
Analysis of Digital Marketing Implementation on ASN Customer Acquisition at Bjb KCP Ciledug

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Abstract

This research aims to evaluate the implementation of Bank BJB's digital marketing in attracting State Civil Apparatus (ASN) customers at BJB KCP Ciledug. Even though Bank BJB has made digital changes by developing services such as BJB Digi and DigiCash, interviews conducted show that the implementation of digital marketing in branches is still very limited. Promotion for ASN credit is only carried out via WhatsApp messages without any organized digital strategy on social media or other digital platforms. On the other hand, recruiting ASN customers still relies more on a relationship marketing approach by establishing closeness between Account Officers (AO) and government agencies. These findings indicate that there is a digital gap between the strength of BJB's digital capacity and digital marketing practices that have not been optimal. By applying a descriptive qualitative approach, this research shows that acquisition methods are still conventional and rely heavily on trust, commitment and personal interaction. This research concludes that there is a need to optimize digital marketing strategies to strengthen the ASN acquisition process, increase marketing effectiveness, and support AO performance amidst increasingly fierce digital banking competition.

Keywords: *Digital marketing, ASN Customer, BJB KCP Ciledug*

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INTRODUCTION

Bank BJB, one of the largest regional banks in Indonesia, focuses its main market segment on the State Civil Apparatus (ASN). The cooperation between the local government and Bank BJB makes it a salary distribution institution and the main partner for ASN loans. In theory, special segments such as ASN are markets that can be utilized to the fullest with the right digital marketing strategy.

The development of digital technology has triggered significant changes in the banking sector. Financial institutions are challenged to better utilize digital marketing strategies to expand coverage, attract more customers, and increase customer loyalty amid increasingly fierce competition. Digital marketing plays a key role in increasing customer awareness and engagement through efficient digital channels, including social media, websites, and focused digital messaging (Kotler, 2018).

Bank BJB in recent years has carried out digital transformation through the development of services such as BJB Digi, DigiCash, digital onboarding, and collaboration with financial technology providers. This transformation improves operational efficiency and expands customers' access to the bank's digital services. However, the same report shows that BJB still faces a number of challenges in the implementation of digitalization, especially related to customer digital literacy, data security, and dependence on branch offices (Kurniawan, 2020).

These findings are in line with the marketing phenomenon of Bank BJB KCP Ciledug in the ASN segment based on the results of interviews conducted by researchers. The marketing strategy implemented is still basic and has not made optimal use of digital channels. The promotion of ASN credit products is only carried out through the WhatsApp application, without any structured digital campaigns through Instagram, official websites, or other social media. However, the number of ASNs applying for credit remains high, which is around 30 customers per month. This shows that the need for ASN for BJB financing facilities is quite large even though the digital approach has not been maximized.

Interestingly, most ASN visit the office not because of exposure to digital promotions, but because they have gotten to know Bank BJB's reputation as a provider of ASN credit. The information is disseminated through personal experience, bureaucratic culture, and recommendations between agencies. This phenomenon confirms that the acquisition of ASN customers still relies heavily on relationship marketing through the closeness between banks and public service agencies. Account Officers (AOs) play an important role in building relationships with school treasurers, official officials, or agency representatives so that the acquisition process relies more on a personal approach than digital marketing.

This condition shows that there is a gap between the great potential of the ASN segment and the limited use of digital marketing. Meanwhile, Bank BJB's digital transformation report shows that BJB's Mobile banking users have increased to more than two million customers by 2024, indicating a great opportunity for strengthening digital marketing strategies.

Thus, digital marketing optimization is important to strengthen the ASN customer acquisition process, support AO's performance, and increase ASN's understanding of credit services, BJB Digi's digital features, and the benefits of being a BJB Bank customer. Therefore, this study was conducted to analyze the implementation of digital marketing of Bank BJB KCP Ciledug on the acquisition of ASN customers and identify strategies that can be improved according to the needs and market behavior in the digital era.

RESEARCH METHODOLOGY

This study applies a descriptive qualitative method by utilizing data from interviews as primary data and secondary data from various literature sources. This method was chosen to gain deeper insight related to the application of digital marketing by Bank BJB KCP Ciledug in attracting ASN customers through taking information directly from sources involved in marketing activities. Primary data was collected through semi-structured interviews with the marketing team of Bank BJB KCP Ciledug to identify promotion methods, ways to utilize digital media, and ASN acquisition patterns at a practical level.

Meanwhile, for secondary data, researchers collected information through searches in scientific journals, bank official reports, and related documents. Data analysis was carried out with a descriptive-qualitative approach using thematic analysis techniques, where the researcher looked for patterns, tendencies, and important findings from interviews and literature, including the theme of digital media utilization, the role of personal relationships in acquisition, and the limitations of digital marketing in the field. The validation process is carried out by juxtaposing findings in the field with information from reliable literature sources to ensure the consistency and accuracy of the analysis. With this approach, it is hoped that the research can provide a comprehensive overview of the effectiveness of the implementation of digital marketing of Bank BJB KCP Ciledug in attracting ASN customers, as well as showing opportunities to strengthen digital marketing strategies in the future (Grashinta, 2023)

RESULTS AND DISCUSSION

A. Implementation of Bank BJB Digital Marketing in the ASN Segment

According to information obtained from interviews with the marketing team of Bank BJB KCP Ciledug, the use of digital marketing for the State Civil Apparatus (ASN) segment is currently still limited and has not been carried out in a planned way. Promotion of credit products for ASN is only carried out through WhatsApp messages without any official digital campaigns on social media, websites, or other digital marketing platforms. This reflects that the use of digital media has not been carried out optimally, even though digital marketing strategies are very important to expand the reach of information and increase customer awareness (Kotler, 2018).

This situation is in line with the results of the report on Bank BJB's Digital Banking Transformation, which states that Bank BJB has developed various digital services such as BJB Digi and DigiCash, but the implementation of digitalization has not been evenly distributed in all business units, including marketing. However, the same report also emphasizes that digitalization faces challenges such as digital literacy, data security aspects, and dependence on branch offices. This limitation is one of the factors that affect the suboptimal implementation of digital marketing at the branch level (Kurniawan, 2020).

B. ASN Customer Acquisition Pattern: Dominance of Relationship Marketing

Relationship marketing is the most appropriate framework to describe how to acquire ASN customers at Bank BJB KCP Ciledug. This theory underscores the importance of creating, maintaining, and strengthening long-term relationships between banks and customers, which are formed through three key aspects: trust, commitment, and communication. In the context of ASN, these three aspects emerge strongly as foundations in the acquisition process (Hugoboom, 2024).

Trust is a key element that influences ASN's financial choices. ASN customers tend to choose banks that they already trust through the work environment, either through their own experience, recommendations from friends, or the reputation of the institution. This trust is also obtained from the close personal relationship between ASN and bank officers, especially Account Officers (AO).

Furthermore, commitment is established when the relationship between bank officers and government agencies is maintained in an ongoing manner. This commitment encourages ASN to be loyal to using the same bank services in the long term, especially because this relationship is considered stable, safe, and easy to reach.

The third aspect, communication, is also very important. Communication carried out by the AO is personal and institutional, for example through coordination with the school treasurer or representatives from the office. Active and open communication facilitates the acquisition process, because ASN feels more informed and helped in understanding credit procedures or other services.

The results of the study indicate that the acquisition of ASN customers at Bank BJB KCP Ciledug is completely dominated by this relationship marketing approach. AO builds good relationships with various agencies such as education offices, schools, and other government agencies. The acquisition process mostly takes place through direct interaction, recommendations between friends, and bureaucratic culture that has made Bank BJB the main bank for ASN.

The findings of this study can be reinforced with the perspective of Service-Dominant Logic (SDL). This theory posits that value is not generated by the company, but rather is formed jointly by customers in the context of their lives. For ASN, the value obtained from Bank BJB's services does not only come from the credit product itself, but also from the convenience, comfort, and feeling of security that arises from a personal relationship with the AO as well as the institutional relationship between the bank and the institution. In other words, the value of services for civil servants is formed through social networks and convenience in the process, not through digital content or promotions in cyberspace (Heinonen, 2013).

This finding is in line with a report in Bank BJB's digital transformation journal, which states that the digitalization process has not completely changed service patterns at the operational level. These limitations make direct interaction remain a key factor in the banking process, including customer acquisition. Furthermore, a relational marketing study among ASN at one of the banks in Bandung also showed that the relationship marketing dimension has a significant effect on customer satisfaction and loyalty. These findings reinforce the fact that the relational approach is highly relevant for the ASN segment and contributes directly to the success of acquisitions (Hakim et al., 2021).

So, the pattern of ASN customer acquisition at Bank BJB KCP Ciledug basically still depends on the strength of AO's personal relationships, institutional reputation, and agency-based communication, not on digital exposure. This also explains why digital marketing has not had a meaningful impact in attracting ASN customers at the operational level.

C. Analysis of the Gap between Digital Potential and Reality in the Field

The Digital Gap Theory serves as the basis for understanding why Bank BJB's digital marketing strategy has not had a big impact on the acquisition of ASN customers. According

30| Analysis of Digital Marketing Implementation on ASN Customer Acquisition at Bjb KCP Ciledug to Van Dijk, the digital divide is not only related to access to technology, but also includes the ability to utilize and the results obtained from that technology (Zachrani Putri, 2023).

This theory is divided into three layers:

1. The First-Level Digital Divide, which is the gap in physical access to technology;
2. The Second Level Digital Gap, namely the gap in digital skills and knowledge;
3. The Third Level of Digital Gap, which is the gap in benefits obtained from the use of digital technology (M, 2025).

In the context of Bank BJB, the digital divide is more visible at the second and third levels. From an institutional perspective, Bank BJB's digital capabilities are actually quite strong. The report on BJB's digital transformation shows that the number of mobile banking users continues to grow and has reached more than two million users by 2024, which indicates that digital infrastructure and services are optimal. This shows that from the aspect of technology and system capacity, BJB has great potential to create an effective digital marketing strategy.

However, this potential has not been achieved in digital marketing practices in the field. Based on the results of the interview, ASN credit promotions are only carried out through WhatsApp without any planned digital campaigns on social media, websites, or other official digital platforms. On the other hand, the acquisition process still relies heavily on traditional methods that involve interpersonal relationships between Account Officers (AOs) and government agencies such as agencies or schools. Office visits and recommendations from ASN remain the main way to apply for credit. This condition reflects the gap in digital marketing, which is the difference between:

1. BJB's well-established digital strength, available digital services, high number of users, and adequate infrastructure.
2. The implementation of digital marketing is still not effective, there is no appropriate digital strategy for the ASN segment.
3. The acquisition process is still traditional, highly dependent on the personal relationship of the AO and the bureaucratic culture.

This gap shows that although BJB has great digital potential, its benefits in the ASN acquisition process (third-level gap) have not been fully realized. In fact, there is a great opportunity to increase acquisitions considering BJB's reputation among civil servants and their need for credit products. If digital marketing strategies can be developed more focused, measurable, and integrated with the existing personal relationship system, then ASN acquisition can increase significantly.

Thus, this section emphasizes that BJB's main challenge lies not in the lack of digital infrastructure, but in the lack of optimal utilization of digital channels. Improvements in digital marketing are needed so that the digital potential can directly accelerate the acquisition process, support AO's performance, and increase BJB's competitiveness in the digital banking era.

CONCLUSION

This research reveals that the implementation of digital marketing at Bank BJB KCP Ciledug has not gone well in supporting the addition of ASN customers. Although Bank BJB has a good digital infrastructure through services such as BJB Digi and DigiCash, the digital marketing strategy at the branch is still limited to the use of WhatsApp and does not yet include planned digital campaigns on social media or official websites. This makes digital marketing not yet make a meaningful contribution to the acquisition process.

On the other hand, ASN customer acquisition is mostly done through a relationship-based marketing approach. Account Officers (AOs) have an important role in building emotional and professional connections with school treasurers, official officials, and institutional representatives. Factors such as trust, commitment, and interpersonal communication determine the decision for ASN in applying for a loan. The positive image of Bank BJB as the main bank of the local government also strengthens the decision of ASN to utilize financing services without relying on digital channels.

Therefore, there is a gap between the digital potential that Bank BJB has and the existing marketing reality. Although the number of BJB mobile banking users continues to grow, this potential has not been fully utilized to increase the acquisition of ASN customers. Therefore, it is necessary to develop a digital marketing strategy that is more structured, integrated, and in accordance with the needs of ASN, while still combining the strength of relationship marketing that has been proven effective. This increase is expected to increase Bank BJB's competitiveness, expand its marketing reach, and support the acquisition of ASN customers in a sustainable manner

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