

SMART DIGITALIZATION: HOW BANK SULSELBAR TURNS THE PERCEPTION OF CONVENIENCE INTO AN ACTIVE INTEREST OF CREDIT CUSTOMERS

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Abstract: The banking sector has been impacted by digital strategies aimed at increasing access to financial services in an era of rapid growth in information technology and internet penetration. Digital strategies require promotions to influence customer perception and interest. This article looks at how Bank Sulselbar uses digital promotional strategies to increase customers' perceived ease and interest in obtaining credit. The use of social media, email marketing, SEO, content marketing, chatbots, webinars, and collaboration with influencers are important steps taken by Bank Sulselbar in an effort to create a good image, increase awareness, and encourage credit taking. This case study collects quantitative data from one hundred respondents. The impact of promotional strategies on customer perceptions of convenience and interest is studied through descriptive and correlation analysis. The research results show that digital promotion strategies are profitable. All things considered, Bank Sulselbar's digital marketing approach was successful in changing people's perceptions of how easy and interesting it is to get credit. Combining these components enables banks to draw in and keep consumers more successfully, enhancing their standing in the competitive banking sector.



INTRODUCTION

The rapid growth of information technology and internet penetration has brought significant impacts on various sectors, including the banking sector (J. Halik et al., 2021; Hardiyono et al., n.d.). The Bank as a central financial institution has progressively adopted a digital strategy to meet the changing needs of customers and improve the affordability of financial services (Zulfikar Yusya Mubarak et al., 2023). One important aspect in the bank's digital strategy is promotion, which not only aims to raise awareness, but also to influence the perception and interest of potential customers (Ilyas et al., 2023).

The digital promotion strategy implemented by Bank Sulselbar to increase the perception of convenience and interest in taking credit involves several key steps. First, effective use of social media to reach their target audience (HALIK et al., 2023; Nasir Rachman et al., 2023). This includes posting relevant and engaging content that highlights the ease of accessing credit, as well as testimonials of satisfied customers (Rachman et al., 2023).

Bank Sulselbar uses email marketing to send detailed information about their credit products to potential customers, in an easy-to-understand and attractive way. It helps in building the perception of ease and trust. Bank Sulselbar also leverages SEO and content marketing to increase their online visibility. By creating informative and useful content regarding credits and their benefits, they can attract an audience that is looking for this information (ANASTASIA et al., 2023).

The application of chatbot technology or digital customer service to answer questions and provide information quickly and accurately is also very important. This increases the perception of ease in obtaining information and assistance (Hardiyono et al., 2023). Bank Sulselbar sometimes holds webinars or online seminars that educate about their credit products, deepen customer knowledge about the products and the application process. Collaboration with influencers or public figures can increase the reach and credibility of Bank Sulselbar. They can share their experience with Bank Sulselbar credit products, so that attracting the interest of their followers by giving special offers or incentives for new customers or referrals can also increase interest in taking credit. In addition, data analysis and customer feedback are used to continuously refine promotional strategies, ensuring that the message delivered is in accordance with customer needs and preferences (Fatma et al., 2023).

The use of paid advertising on digital platforms such as Google Ads or social media ads is also an option to increase visibility and attract a larger audience in holding CSR campaigns or social activities that show Bank Sulselbar's commitment to the community can strengthen a positive image and build customer trust. Through this combination of strategies, Bank Sulselbar seeks to improve the perception of convenience and build interest in taking credit among its potential customers (Indriasari et al., 2023).

In this context, this study aims to investigate the extent to which the digital promotion strategy implemented by Bank Sulselbar has influenced the perception of ease and interest in taking credit. In-depth analysis of these factors is expected to provide valuable insights for Bank Sulselbar in optimizing their digital promotion strategy and increasing the attractiveness of its credit products in the eyes of customers.

Through a better understanding of the impact of digital promotion strategies on customer perceptions and interests, Bank Sulselbar is expected to design more effective marketing initiatives, optimize the use of digital technology, and strengthen its position in the ever-changing and evolving banking industry. Thus, the study not only makes an academic contribution but also provides practical guidance for banking and related industry stakeholders.

RESEARCH METHODS

In this study, a mix method approach was chosen to gain a more comprehensive insight into the impact of Bank Sulselbar's digital promotion strategy on the perception of ease and interest in taking credit. This approach allows combining the strengths of qualitative and quantitative methods in one research framework. Qualitative data will be obtained through case studies to understand Bank Sulselbar's unique context, internal policies, and customer responses to digital promotions. On the other hand, quantitative data will be collected from 100 respondents through surveys to provide a statistical picture of the extent to which digital promotion strategies influence customer perceptions and interests. By combining these two approaches, it is hoped that this research can provide a deeper and measurable understanding of the impact of digital promotion strategies in the banking context.

This approach allows direct identification of the impact of digital promotion strategies on perceived ease and interest in taking credit. In addition, case studies can also provide in-depth insight into internal and external factors that influence the success or failure of Bank Sulselbar's digital promotion strategy in increasing customer interest

The two main types of relevant analysis are:

1. Descriptive Analysis:

- Objective: Provide a detailed overview of the digital promotion strategy applied, the perception of customer convenience, and the level of interest in taking credit at Bank Sulselbar.
- Implementation: Uses descriptive statistics to summarize data, such as mean, median, and standard deviation. For example, descriptive analysis can provide

an overview of the extent to which digital promotion strategies have succeeded in attracting customers and facilitating the process of taking credit.

2. Correlation Analysis:

- Objective: Assess the relationship between certain variables, such as the relationship between the effectiveness of digital promotion strategies, perceived convenience, and interest in taking credit.
- Implementation: Using statistical techniques to measure the extent to which changes in one variable are related to changes in another variable. Correlation analysis can help identify whether there is a positive or negative relationship between these variables.

RESULTS OF RESEARCH AND DISCUSSION

The Effect of Digital Promotion Strategy on the Perception of Credit Ease at Bank Sulselbar

The digital promotion strategy implemented by Bank Sulselbar has a significant impact on the perception of ease of credit taking by prospective customers. Through online platforms, such as official websites, social media, and digital campaigns, banks can provide easily accessible and transparent information about the credit products offered. Thus, prospective customers can quickly understand the terms and conditions of credit, creating the perception that the credit application process becomes simpler.

In addition, the integration of technology in digital promotion strategies, such as the use of online banking applications or digital credit services, provides a more efficient experience for customers. This facility can improve the perception of ease in taking credit, because prospective customers can access credit services without having to involve complicated or time-consuming processes. Thus, digital promotion strategies not only build awareness of credit products, but also create a positive perception regarding the ease and affordability of credit services offered by Bank Sulselbar.

Overall, the digital promotion strategy implemented by Bank Sulselbar has a positive influence on the perception of ease of credit taking. Through online channels, banks can provide easy access to information related to credit products, creating the perception that the credit application process becomes more transparent and easy to understand. Integrated technology, such as online banking applications, provides practical convenience that improves the customer experience in applying for credit.

In addition, personal interactions through digital channels, such as live chat and quick responses through social media, can provide an impression of engagement that increases potential customers' confidence in the bank. Customer testimonials and reviews promoted digitally also play a role in building prospective customers' trust and confidence in the ease of the credit taking process (M. Y. Halik et al., 2023).

The importance of digital promotion strategies is also reflected in its ability to display previous customer success and satisfaction, which can motivate prospective customers to choose Bank Sulselbar as their choice in taking credit. Thus, digital promotion strategies not only promote products, but also form positive perceptions that can increase customer interest and trust in credit services offered by Bank Sulselbar.

The Influence of Digital Promotion Strategy on Credit Taking Interest at Bank Sulselbar

The digital promotion strategy implemented by Bank Sulselbar has a significant impact on the interest in taking credit from prospective customers. Through online campaigns, social media, and other digital promotion efforts, banks can create wider awareness of the credit products offered. Information presented digitally, such as credit calculator features or online application simulations, can provide a clear and direct picture of the benefits and ease of credit taking.

This strategy can also create exclusive offers or special incentives for prospective customers who apply through digital channels, which can increase their interest. Effective communication through various digital platforms allows banks to highlight the advantages of their credit products, attract the attention of potential customers, and directly influence their interest in taking credit.

In addition, digital promotion strategies can optimize personal interactions with users through various channels, including quick responses to questions or needs through social media or online chat. Thus, banks can build closer relationships with potential customers, strengthen their interest in taking credit, and provide more responsive services. With the positive influence of this digital promotion strategy, Bank Sulselbar can increase the interest of prospective customers to actively apply for and use the credit services offered.

In this context, digital promotion strategies can also take advantage of customer testimonials or success stories uploaded digitally. This testimonial can be concrete evidence of customer satisfaction who have taken credit from Bank Sulselbar through an easy and profitable process. Exposure to this positive experience can increase the confidence of prospective customers, encouraging them to feel confident and motivated in taking steps to apply for credit.

The existence of incentives or special offers implemented in digital promotion strategies can also play an important role in stimulating customer interest. Through exclusive promotions or special discounts that only apply to digital credit applications, banks can encourage prospective customers to take further action, creating a positive impetus in credit decision-making.

Thus, digital promotion strategies are not only about increasing awareness but also play a key role in shaping positive perceptions and increasing the interest of prospective customers to take credit at Bank Sulselbar. With this approach, the bank can achieve its marketing and business goals more effectively, cementing its position as an attractive option for those who plan to avail credit services.

The Influence of Digital Promotion Strategy on Credit Taking Interest at Bank Sulselbar

The influence of convenience perception on interest in taking credit at Bank Sulselbar is very influential in shaping customer preferences for the credit services offered. Good awareness and understanding of credit-related information, such as terms and fees, through digital promotion strategies and bank communication can shape a positive perception of transparency and openness of the application process.

The ease of the application process implemented by Bank Sulselbar, especially through online banking applications or simple application forms, can provide an easier experience for customers. The use of technology in simplifying the steps of applying for credit can give the impression of efficiency and convenience, which in turn can increase customer interest in utilizing the service.

Responsiveness to customer needs is also a key element. If the bank is able to provide quick responses to customer questions or needs related to the application process, this can strengthen the perception of convenience and increase customer interest in continuing the credit collection process.

In this way, the perception of convenience not only creates a better understanding of credit products, but also stimulates customer interest in taking concrete steps in applying for credit at Bank Sulselbar. As a result, the positive influence of perceived convenience can strengthen the bank's position in market competition and increase customer participation in its credit services.

The Influence of Digital Promotion Strategy on Credit Taking Interest at Bank Sulselbar through the perception of convenience

The positive influence of digital promotion strategies on interest in taking credit at Bank Sulselbar through the perception of convenience can be explained as a result of the presentation of clear information. Through various digital channels such as official websites, social media, and online campaigns, banks can convey information related to credit products in a more attractive and understandable manner for potential customers. This step creates the perception that the credit application process at Bank Sulselbar is not complicated, thus increasing customer interest to undergo the process.

In addition, digital promotion strategies can make submissions look easy by utilizing technology to speed up the submission process. Online banking apps, user-friendly application forms, and other digital advancements can make the customer experience easier and more effective, encouraging them to use available credit services. Digital promotion strategies can also build a positive perception about the ease of taking credit at Bank Sulselbar. By showing other customers' successful experiences, banks can provide concrete evidence that the advertised process can help customers achieve their goals.

Digital promotion strategies can influence perceptions of convenience through personal interactions reinforced by digital platforms, in addition to providing clear information. Creating an interactive experience that gives the impression of ease in communicating with Bank Sulselbar by responding to customer questions or needs via email, live chat, or social media. Banks can leverage this platform to directly address customer needs and concerns, increase interaction, and ultimately improve credit rates.

The integration of technology in digital promotion strategies allows the adoption of special features that speed up the credit application process. For example, automated form-filling systems or the use of AI to evaluate credit applications can make the credit application experience faster and more efficient. Innovations like these can positively influence perceived convenience and encourage clients to more actively take part in the credit application process.

Finally, the use of quantitative metrics from digital promotion campaign results, such as increased credit applications or positive approval rates, can be performance indicators that reinforce perceptions of convenience. If these results reflect the success and effectiveness of digital promotion strategies, customers can increasingly trust that taking credit at Bank Sulselbar is an easy and profitable decision.

By aligning digital promotion strategies to create a positive impression of convenience, Bank Sulselbar can strengthen customer interest in taking credit, create an environment that supports business growth, and strengthen the bank's positive image in the eyes of potential customers.

CONCLUSION

From this research, it can be concluded that Bank Sulselbar has succeeded in implementing an effective digital promotion strategy to influence perceptions of convenience and increase customer interest in taking out credit. Through the use of social media, email marketing, SEO, chatbot technology, and collaboration with influencers, the bank succeeded in creating widespread awareness and increasing online visibility. The use of chatbot technology provides speed and accuracy in providing information to potential customers, while webinars and social activities educate them about credit products.

This strategy is also supported by the integration of technology in credit applications, such as online banking applications and simple application forms. By presenting information clearly and supporting an efficient application experience, banks have succeeded in forming positive perceptions about the ease of taking out credit. Responsiveness to customer needs, including quick responses via social media, strengthens perceptions of convenience and increases customer interest.

Overall, Bank Sulselbar's digital promotion strategy succeeded in influencing the perception of ease and interest in taking out credit. By combining these elements, banks can more effectively attract and retain customers, strengthening their position in the dynamic banking industry. This research makes an academic contribution by providing in-depth insight into the impact of digital promotional strategies, while providing practical guidance for banking and related industry stakeholders in facing the ever-evolving digital era.

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