

# BRI MARKETING STRATEGY: DIGITALIZATION OF INFORMATION SYSTEM THROUGH BUNDLING ATM WITH STUDENT ID CARD

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## Abstract

Merdeka Learning Campus Merdeka (MBKM) is a program created by the Ministry of Education, Culture, Research and Technology that gives students the right to carry out learning outside of college, gain real work experience in certain companies, institutions, or organizations which aims to encourage students to master science as a provision for entering the world of work. This article examines the application of the bundling method as a strategy to attract the student segment and find out an overview of the marketing strategies carried out by Bank Rakyat Indonesia Purwokerto Branch Office in increasing the number of customers. Bank Rakyat Indonesia Purwokerto Branch Office conducts marketing strategies by collaborating with various educational institutions, one of which is STMIK Widya Utama Purwokerto. Being a student in an educational institution is required to have an identity card as official proof of student status. In this case, the problem faced is that many students still do not have a savings account as a requirement for issuing a student identification card. Bank Rakyat Indonesia provides a solution by providing cards that are integrated with banking services. With this marketing strategy, Bank Rakyat Indonesia can increase the number of customers in the educational environment. By combining these two products, it is expected to make it easier for students to access services digitally and physically. The results of this paper show that the application of the bundling method is able to increase the number of account openings in the educational environment and strengthen Bank Rakyat Indonesia.

**Keywords:** *Marketing Strategy, Education, Bank Rakyat Indonesia*

## Abstrak

Merdeka Belajar Kampus Merdeka (MBKM) adalah program yang dibuat oleh Kementerian Pendidikan, Kebudayaan, Riset, dan Teknologi yang memberikan hak kepada mahasiswa untuk melakukan pembelajaran di luar perguruan tinggi, mendapatkan pengalaman kerja nyata di perusahaan, institusi, atau organisasi tertentu yang bertujuan untuk mendorong mahasiswa menguasai keilmuan sebagai bekal memasuki dunia kerja. Artikel ini mengkaji penerapan metode bundling sebagai strategi untuk menarik segmen mahasiswa dan mengetahui gambaran mengenai strategi pemasaran yang dilakukan oleh Bank Rakyat Indonesia Kantor Cabang Purwokerto dalam meningkatkan jumlah nasabah. Bank Rakyat Indonesia Kantor Cabang Purwokerto melakukan strategi pemasaran dengan bekerja sama dengan berbagai institusi pendidikan salah satunya adalah STMIK Widya Utama

Purwokerto. Menjadi mahasiswa dalam institusi pendidikan diwajibkan untuk memiliki kartu identitas sebagai bukti resmi sebagai status mahasiswa. Dalam hal ini masalah yang dihadapi adalah mahasiswa masih banyak yang belum memiliki rekening tabungan sebagai syarat dalam penerbitan kartu tanda mahasiswa. Bank Rakyat Indonesia memberikan solusi dengan menyediakan kartu yang terintegrasi dengan layanan perbankan. Dengan strategi pemasaran tersebut, Bank Rakyat Indonesia dapat meningkatkan jumlah nasabah dalam lingkungan pendidikan. Dengan menggabungkan dua produk ini, diharapkan dapat mempermudah mahasiswa dalam mengakses layanan secara digital maupun fisik. Hasil dari penulisan ini menunjukkan bahwa penerapan metode bundling mampu meningkatkan jumlah pembukaan rekening pada lingkungan pendidikan dan memperkuat Bank Rakyat Indonesia.

**Kata Kunci:** Strategi Pemasaran, Pendidikan, Bank Rakyat Indonesia

## **A. INTRODUCTION**

The Merdeka Learning Program at Merdeka Campus provides opportunities for students to study off campus as one of the provisions for entering the world of work. In addition, this program was also launched in order to prepare higher education graduates who are resilient in facing changes and can improve students' soft skills and hard skills. The author had the opportunity to carry out an MBKM internship at Bank Rakyat Indonesia Purwokerto Branch Office and was placed in the marketing section of the Relationship Manager Founding Transaction (RMFT) or RM Funds and Transactions. RM Dana and Traksaksi is a section that carries out marketing activities to increase the number of Bank Rakyat Indonesia customers.

In introducing and increasing the use of Bank Rakyat Indonesia, Bank Rakyat Indonesia Purwokerto Branch Office determines marketing strategies by analyzing market segmentation, and consumer behavior. Being a student in an educational institution is required to have an identity card as an official proof of student status. Banks work with universities or educational institutions to provide practical solutions and raise awareness about the importance of having a savings

account as an early stage in managing finances. With a card that is integrated with banking services, students can more easily conduct financial transactions without the need to carry multiple cards. The existence of this bundling program, banks and universities or institutions both benefit from attracting new customers and providing facilities that make it easier for students to undergo lectures.

Based on the background explanation of the Merdeka Learning Campus Merdeka (MBKM) Internship activities above, the objectives of the authors in carrying out this internship activity are as follows:

1. Improve soft skill such as adaptability, communication, and cooperation.
2. Improve hard skill in the form of Microsoft Office and analysis.
3. Implementing the knowledge that has been obtained during the lecture period as a direct practice in the world of work.

## **B. EXECUTION AND METHOD**

### **1. Implementation of Internship**

MBKM internship is carried out at Bank Rakyat Indonesia Purwokerto Branch Office

which is located on Jalan Jenderal Soedirman Number 57, Pesayangan, Kedungwuluh, West Purwokerto District, Banyumas Regency, Central Java. Internship activities started from August 12 to December 12, 2024.

In the implementation of an internship at Bank Rakyat Indonesia Purwokerto branch office, especially in the marketing department of funds and transactions, the author had the opportunity to participate in activities both inside and outside the office. These activities are carried out to gain useful experience and add insight. The author was also placed at the UIN SAIZU cash office from November 4 to 29.

The activities carried out by the author in the RM of Funds and Transactions are as follows:

1. Operated Microsoft Word and Microsoft Excel for the purpose of making payments using QRIS barcodes form customer data.
2. Manages QRIS data.
3. Operate the Merchant Management System (MMS) website to download the QRIS barcode.
4. Participated in the National QRIS Week (PQN) activities in the form of One Million QRIS Literate Workes at CV Coco Sugar.
5. Participated in account opening activities at PT. Palawi Risornis Baturraden.
6. Participated in account opening activities at STMIK Widya Utama Purwokerto.
7. Contacted customers via WhatsApp.
8. Collect customer documents according to their type.
9. Entering data into Google Sheet.
10. Participated in marketing field practice activities by offering to

traders.

11. Scan important employee documents.
12. Participated in account opening activities at Universitas Amikom Purwokerto.

The activities carried out by the author at BRI UIN SAIZU Cash Office are as follows:

1. Editing new student photos by changing the background.
2. Operate Microsoft Excel to edit new student data and Microsoft Office Picture Manager to edit photos according to format.
3. Downloading the barcode of the Student Identification Number (NIM)
4. Printing ATM card combined with Student Identification Card (KTM)
5. Entering *Customer Information File* (CIF) in Microsoft Excel.
6. Perform archival activities by labeling documents and storing archive as directed.

## **2. Internship Method**

The method used by the author in the implementation of the internship is by direct work practice and analysis at Bank Rakyat Indonesia Purwokerto Branch Office.

## **C. RESULT AND DISCUSSION**

Opening a savings account is the process of registering or creating a savings account with a bank. This savings product provides convenience in conducting banking transactions supported by digital services that will allow customers to transact anytime and anywhere. This is a strategic marketing step for Bank Rakyat Indonesia through entrepreneurial practices. Entrepreneurial practices are oriented towards business opportunities, namely to

increase the target of opening savings accounts. The efforts made in Bank Rakyat Indonesia's entrepreneurship are to fulfill needs. The objective need is for the issuance of a Student Identity Card (KTM) combined with an Automated Teller Machine (ATM).

The application of the theory of entrepreneurial practice of Bank Rakyat Indonesia Purwokerto Branch Office includes several aspects, namely marketing strategy, innovation, application development as a technology service that provides information, and a wide network through cooperation with other parties. Entrepreneurship in banking focuses on creating greater value, both for customers and for the bank by managing new ideas, utilizing technology that is increasingly advanced in accordance with the times. By implementing this entrepreneurial strategy, banks remain relevant in the midst of rapid market changes, as well as creating new and attractive value and increasing competitiveness in banking.

### 1. Market Segmentation

The first step in market segmentation is to analyze demographic aspects such as age and education. This aspect will determine the understanding in determining the product and strategy to be carried out. The next step is to analyze consumer behavior towards products or services.

Based on demographic and consumer behavior aspects, Bank Rakyat Indonesia determines the demographic aspect, namely new students as the younger generation. In terms of consumer behavior, the younger generation tends to always be connected to technology and the internet. One of the needs of new students in higher education is required to have a student identification card as an identity that explains that they are an academic community. Through this analysis, Bank Rakyat Indonesia Purwokerto Branch Office conducts

marketing through the opening of a money savings account combined with a student identification card. Thus new students are required to make a savings account as a condition of ownership of a student identification card. This bundling program facilitates access for students to enjoy campus facilities such as libraries, attendance and others as needed and opens up opportunities for Bank Rakyat Indonesia to build long-term relationships with the younger generation who have the potential to become regular customers in the future.

### 2. Marketing Regulation and Ethics

Marketing regulations aim to protect consumers, maintain public trust and prevent harmful marketing practices. Laws that regulate marketing and relate to benefits for education are:

- a. Law Number 8/1999 on customer protection. The benefits are to protect students, parents and educational institutions from harmful marketing practices of financial product or educational services.
- b. Law No. 10 of 1998 on Banking that supports the marketing of bank products relevant to education such as Student Savings Accounts (SimPel), education loans, or ATM bundling with Student Identity Cards.dengan
- c. Financial Services Authority Regulation (POJK) No. 1/POJK.07/2013) on financial sector consumer protection which regulates the marketing of financial products so as not to mislead consumers including students, parents, or educational institutions.

Banking marketing ethics reflect a

commitment to maintaining customer trust with the following principles:

- a. Honesty and transparency in providing information about interest rates, administration fees, or late fees that must be clearly conveyed.
- b. Be responsible and respectful of customer data and not utilize customer data for unclear marketing purposes.

Marketing regulations and ethics are essential to build public trust in the financial system. By applying the regulations that have been implemented and upholding ethics, banks can get a good stigma from the public.

### 3. Product and Service Innovation

Bank Rakyat Indonesia innovates by utilizing increasingly advanced technology to create banking services that are more inclusive, efficient, and provide added value to customers. The product innovation used by Bank Rakyat Indonesia Purwokerto Branch Office is the combination of ATM cards and Student ID Cards which is a strategic step in supporting the digital banking ecosystem and improving services to the student segment. One of the services that can be used is BRI Mobile which is a digital-based application that provides information to customers about banking. Through this digitalization, Bank Rakyat Indonesia not only increases operational efficiency, but can also expand market reach and provide easy access for customers. This can help improve the competitiveness of banks in facing challenges in the increasingly advanced and technology-oriented banking world.

The products and services implemented by Bank Rakyat Indonesia have the following benefits:

- a. Easy access and financial services because the ATM is integrated with the Student Identity Card and there is no need to carry many cards.
- b. Improve financial literacy through banking services such as monitoring balances, making transactions and others.
- c. Security and data protection by using an ATM card integrated with the Student Identity Card provides a layer of security because banking transactions and student identification can only be done with cards that have security features such as Personal Identification Number (PIN).

### 4. Partnership and Collaboration

Partnership and collaboration are forms of cooperation between two or more parties to achieve a common goal. Partnerships and collaborations help companies expand their market reach, as well as build trust and strong networks. In this case, Bank Rakyat Indonesia Purwokerto Branch Office established a partnership and collaboration with STMIK Widya Utama Purwokerto.

The form of cooperation between Bank Rakyat Indonesia Purwokerto Branch Office and STMIK Widya Utama Purwokerto is a step taken to achieve mutually beneficial goals and support the financial needs of students to have an ATM combined with KTM as a banking innovation in educational institutions. This collaboration focuses on increasing student interest in managing finance by having a savings account and customers can access the BRI Mobile application to be utilized as needed. BRI Mobile, which is a technology application, reflects the Joint commitment in providing digital-based services that make it easier for the younger generation to manage finances

and lifestyles.

## 5. Technology-based Marketing

Technology-based marketing is a marketing strategy that utilizes modern technology to interact and build relationships with potential customers. Technology in this case includes various social media platforms, as well as Artificial Intelligence (AI) based technology. The marketing implementation carried out is through Bank Rakyat Indonesia's digital media by creating content from the results of its activities to be uploaded to social media such as Tiktok, Instagram, WhatsApp as a medium for promotion and introduction of service products. Bank Rakyat Indonesia provides 24-hour service through AI in the WhatsApp application called Sabrina. The benefits obtained in this strategy are stronger customer reach, data collection for analysis as further strategy development. In this case, technology becomes very relevant as it provides greater flexibility and access to a global audience. Through digitalization in the marketing aspect, Bank Rakyat Indonesia can promote through digital, expand the market, create a better customer experience, and drive more sustainable business growth in an increasingly digital banking world.

Through digital transformation, Bank Rakyat Indonesia is committed to accelerating the digitalization of banking services to facilitate financial access for all Indonesians. With continuous digital innovation, Bank Rakyat Indonesia is optimistic that it can create a more inclusive banking ecosystem, empower communities, and encourage overall digital economic transformation.

## D. CLOSING

### Conclusions

The MBKM Internship Program has an important role in gaining the author's knowledge and experience and has a positive impact. This program provides insight and relationships in the internship place and the opportunity to participate in practical activities directly in the world of work. The author participated in the internship program at Bank Rakyat Indonesia Purwokerto Branch Office for a period of 4 months and was placed in the marketing field.

The implementation of bundling product innovation is the focus of marketing strategies in utilizing cooperation with educational institutions, and strategies to determine market segmentation as a business opportunity and increase customers. The need for students to have a student identification card is a supporting factor in opening a savings account with Bank Rakyat Indonesia. However, in its implementation, information that is less than optimal and inappropriate is an inhibiting factor in collecting data for making savings accounts, so it is necessary to communicate according to needs such as what documents are needed in savings account opening activities.

### Sugesstion

Based on the results of the analysis and evaluation observed by the author during the internship, it can be concluded that Bank Rakyat Indonesia Purwokerto Branch Office has obstacles. Some recommendations and suggestions that can be applied are:

1. Improve communication among employees, because with communication, the activities carried out will be in line with the information needed and as a prevention of delays in completing a job.
2. Provide understanding to customers by providing clear and complete information about



QRIS products and services that provide benefits to customers.

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