustainable growth, with marketing performance measured through customer acquisition rate, product sales conversion rate, and cross-selling and upselling success (Lopez & Li, 2021). Purwati and Melati (2022) studied the inbound marketing strategy of "BN.

Although numerous studies have discussed digital marketing in the banking sector, most research focuses on customer experience, digital technology adoption, or customer loyalty. Research specifically examining the relationship between hyperpersonalized marketing strategies, marketer performance, and increased low-cost funds (CASA) remains relatively limited. Yet, in the banking industry, increasing CASA is a crucial indicator for maintaining financial stability and enhancing bank profitability. Therefore, this study seeks to fill this research gap by analyzing how hyperpersonalized marketing strategies can impact marketer performance and contribute to increased CASA in the banking industry (Hwang, 2022; Patel & Purohit, 2021).

This research aims to analyze the implementation of hyperpersonalized marketing strategies in the banking sector, examine the impact of data-driven marketing strategies on marketer performance, and assess the potential for increasing CASA through such strategies. This research is expected to provide both theoretical and practical contributions. Theoretically, it contributes to digital marketing and banking literature by offering a conceptual model linking hyperpersonalized marketing strategies to CASA improvement through customer engagement and marketer performance, while enriching the understanding of big data analytics and AI utilization in banking. Practically, it provides strategic recommendations for banking institutions in designing data-driven hyperpersonalized marketing strategies to improve marketer performance and increase CASA (Nguyen et al., 2021; Kim & Choi, 2020). It also serves as a reference for optimizing customer engagement, cross-selling and upselling effectiveness, and long-term customer relationships, while offering insights into addressing challenges related to data management, customer privacy, and human resource readiness.

RESEARCH METHOD

This study used a qualitative approach with a systematic literature review method to examine various studies related to digital marketing strategies in the banking sector.

Research data was obtained from various secondary sources such as:

- International scientific journal.
- Academic publication.
- Banking industry report.
- Reference books related to digital marketing.

Data analysis was conducted through a thematic and conceptual analysis approach to identify the relationship between data-driven marketing strategies and improved marketing performance and CASA.

Research Hypothesis

H1: Hyperpersonalized marketing has a positive effect on customer engagement.
H2: Customer engagement has a positive effect on marketer performance.
H3: Marketer performance has a positive effect on increasing CASA.
H4: Hyperpersonalized marketing indirectly increases CASA through customer engagement and marketer performance.

RESULTS AND DISCUSSION

The implementation of hyperpersonalized marketing strategies in the banking sector shows significant potential for increasing the effectiveness of marketing activities. Based on the literature reviewed in this study, marketing strategies based on customer data analysis enable banks to gain a deeper understanding of customer behavior and preferences. By utilizing big data analytics technology, banks can identify transaction patterns, customer financial needs, and potentially relevant product offerings for each individual.

The study's findings indicate that utilizing customer transaction and digital interaction data enables banks to conduct more accurate customer segmentation. This segmentation is based not only on demographic characteristics but also on customers' financial behavior and digital activities. With this approach, banks can develop more relevant marketing communication strategies, thereby increasing the chances of success in offering banking products, particularly savings and checking accounts, which contribute to increasing Current Account and Savings Account (CASA) deposits.

The study's findings also indicate that hyperpersonalization strategies can significantly increase customer engagement. Customers who receive product offers tailored to their financial needs and behaviors tend to have higher levels of interaction with bank services. This interaction can take the form of increased use of digital banking applications, transaction frequency, and response to product offerings provided by the bank.

This increased customer engagement then has a direct impact on increasing customer loyalty to the bank. Customers who perceive a personalized and relevant service experience tend to have higher levels of satisfaction. This strengthens the long-term relationship between the customer and the bank, thereby reducing the likelihood of customer switching to another financial institution.

In addition to impacting customer relationships, the implementation of hyperpersonalized marketing also impacts the performance of marketers within banking institutions. With the support of data analytics technology, marketers can obtain more comprehensive information about customer profiles and needs. This information helps marketers determine more effective approaches to offering banking products.

The analysis shows that marketers who optimally utilize customer data have a higher success rate in cross-selling and up-selling activities. This occurs because marketers can provide product recommendations that align with the customer's financial situation and needs. This, in turn, increases the chance of product conversion compared to conventional marketing approaches.

This improved marketing performance subsequently impacts the potential for increasing low-cost funds (CASA). Savings and checking products are relatively low-cost sources of

funding for banks compared to time deposits. Therefore, increasing the number of customers using savings and checking products will positively contribute to the efficiency of bank funding costs.

In this context, hyperpersonalized marketing strategies play a crucial role in driving increased customer transaction activity. Customers who perceive relevant and personalized service tend to be more active in using bank products and services. High transaction activity in savings and checking products directly contributes to increased CASA fund volume.

Furthermore, the literature review also shows that implementing data-driven marketing strategies allows banks to identify customers with high potential balances. By leveraging transaction data analysis, banks can develop marketing programs specifically targeted to this customer segment. This approach can increase the potential for fund collection in the form of savings and checking accounts.

However, implementing hyperpersonalized marketing in the banking sector also faces several challenges. One major challenge is complex customer data management, which requires adequate technological infrastructure. Banks must have data processing systems capable of effectively integrating various customer data sources.

Beyond technological aspects, other challenges relate to customer data protection and privacy. The use of customer data in marketing strategies must be carried out in accordance with applicable regulations and personal data protection principles. This is crucial for maintaining customer trust in banking institutions.

In the context of organizational implementation, the success of a hyperpersonalized marketing strategy is also influenced by the readiness of human resources to utilize data analytics technology. Marketers need to have the ability to understand data analysis results and use them as a basis for designing effective marketing strategies.

Furthermore, integration between technology systems and business strategies is also a crucial factor in the successful implementation of hyperpersonalized marketing. Banks need to ensure that the technology used supports overall business objectives, including improving marketing performance and raising low-cost funds.

Overall, the results of this study indicate that a hyperpersonalized marketing strategy has significant potential to improve customer engagement, marketer performance, and CASA fund collection in the banking sector. A data-driven marketing approach enables banks to understand customer needs more deeply, enabling them to offer more relevant services.

Therefore, implementing a data-driven marketing strategy not only increases the effectiveness of marketing activities but also makes a strategic contribution to the bank's financial stability by increasing low-cost funds. Therefore, the development of data analytics technology and improving human resource competencies are crucial factors in supporting the success of this strategy in the banking industry.

CONCLUSION

This study evaluates the impact of hyperpersonalized marketing strategies on marketer performance and the potential for increasing Current Account and Savings Accounts (CASA) at Bank Rakyat Indonesia (BRI), highlighting the importance of personalization factors in enhancing marketing effectiveness. Through a structured approach involving literature review,

data collection and analysis, and the development of conclusions and recommendations, the study provides insights into how data-driven strategies can improve marketing outcomes and CASA growth. The findings suggest that banking institutions should invest in advanced data analytics infrastructure and artificial intelligence, develop integrated customer data platforms for precise segmentation, and foster cross-functional collaboration to ensure effective execution. Marketing managers are encouraged to utilize customer data insights for targeted campaigns, enhance analytical competencies, focus on high-potential CASA segments, and continuously evaluate performance metrics. Additionally, regulators should establish clear data governance frameworks to ensure transparency, consent, and security in customer data usage. For future research, it is recommended to conduct empirical quantitative studies to validate the proposed model, undertake comparative and longitudinal analyses, and further explore customer perspectives on data privacy and acceptance of hyperpersonalization in banking services.

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