SOCIAL MARKETING IMPLEMENTATION IN FINANCIAL COMPANY TO ENHANCE CUSTOMERS’ INSIGHT
(Study on “Daya” Program in PT. Bank Tabungan Pensiunan Nasional)

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ABSTRAK

Kata Kunci : Pemasaran Sosial, Perusahaan Keuangan, Wawasan Nasabah

ABSTRACT
The research aims to explore and achieve better understanding upon the social marketing used by PT. Bank Tabungan Pensiunan Nasional (BTPN) through its program called “Daya”. Research uses the qualitative method. It involves three main stakeholders in company and six different established Daya’s customers divided into their business sector and duration of their enrolment. The results show that: form of BTPN’s social marketing strategy is through a empowerment program named “Daya”. It generates people from pre-prosperous family to run their own. “Daya” gives them insight specifically in basic financial and business knowledge. “Daya” expects the customer to possess spirit and willingness in running their business. Character of the customer most likely is less educated in term of business and accepts all the contents without filtering or complaining. It makes “Daya” should have to create strategic empowerment to customers. In other side, “Daya” should adjust the content to make it relevant with current business situation and customer needs. The research found that there is a lack of measurement in assessing the efficiency and effectiveness. Thus, “Daya” can create a batch system to acquire better result.

Keywords: Social Marketing, Financial Company, Customers’ Insight.
BACKGROUND

The development of marketing practice has grown in the recent years and strategy of most organizations started to change (Kertajaya, 2010). One type of strategies is social marketing, social marketing tries to solve problem of customer that considered as human, customer were perceived as people that could be developed. The implementation of social marketing leads organization to shift their value as social entrepreneurship that would like to gain profit or goals and solve social problem at the same time. Based on Wood (2012) social marketing is dynamic and evolving field of theory, research and application. Like any modern multidisciplinary field of inquiry, social marketing is subject to number of differing schools of thought and dissent.

In Indonesia, social marketing becomes trend for several companies that would like to undergo their business with value of socio-economy development. For several actors in business sector, social marketing is a new methodology in implementing their marketing strategy. There are a lot of organizations start to implement social marketing as their marketing method. Organization is not only corporation, it could be government, community, public institution, which have structure and goals. Social marketing strategy could also be implemented by organization such as government institution and non-government institution. Government institution mostly used social marketing in several field that massively affecting people such as health, education, foods, and job availability (Needle, 2010).

Company has different type that also creates different operational system. It is affecting the way each type of company treats social marketing strategy. There are two major types of company which are commodity company and service company (Gaspar, 2005). Service company could be classified into several types of business such as tourism, financial, infrastructure, expedition, and transportation. From these types of business, financial company has become one of growing companies in Indonesia. It showed by the data from Otoritas jasa keuangan (OJK) Indonesia (look at figure 1). Financial company has characteristic in running their business. They should deal with financial reports, balance, cash flow, and kind of financial stuffs. It shows that if it is applied by social marketing method to gain customer, it is something rare in Indonesia.

Especially in banking company, a corporation that compiles people money in form of saving, and distributes these money to people in order to enhance people wellbeing. This type of financial corporation is the most common organization for people, due to the utilization of this type financial company that could reach all layers of society. Based on Bank Indonesia website, there are so many banking companies such as regional scale bank, national scale bank, or even international scale bank in Indonesia. For example, regional scale bank such as Bank DKI Jakarta, Bank Jawa Barat (Jabar), Bank Jawa Tengah (Jateng), Bank Jawa Timur (Jatim), national scale bank such as Bank Rakyat Indonesia (BRI), Bank Nasional Indonesia (BNI), Bank Tabungan Pensiunan Nasional (BTPN), and international scale bank such as Bank Central Asia (BCA), CIMB Niaga, Maybank, Commonwealth.

PT Bank Tabungan Pensiunan Nasional (PT. BTPN) is one of those financial companies that implementing social marketing strategy. Through a financial product named “Daya”, PT. BTPN tried to help Indonesian people to increase their life level. As social marketing purpose, this program would like to change the behavioral of people. As Andreasen (2012) asserted that social marketing is concerned with social marketplace and making significant contribution to solving social challenges, social marketing seeks contribution through application of marketing principles. PT.BTPN through “Daya” wants to change behavior of its customer by empowering them to be productive people. “Daya” is an empowerment program that teach their customer in financial and business materials. By this empowerment, “Daya” tends to spread insight as one factor to stimulate behavioral change. “Daya” is concerning toward women in age and considered unproductive, it shows by data from Badan Pusat Statistik (BPS).
Indonesia that trend of women (27-44 years old) in Indonesia are most likely tend to unproductive.

The opportunity of customer segment was grabbed by PT. BTPN as their customer segment through BTPN Syariah and by product “Daya”. The main goal is to increase their customers’ insight. Based on Susilo (2014), customer’ insight is information, idea, concept, and value that customer receive from business. It relates to the purpose of Social Marketing which is transforming people behavior from the old into the newest one. Customers’ Insight becomes the most important thing to achieve by the marketer or business company in order to get their goal as social marketing strategy (Kertajaya, 2013).

The fact is rare and beneficial to be researched. This thesis would like to analyze and understand on how this social marketing implemented by PT. BTPN could stimulate behavioral of its customer. Thus, this thesis is aiming the qualitative fact of social marketing implementation in financial company especially in banking sector and to understand how social marketing may improve its customer’ insight. Based on the explanation, problems of the research are:

1. How does the implementation of social marketing in financial company to enhance customer’ insight?
2. How is the response of customer toward the implementation of social marketing in financial company?
3. How is the progression of insight acquired by customer through empowerment as part of company’s social marketing strategy?

LITERATURE REVIEW

Social Marketing

Social marketing represents the strategic use of economic and social forces in order to change behaviors that lead to social problems (Kotler, et al., 2002). Social marketing is an approach to develop activities aimed at changing or maintaining people’s behavior for benefit of individuals and society as a whole. It is combining ideas from commercial marketing and the social sciences, social marketing is a proven too for influencing behavior in sustainable and effective way.

Essence of social marketing is to utilize common marketing techniques with social issues orientation. Social marketing is not neglecting the importance of profit, brand image, price, customer trust, and other marketing aspects, moreover social marketing embrace all aspects and use it to gain new objective simultaneously. Principal of social marketing is to recognize new behavior, reject negative behavior, modify several behaviors, and leave behind the old behavior. It means that social marketing is trying to fit with appropriate ideas and values of certain society. Social marketing try to catch social problems within society and fix it by the product they sell. The purpose of social marketing is to direct the consumer or people to change their behavior, for example increase and keep their health, preserve environment, gain new knowledge, etc. What makes social marketing distinct from other form of social intervention is its concern, derived from marketing on social value creation through the exchange of social offerings (ideas, service, products, environments, system, and experience).

Customer

In sales, commerce, and economic, customer is the recipient of good, service, or idea obtained from seller, vendor, or supplier through an exchange for money or other valuable consideration. Customer is people that demand those companies or corporations to fulfill particular quality standard which giving an influence toward management performance (Gibson, 2013). Gibson gives definition of customer:

a) Customer is people which are not depending to company. It is those companies which are depending to customer.
b) Customer is people that brought company to their wants.

Customer is the most significant part in business. Basically, Customer is the actual boss in a deal and is responsible for the actually profit for organization. Customer is those who uses the product or service and judges the quality of them. Hence, it is important for an organization to retain customer or make new customer and flourish business. To manage customer, organizations should follow some sort of approaches like segmentation or division of customer into groups due to each of them has to be considered valuable and profitable. Orientation of customer is on how the customer’s preferences are possessed or in what area of business these customer is conscious. Customer might be a cost oriented, value oriented or technology oriented as discussed by Johnson (1998).

Insight

Insight is an information or intimation which has been recognized by an individual. Insight
including but not limited to description, hypothesis, concept, theory, principal and procedure that utilized by individual to be reflected in lives. In other definition, insight is an indication found by human through a nous observation. Insight occurs when people use their wit and mind to identify particular things or events that never been experienced by them. For example, when someone tends to try a food they never taste before, they will gain an insight about the form, taste and smell of that food. Insight is information combined with understanding and potential to act which has been existed in people’s mind (Lonergan, 1992). Commonly, insight has capability to predict something as a result of pattern understanding.

Customers’ Insight

Based on Lonergan (1992), customer’ insight is information, idea, concept, and value that customer receive from business. Based on prior researches, there are three major characteristic on how people can be considered as people with new insight, they are change on awareness, change on perspective, and change on response.

a) Change in awareness, people with new insight has more intention to acknowledge something that related to that particular insight. Their awareness is increase depends on how much level of insight they got. For example, when people got insight of “too much sugar disadvantages”, they will tend to realize that indeed consuming sugar too much will create disadvantages for them. But, it is not reaching the level of “action” or the level when these people reduce their sugar consumption.

b) Change in perspective, people with new insight will tend to have different perspective than before. They have more vision to see something from different way. This results into particular way of seeing from those people. For example, when people have no insight of health, they will see health as a gift from GOD and it is something that has been destined to them. After receive an insight of health, these people will start to see a health as something that they could keep, something that people can reach or throw based on how they treat themselves.

c) Change in response, people with new insight will have different type of response that related to particular insight they received before. This insight will stimulate their mind from generating awareness and perspective into a response. These responses can be classified into active response and passive response. Active response will be considered as that response with action and actively promoting the result of insight they received with psychomotor reflection. Passive response will be considered as that response with only a verbal response without any action to change something that the insight suggests to change.

Framework of Thesis

Based on the background, framework of the thesis made by researcher, is considered as the concept model on how the title of the thesis was chosen. Framework as follows:

![Figure 2 Current Research Framework](source)

Source: Researcher’s Arrangement

RESEARCH METHODOLOGY

This research is using qualitative approach with case study qualitative research analysis. Qualitative approach is used due to it is able to provide deeper understanding that occurred in the field. Location and site of this research will be In PT. Bank Tabungan Pensiuan Nasional (BTPN). BTPN is one and only banking company which implementing social marketing through their exclusive product called “Program “Daya”. This place is determined due to it is the main office of PT. BTPN and it may represent such a program in other region. Precisely, researcher will take analysis from this particular program as their social marketing strategy. The research will specifically observe “Daya” program through officers of PT. Bank Tabungan Pensiuan Nasional and BTPN’s customer specifically those customer which taking “Daya” product.
Participant that involved in this research are three main stakeholders in company and six different customers based on classification. In this research, data collecting technique is using three ways which are interview, observation, and documentation. Instrument of the research involves three main entities which are the researcher, research guideline or interview guide, and supporting devices. The research uses triangulation method as data validity (look at figure 3) and interactive model by Miles and Huberman as data analysis (look at figure 4).

![Figure 3 Triangulation Method](image1)

**Figure 3 Triangulation Method**
Source: Researcher Arrangement, 2017

![Figure 4 Interactive Model](image2)

**Figure 4 Interactive Model**
Source: Miles, Huberman and Saldana (2014)

## RESEARCH RESULT AND DISCUSSION

### Customer Category

<table>
<thead>
<tr>
<th>No</th>
<th>Category</th>
<th>Duration</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Old Customer</td>
<td>5-6 years</td>
<td>Have a lot experiences and better understanding of “Daya”</td>
</tr>
<tr>
<td>2</td>
<td>Middle Customer</td>
<td>3-4 Years</td>
<td>Have average experience and understanding of “Daya”</td>
</tr>
<tr>
<td>3</td>
<td>New Customer</td>
<td>1-2 Years</td>
<td>Still in adaptation stage, have small experience and understanding in “Daya”</td>
</tr>
</tbody>
</table>

Source: Researcher Observation

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1. **Strategy and Form of Social Marketing Implementation in “Daya” Program**

Based on the head of the program, social marketing that implemented by BTPN can be classified into three parts. They are customer determination, customer treatment, and monitoring and evaluation by following the established key success indicator (KSI). In the beginning, the strategy of BTPN’s social marketing is discovering the customer. BTPN did a first research to find out the condition in society especially their economic condition. Based on the interviewees and official website of BTPN, it uses three pillars to determine its target of customer. They are “Daya” Sehat Sejahtera (Health & Wellness), “Daya” Tumbuh Usaha (Entrepreneurial Capacity Building), and “Daya” Tumbuh Komunitas (Community Empowerment).

The determination of customer is used to ensure the purpose and target of BTPN will be in line. The target of BTPN’s social marketing can be defined into those people in pre-prosperous family. The character of these people tends to be lacked of proper education or information as it told by the key interviewee in BTPN. This was becoming the reason on how BTPN treat their customer. BTPN treats their customer based on the needs and character of them. BTPN tries to empower their customer in soft way. BTPN gives regular training and evaluation to ensure that their customer is also growing.

### Table 2 Matrix of Customer Category “Customer Determination & Treatment”

<table>
<thead>
<tr>
<th>Duration</th>
<th>Old</th>
<th>Middle</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Food Sector</strong></td>
<td>“I was visited by BTPN, “I had a lot of training from Daya”, “I have facilitated a training”, “I have facilitated a seminar”, “I have facilitated a workshop outside or inside BTPN”</td>
<td>“I have facilitated a training from Daya”, “I have facilitated a seminar”, “I have facilitated a workshop outside or inside BTPN”</td>
<td>“I have facilitated a training from Daya”, “I have facilitated a seminar”, “I have facilitated a workshop outside or inside BTPN”</td>
</tr>
<tr>
<td><strong>Handcraft Sector</strong></td>
<td>“I was visited by BTPN, “I have facilitated a training from Daya”, “I have facilitated a seminar”, “I have facilitated a workshop outside or inside BTPN”</td>
<td>“I have facilitated a training from Daya”, “I have facilitated a seminar”, “I have facilitated a workshop outside or inside BTPN”</td>
<td>“I have facilitated a training from Daya”, “I have facilitated a seminar”, “I have facilitated a workshop outside or inside BTPN”</td>
</tr>
</tbody>
</table>

Source: Researcher Arrangement

The matrix shows no distinction on how the customers have been determined by “Daya” BTPN, regardless the category. Every single customer was begun from an invitation and “Daya” came to them. It is different with whole prior researches. They
averagely achieved the object of study with different strategy of their target determination. For example, the research of Susilo (2014), the research was studied the Starbuck Go. The target determination is those who willingly pay for Tumbler Go. Company should approach the customer which has different type of character.

2. Response of Customer toward The “Daya” Program

In the perspective of company, BTPN expects a spirit from their customers. BTPN is aiming a better transformation of their customers. By the empowerment, BTPN tries to catch the attention and emotion of their customers. BTPN would like to reset the mind of customers. The mindset that possessed by the customers is still under expectation. It makes BTPN created as fun as it can to give a great empowerment for the customers. In this case, BTPN expect the response of customer in ideal level, based on 10 categorizes of costumer brought by Evenson and Renee (2010). Ideal level of customers is those who can cooperate with company and easy to be attracted.

In the perspective of customer, their response inclines to the development of their small-medium business. Customer expects the betterment to their business by expecting new experience and aid from BTPN in term of suggestion and opinion regarding their small-medium business. It indicates that the response tend to delighted level of customer, based on Evenson and Renee (2010). Delighted customer is those who basically achieve their expected result through a personal approach. This level somehow can grow and company should able to meet this expectation by evaluating and enhancing the product or service.

There is a gap of expected response between company and customer perspective. Company will expect ideal level of customer, meanwhile customer is still in delighted level. This gap will be challenge for company to be adjusted with customers. The challenge is to approach the customer that has special character because they include in pre-prosperous and low-middle family.

<table>
<thead>
<tr>
<th>Table 3 Matrix of Customer Category “Customers’ Response”</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image" alt="Table Image" /></td>
</tr>
</tbody>
</table>

Source: Researcher Arrangement

The matrix shows that averagely the customer of “Daya” was told same thing. Their responses are quite similar. It is caused by the similarity of “Daya” customer segment which is those who in pre-prosperous family or low-middle family. The research is quite similar with one of prior research by Brennan, et al (2011). In their research, the study is observing the vulnerable consumer of a bank. They are the same character and market segmentation. The distinction is on the way the company treat their customer. The research found that social marketing used by the bank is just only in form of publication and socialization. The goals are also different

3. Kind of Insight from Empowerment as Social Marketing Strategy

In the case of “Daya” program, BTPN gives flexible insight to customers. There are two main insights, which are financial insight and business insight. It indicates the difference between financial company and other type of company. It is because there is a basic insight that company require to be taught to customer. It is a financial basic insight. There is no different treatment that given to customer, regardless their type of business. As the manager of “Daya” development program has said, BTPN gives same treatment and kind of insight.

It is in line with customer of “Daya” BTPN. They admit that type of insight they got is about business. In the beginning, they got financial insight. Customer is taught to be able in creating good financial report. The purpose is to ensure that the loan capital from BTPN will be used properly. It indicates that financial company especially BTPN is very serious in operating their social marketing. They are not only expecting the change within customer, but they are also making the
change adjusted with their needs as company. It shows that social marketing used by BTPN is systematically conducted.

In “Daya” BTPN, the content of empowerment will be arranged by special team. They have to find the material based on current situation. It makes material will always change and follow the trend. The key of the content determination is that it has to be very close with the customer. It means that it has to be very update and can be easily understand by customers. It is like Soekidjo and Notoadmodjo (2013) said that insight are gained through sight and hear. Based on the “Daya” development support, the insight will be delivered by the best way it can be. The content determination in “Daya” BTPN can be analyzed by using five principles (Dalton, 2016). They are context, dilemma, why, motivation, and ideal.

Table 4 Matrix of Customer Category “Kind of Insight and Its Compatibility”

<table>
<thead>
<tr>
<th>Duration Sector</th>
<th>Old</th>
<th>Middle</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food Sector</td>
<td>“yes, I got a material to make financial report in the very early period”</td>
<td>“I learned how to make a financial report”</td>
<td>“yes true, I am learning how to make a basic financial report”</td>
</tr>
<tr>
<td></td>
<td>“Now, it is more like regular evaluation and monitoring”</td>
<td>“it is suitable with my business”</td>
<td>“We can learn it and it is suitable with the business”</td>
</tr>
<tr>
<td>Handicraft Sector</td>
<td>“yes, they’ve taught us how to make a financial report”</td>
<td>“Yes, the material was about financial report and business”</td>
<td>“Yes, I got more knowledge about financial and business where I cannot get in other workplace”</td>
</tr>
<tr>
<td></td>
<td>“yes, it was in the early time, now we get evaluation and business thing”</td>
<td>“it is close with our business, so it is suitable”</td>
<td>“yes, it is more like a complimentary thing, so it is suitable”</td>
</tr>
</tbody>
</table>

Source: Researcher’s Arrangement

The matrix shows that the kind of insight delivered by “Daya” is quite similar. It is based on the purpose of the “Daya” itself. “Daya” would like to enhance their customer insight and change their behavioral in productivity. It is manifested on small-medium business empowerment, especially on financial and marketing basic concepts. It is different with some of prior researches. Every study observes different type of social marketing and kind of insight that they want to deliver toward their audience target.

4. Improvement of Customers’ Insight in Program

The result of the empowerment by “Daya” BTPN is quite successful. Most of the customers can be concluded as developing customer. Most of the customers feel a positive change after joined the “Daya” BTPN. The change is averagely about enhancement of their small-medium business, for example, the selling, distribution, production are increased. These transformations are possessed by most of the customers, regardless their business sector, how long they have been joined with “Daya”, or how old they are. All of those customers achieve same feeling, which is change.

The changes of customer life especially in their small-medium business are most likely about business development, the activity, and their insight. These three are adequate to change the habit of the customer, as the purpose of social marketing. Based on the prior research, the improvement of customer insight can be analyzed by seeing their change in awareness, perspective, and response. Based on the result, awareness of “Daya” customer is already established in the beginning. They have been taught to understand that they can achieve more. BTPN encourages them to be empowered and start or continue their own business. In perspective side, BTPN could give them new knowledge. It modifies the way of customers’ thinking. It makes them believe that empowerment from “Daya” BTPN can give them something more. In the response side, “Daya” customer is developing their business. It means that they respond all of knowledge that given to them and implement those things to the business. The developed business is the prove that they have better response after joined “Daya” BTPN.

The significance of the change can be analyzed by seeing the key success indicator. It can be defined as significant change when the customer can reach the end-point of the indicator in period. It is different when it goes to effectiveness measurement. Effectiveness will be relatively happened depends on the customer capability. “Daya” development support division admits that customer capability is different. They cannot ensure that all customers will understand the materials in such of short time.

Table 5 Matrix of Customer Category “Improvement of Insight”

<table>
<thead>
<tr>
<th>Duration Sector</th>
<th>Old</th>
<th>Middle</th>
<th>New</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food Sector</td>
<td>“My business is developing”</td>
<td>“more developing and I know more now about business”</td>
<td>“I found more friends to share and feel smarter”</td>
</tr>
<tr>
<td></td>
<td>“I am more independent, I can get more money”</td>
<td>“my activity is change, now I can get money from my own”</td>
<td>“My might is more developed”</td>
</tr>
</tbody>
</table>

Source: Researcher’s Arrangement
The matrix shows the improvement of customer by category is quite similar. The end-result where customer behavior changed is the development of their business. The insight they got was manifested into the action to build their own small-medium business. The distinction of the improvement by category is only on the orientation. The change that old customer feel is about the development of their business. The middle one is about their regular activity and insight. They start to change their behavior. In the new customer, the change is on their knowledge that turned into insight.

CONCLUSION AND RECOMMENDATION

Conclusion
1. The process of social marketing implemented by the company will be determined in three parts, which are customer determination, customer treatment, and monitoring-evaluation.
2. Response of customer toward the BTPN’s have different point of view. “Daya” BTPN expect the customers to easily understand every single material that they taught to them. In Customer point of view, character of “Daya” customer shows that they have no big expectation.
3. The progression of insight from the program can be measured by the enhancement assessed with standard measurement. From the research, it can be defined as relatively significant. By record, “Daya” actually achieved great result. More than two million people become their customer and most of them are in developing stage.

Recommendation
1. It will be better when “Daya” BTPN can create systematic customer acquisition by creating a batch system that will categorize their customers into different category;
2. Business atmosphere is hard and it needs quick responses. Thus, the program can create a special session that taught the customer in enhancing kind of skills;
3. “Daya” BTPN should prepare the content for the customer to face next level of their business. it should prepare the next level of financial content to train the customers;
4. Next researcher or academic doers, can do a further research regarding the social marketing to ensure that the type of marketing strategy have wider perspective or even result.

REFERENCES
Kotler, Kertajaya,. 2010. Marketing 3.0: From Products to Customer to Human Spirit: Markplus,Inc


