



How Is The National Banking Marketing Strategy Based On Technology

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Abstract: *This research explains a phenomenon of how national banking marketing strategies are technology-based. This research uses an exploratory qualitative method with a literature study approach which tries to produce information and knowledge in a field that was previously under-researched. The research results show that national banking marketing strategies developed in accordance with advances in technology during that time. Current technological developments have brought about fundamental changes in national banking, such as the presence of branchless banking and digital banking based on internet technology. The next development will change banking marketing strategies starting the marketing 5.0 era based on humanity and technology. It is hoped that the results of this research will be useful for the world of banking and science in the future.*

Keywords: *Digital Technology, Internet Technology, Marketing 5.0, Marketing Strategy, National Banking*

1. INTRODUCTION

The increasingly rapid development of technology is making many changes in various business fields. The existence of the internet makes it easier for many people to connect with each other in one communication entity without any distance or time limits. One of the biggest discoveries of the modern era that has changed many people is the internet network which can change business services to reach consumers more quickly. Business changes in the banking sector are also very important to reach consumers from various groups based on internet users. Currently, banks have implemented various digital marketing strategies based on internet networks.

The development of banking was in line with technological advances at that time. At the beginning of banking operations, recording was still done manually. The world of banking is an institution that plays a very important role in a country's economy, especially in the field of economic financing. Banking is everything that concerns banks, including institutions,

business activities, as well as methods and processes for carrying out business activities (Syafri 2020).

Strategy comes from Greek, from the word *stratos* which means military and means to lead (Rahmat 2014). Strategy is the foundation of organizational goals which are described as expansion, intensification, recovery and diversification (Ana and Zunaidi 2022). Strategy is basically planning and managing to achieve these goals, strategy does not work like a road map which only provides direction, but must be able to realize real evidence (Reksohadiprojo 1987). Changes in national banking marketing strategies cannot be separated from changes in the external environment that influence them, especially technological changes. National banks have implemented various strategies to survive the various changes and challenges of the times.

2. THEORETICAL FRAMEWORK

1. Industrial Revolution

Industrial Revolution 1.0 began with water and steam powered machines being developed to help workers. This period has seen a transition from manual work to the manufacturing process, where production activities are only goods and personal needs, family or the surrounding environment so that production capabilities increase, business and production also increase until it becomes an organization that includes owners, managers and workers (Febriana et al. 2023). According to (Andhyka 2020), in industry 1.0 (the term marketing 1.0 emerged), consumers tend to be passive. . The company makes functional products because it assumes that everyone has the same needs, where the company focuses on creating the best products so that the company works in a product-driven way.

At the beginning of the 20th century, Revolution 2.0 began, where electricity became the most important resource because it was easier to use compared to water and steam. The design of the machine was changed to be more portable, that is, it can be moved easily and can even be carried anywhere (Zubaidah 2019). In Industry 2.0, companies begin to compete to make products according to what customers want. According to (Kartajaya, H., Setiawan, I., & Kotler 2021) Marketing 2.0 is called Customer Centric.

Industrial Revolution 3.0 is marked by the emergence of various products that are produced on flexible lines using programmable machines. Integrated systems have been replaced with computers that can make it easier for humans to plan, schedule and track product flows in factories. The industrial era 3.0 where society is more sensitive to social issues and problems that occur in society, the relationship between producers and consumers

is starting to be established by looking at the increasingly complex habits, activities and culture of society so that producers create products that society wants. Marketers are required to capture hidden needs from customers. Not only that, companies must also pay attention to the impact that business has on the surrounding environment and social communities. Marketing 1.0 to 3.0 is an era for traditional marketing.

In the 21st century, the Internet is used in the Industrial Revolution 4.0 in an integrated manner with manufacturing techniques that enable systems to share information, analyze and use that information in a sophisticated and complex manner. In the industry 4.0 era, marketing has become completely digital, so digital marketing strategies and various other online marketing strategies have emerged. The digital revolution has succeeded in influencing all aspects of human life (Chopra, A., Avhad, V., & Jaju 2020).

2. Marketing Strategy 5.0

In this era, New Customer Experience (CX) is also known, which occurs at every stage of the customer journey. The customer journey consists of five stages called 5A (Aware, Appeal, Ask, Act, and Advocate). The Aware stage talks about how customers get to know a product or brand, followed by the Appeal stage when customers start to be interested in the product or brand. In the next stage, the customer will try to find out more about the related product or brand (Ask). If the information obtained is successful in convincing the customer, then there is a possibility that the customer will make a purchase (Act). It doesn't stop there, if the customer is satisfied with the product or service purchased, then he will recommend the product or service to other people (Advocate).

Marketing 5.0 is the application of technology that imitates humans to create, communicate, deliver and enhance value across the customer journey. Marketing 5.0 is also called the next technology, which is a group of technologies that aim to mimic the capabilities of human marketers. AI, NLP, sensors, robotics, augmented reality (AR), virtual reality (VR), IoT and blockchain technologies. The combination of technology is the activation of Marketing 5.0 (Riptiono 2022). In the era of society 5.0, human needs for products and services that require speed in their fulfillment are of course highly dependent on the use of technology (Majidah 2022). The Social Era 5.0 requires companies to adopt marketing strategies that suit current technological characteristics and trends (Lailiyah and Istiqomah 2023).

The Society 5.0 era is a human-centered societal technology concept that collaborates with Artificial Intelligence technology and the Internet of Things (Rosmida 2019). This collaboration is carried out as an effort to find solutions to social problems combined in

virtual and real world spaces. The Society 5.0 concept also explains that everything humans do will be very dependent on technology, humans are also connected to the internet and that has become their lifestyle. Technology has become a necessity in various aspects of human life, and everything is integrated with smartphones. People in the Society 5.0 era do not want to carry out business transactions using traditional methods, because their lives depend on technology, so in this era e-commerce has become a very popular medium for conducting business transactions (Hendarsyah 2019).

The Society 5.0 era focuses on human intellectual abilities, information and communication (Ievgeniia, M., et.all., 2022). Industry 5.0 or Society 5.0 is a condition that cannot be avoided. This industrial concept was first initiated by Japan with the aim of making it easier for humans to do work based on developments in science and more sophisticated technological capabilities. The implementation of Society 5.0 focuses on integration between advanced technologies such as the Internet of Things (IoT), Artificial Intelligence (AI), and robot technology which can encourage the development of production systems to become more efficient, flexible, sustainable and improve welfare (Siagian 2023). Marketing strategy 5.0 has been prepared to face the Society 5.0 era. According to (Nisa 2021) the main concept of marketing 5.0 is the combination of New Customer Experience (New CX) and increasingly sophisticated technology (Next Tech).

Humans are not able to fulfill all their needs without the help of others (Khairina, n.d.). Humans in this era will become objects of innovation (Mumtaha, H. A., & Khoiri 2019). This is done with technology and information equipped with big data processing and AI, this process will facilitate various efforts to fulfill human needs. Society 5.0 also causes changes in people's social and economic behavior. This economic change can be seen from the emergence of business people and e-commerce users in Indonesia. Advances in technology and information in the Society 5.0 era and also changes in human behavior who prefer to carry out transactions using technology are proven by the emergence of various e-commerce applications in Indonesia.

A marketing strategy is a comprehensive, integrated and unified plan in the field of marketing that provides guidance on the activities that will be carried out to achieve the marketing goals of a company (Assaurii 2019). Another definition of marketing strategy is making decisions about marketing costs, marketing mix, marketing allocation, in relation to expected broad environmental conditions and competitive conditions (Kholidah and Ardyansyah 2023). The development of the marketing strategy is following the development of the industry and its characteristics (Jannati, Fasiri, and Akbar 2022). Technology, along

with political and economic factors, is one of the main drivers of the future of banking. Banking managers urgently need to know technological trends to make strategic decisions, know the future accurately, and make the most of existing opportunities. Industry 5.0 is the dream of modern banking, based on strategies for successful entry into the field in a completely different way (Mehdiabadi et al. 2022).

Industry 5.0 is a new production model which focuses on the cooperation between humans and machines. It stands for the recognition that technological advances and human insight and creativity are equally important (Sarah O'Neill 2022). So far, demand for bank digital services has concentrated on consumer products such as mobile banking and payment, which are mainly from non-corporate individual clients (Estelle X Liu 2021).

According to (Dutt 2023) Marketing 5.0 takes the principles of customer-centric marketing to the next level, by leveraging technological advancements to deliver more personalized and engaging customer experiences. Marketing 5.0 recognizes that customers today have high expectations when it comes to the experiences that they receive from brands. Marketing 5.0: A New Marketing Paradigm" by (Kartajaya, H., Setiawan, I., & Kotler 2021) This paper explores the evolution of marketing from the traditional marketing concept to Marketing 5.0. The authors argue that Marketing 5.0 is a customer-centric marketing approach that involves creating emotional connections with customers through purpose-driven marketing.

According to (MBN Consulting 2024), The successful implementation of marketing 5.0 depends on a balance of collaboration between humans and technology or computer intelligence. Apart from that, there are a number of other supporting elements in marketing 5.0 as in the following explanation: 1. Data-Driven Marketing. The first element in marketing 5.0 is collecting and analyzing big data from internal and external sources. This activity is also called data-driven marketing. Based on this data, we can develop and encourage marketing optimization by relying on data in decision making. 2. Agile Marketing, which refers to the use of tactical strategies in creating the right concept, design, development, product validation and product campaign. The world of marketing, which continues to develop and is dynamic, can be overcome by developing this strategic capability. 3. Predictive Marketing, is making decisions regarding marketing strategies and techniques that will be used based on analytical data. This is done to accurately see developments in customer behavior in the future. 4. Contextual marketing is the activity of identifying, profiling, and facilitating customers with personalized interactions. This element allows marketers to conduct one-to-one marketing in real-time depending on the customer context.

Augmented Marketing, Marketing 5.0 is here to encourage symbiosis between technological and human intelligence. Thus, the augmented marketing element is a way to increase the use of digital technology to increase marketers' productivity and effectiveness in dealing with customers. Examples include chatbots and virtual assistants that combine the speed and convenience of digital interfaces with human empathy.

3. RESEARCH METHODS

Carmel in (Howitt, 2010) also explains that exploratory qualitative research tries to produce information and knowledge in areas that were previously under-researched. This approach seeks basic knowledge and ideas in this new field. This research uses an exploratory research method based on theory and literature study. According to Alam (2021) in (Akbar Sabani and Ishak 2023) argue that if qualitative research focuses more on questions that begin with "what", then this research design is more widely used for research whose research questions begin with "how" and "why". It is very suitable for research that studies a phenomenon where the behavior of the actors involved in the research cannot be manipulated, and the context conditions are very relevant for studying this phenomenon in research.

4. RESULTS AND DISCUSSION

Of the 5 (five) banking policy direction points set by the government through the Financial Services Authority (OJK), there is one important point, namely the fourth point, which supports banking development, namely encouraging innovation in the financial services industry in facing and utilizing the industrial revolution 4.0, including by (OJK 2024):

- 1) Preparing an adequate ecosystem and encouraging financial service institutions to digitize products and services with adequate risk management.
- 2) Facilitate and monitor the development of fintech start-ups, through a regulatory framework that is conducive to encouraging innovation and providing protection to consumers.
- 3) Increasing public literacy towards fintech and strengthening law enforcement for illegal fintech start-ups.

From the three points above, it is very clear that the government, in this case the Financial Services Authority (OJK), is strongly encouraging the development of national banking technology in a digital ecosystem that encourages innovation in banking services and

consumer protection based on legal financial technology and strengthens law enforcement for illegal financial technology. Innovation in the field of financial technology must increase public literacy in the financial sector.

Digital Banking

It is no longer a secret that large banks in Indonesia are also competing to establish new digital-based banking subsidiaries by acquiring small banks and then making them into digital banks such as Bank BCA has Bank Digital BCA (Blu), Bank Mega has Allow Bank (BBHI), Bank BRI has Bank Raya (AGRO), Bank BNI has Hibank, Bank Mandiri has Livin, BTPN has Jenius Bank, Bank DBS has Digi Bank, Bank Neo Commerce has Neo Bank (BBYB), Bank Hana and LINE Finance owns LINE Bank, PT Metamorfosis owns Bank Jago (ARTO), Shopee owns SeaBank, MNC Group owns Bank MNC Internasional (BABP), Aladin Global Ventures owns Bank Aladin Syariah, (BANK), Capital Global Investama owns Bank Capital (BACA), Toleram The group owns AMAR Bank (AMAR), Qatar National Bank owns QNB Indonesia (BKSW), EMTK group owns Superbank, and Kredivo Group owns Krom Bank. The presence of these digital banks cannot be separated from changes in customer behavior influenced by current internet technology.

With so many new players in the digital banking business, it certainly provides many benefits for customers because they have many choices of products on offer. On the banking side, of course, there is increasingly fierce competition to win market share for new customers with various promotions and product advantages offered to potential customers. The large number of players in the digital banking business cannot be separated from the demands of changing times where many customers want convenience in banking transactions that can be accessed at any time and from anywhere using an internet-based laptop or smartphone.

Branchless Banking

Branchless banking is the concept of providing banking services outside of banks in general, either by using information technology and information communication technology services, and communication technology or through the involvement of third parties (correspondent business). Branchless banking is a distribution channel strategy used to provide financial services without relying on branchless banks (L.S.Subramanian 2013).

Banking has also experienced various stages of development since its inception. The development of banking is certainly inseparable from the technological developments that accompany it. According to Brett King in (D. Dhany Prasetyo 2022), Bank 4.0: Banking everywhere, never at a bank (2019) has provided the following bank developments:

1. Bank 1.0 (1472-1980) conventional banks were born in 1472, where banks were places for savings and loan services, with physical meetings between the bank and customers. Mainframe computers are used, but not used directly to communicate with customers.
2. Bank 2.0 (1980-2007) began when banks had Automated Teller Machines (ATMs), where customers began to be able to carry out banking transactions without a physical encounter with the bank, and the era of self-service banking had begun, and then, in 1995 the commercial internet emerged.
3. Bank 3.0 (2007-2017) is referred to as the internet banking and mobile banking generation, which gives customers the option to be able to carry out banking activities from anywhere. This started with the emergence of smartphones in 2007 and made mobile payments possible.
4. Bank 4.0 (2017 to date) where banks are starting to abandon the concept of 'face to face', branch office services, and derivatives of both. Technological resources support the Bank 4.0 industry, including Artificial Intelligence (AI), big data and block chain technology.

So what is the marketing strategy 5.0 for national banking to welcome the current era of increasingly advanced technological developments? In the era of marketing 5.0, which combines humanity and technology, this has an important meaning for the future development of banking. In the marketing 5.0 era, branchless banking has emerged that relies on internet-based digital technology. Branchless banking saves a lot of bank operational costs because it doesn't have to open branches and recruit many employees in each operational area because it only requires the availability of an internet network and smartphone users can enjoy branchless banking services.

Current technological developments also force bank management to recalculate operational costs based on branch offices compared to branchless banking. Many banking companies have switched to a branchless banking system and closed several operational branch offices in order to save costs in order to increase their profits. It is not surprising that currently many banks are rationalizing employees because they are already using branchless banking and digitalization of banking.

Artificial Banking

It is possible that in the future banks will also switch to using Artificial Intelligence (AI), Internet of Things (IoT), Natural Language Processing (NLP), Sensors, Robotics, Augmented Reality (AR), Virtual Reality (VR), IoT technology, and Blockchain. Currently, in the world of commerce, a new era in doing business has emerged, namely Artificial Commerce in China, where with Artificial Intelligence technology, business people can talk

to customers in various languages used by customers, for example, if the customer is Indonesian, the AI robot will use Indonesian. If the customer is Thai, the AI robot will use Thai, and so on. This technological change cannot be resisted because changing times is a certain thing, business people must embrace change so as not to lose in business competition.

This Artificial Banking can happen because currently the use of robot technology in banking has begun to be carried out, especially when receiving telephone calls (operators) are usually answered by robots for various customer questions related to products. Usually you are told to press a certain number to get answers to customers' questions, although this can sometimes be annoying because it is slow and repetitive. This Artificial Banking will be an interaction between customers and AI robots visually and face to face and is certainly much more interesting than just listening to the sound. Artificial banking with AI robots will be attractive because of its ability to serve customers in various languages, including regional languages, and have faces that match the characteristics of the customer's region of origin. For example, if the customer is a Javanese person, the AI robot will resemble the face of a Javanese person in general and it is certain that the robot will be beautiful if it is a woman and dashing if it is a man. Artificial Banking is very suitable and easy to apply by banks in terms of serving deposits. Apart from that, in this deposit service, the biggest risk lies with the customer, so legally and in the banking system, customer protection must be a serious concern for the bank and the regulator (OJK).

5. CONCLUSION

Technological developments cannot be stopped by anyone because humans are increasingly evolving to make changes in all areas of life. What business people must do is follow and adapt to changes so as not to lose out in national and global competition. The banking sector is also experiencing major evolution and has an impact on service and competition for the best customers. One of the changes that national banking management really needs to pay attention to is changes in technology which are increasingly rapid. National banks must fully understand that currently humans are connected digitally via the internet.

The development of personal computer and smartphone technology makes it easier for humans to access whatever they need at any time. This has an impact on the banking world where services can be enjoyed at any time and from anywhere by customers. The most concrete example of services in opening an account can be done via smartphone or PC without having to come to the bank office. Likewise, bank credit services must also innovate

so that they can be accessed from anywhere and the service is fast, just like financial technology or PINJOL which is currently rampant.

Apart from that, the development of branchless banking and digital banking is an answer to the current development of internet technology. In the future, with the development of Artificial Intelligence technology, the direction of national banking development will also follow this technological progress with the presence of Artificial Banking in the future. . Ease of transactions will attract the interest of many customers to carry out banking transactions digitally. The most important thing that banks and banking supervisors (OJK) must do is ensure that customer money and customer transactions in branchless banking and digital banking are legally protected properly and definitely. If there is a dispute between the customer and the bank, how can the risk be mitigated?

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