Analysis of Bank Cimb Niaga's Digital Marketing Strategy to Improve Image

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ABSTRACT

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This study aims to find out how Bank Cimb Niaga's digital marketing strategy uses data analysis of the Miles and Huberman model. Using the Miles and Huberman model data analysis, the researcher wants to explain in detail how the situation, events and realities in the field are in detail, to be able to answer how the marketing communication strategy through digital marketing in improving the image of Bank Cimb Niaga. Bank Cimb Niaga is a well-known private bank in Indonesia, this bank is a subsidiary of CIMB which is headquartered in Jakarta. Cimb Bank is included in the list of well-known and trusted banks in the world according to Forbes 2024 data. Through the analysis of the Miles and Huberman model data, the researcher wanted to explain the strategy of Bank Cimb Niaga in improving its image. This research method uses descriptive qualitative and uses Observation, Interview, and Documentation Techniques. The results of this study show that the digital marketing strategies implemented include customer insight, building a community, choosing content that suits the customer's segment and interests from customers.

1. Introduction

The advancement of the information world or digitalization has made companies make various efforts such as saving operational costs or efficiency from marketing costs, efficiency of new branch opening costs, human resources costs to union operational costs. In various existing sectors, there have been drastic changes, including the banking sector. Banking digitalization not only affects the way banks operate, but also how banks interact with their customers. Banking digitalization can present a more interesting and profitable experience in terms of company performance (Islamy & Triansari, 2020).

Digitalization is a conversion process from physical, analog, and digital change with the aim of accelerating performance so that it can benefit the company. Digital marketing strategy through corporate digital media is a marketing that is widely carried out, including banking. This can allow the company's market to be wider, increase brand awareness, and can strengthen the connection between producers and consumers. Bank CIMB Niaga is one of the banks that has adopted a digital marketing strategy.

No.	Nama Data	Nilai
1	HSBC Holdings	226.059
2	Bank Mandiri	37.448
3	BNI	27.202
4	DBS	27.000
5	United Overseas Bank	25.075
6	BCA	24.603
7	Jenius	19.370
8	CIMB Niaga	12.064
9	Bank Permata	7.750
10	BRI	3.500

Figure 1. List of Trusted Banks According to Forbes 2024
Source: databoks.katadata.co.id

According to data from Forbes (2024), Bank Cimb Niaga occupies the eighth position as the best bank based on the number of employees. Bank Cimb Niaga is a trusted private bank that continues to strive to improve the image and trust of the public. Therefore, the competition in the banking world has caused Bank Cimb Niaga to realize the importance of digital marketing strategies to reach customers and potential customers, especially consumer behavior who spend more time in front of the screen. According to CIMB Niaga's annual report (2021), the bank has implemented various digital marketing strategies to improve customer image and trust.

The use of social media such as Facebook and Instagram is very effective in promoting products and increasing consumer purchases at Stray Store Manado shows. This shows that digital marketing strategies have great potential in improving the image and sales of a company's products or services. In addition, digital marketing strategies, especially through Instagram social media, can increase product visibility and sales, not only that, good digital marketing can increase image and sales (Natasya and Kuswibowo., 2023).

However, the success of a digital marketing strategy does not only depend on the use of digital media. Research by (Saputri, 2023) emphasizes the importance of social media marketing in improving school branding, focusing on increasing traffic, conversions, and engagement through social media, so that conducting effective digital marketing requires an integrated and well-planned approach. In the context of Bank Cimb Niaga, the digital marketing strategy implemented includes various elements such as the use of social media, email marketing, and content marketing. An effective digital marketing strategy involves a combination of various methods such as SEO, SEM, and the use of digital media to increase brand awareness and engagement with CIMB Niaga customers (Cimbniaga, 2021). In addition, the use of mobile banking applications such as OCTO Mobile is also part of CIMB Niaga's digital marketing strategy to facilitate transactions and increase customer satisfaction.

The implementation of digital marketing in the banking industry can improve customer satisfaction and the image of the bank. This study found that digital marketing can influence consumer decisions and banking images in National Private Business Banks (BUSN), with a simultaneous influence of 83.1% (Sofiati et al., 2023). From the available data, it is said that an effective digital marketing strategy can produce a significant good impact on the bank's image. However, although many studies have shown the effectiveness of digital marketing in improving image and customer satisfaction, there have not been many researchers who have specifically analyzed the digital marketing implemented by Bank Cimb Niaga. So, the researcher considers this important to be researched in order to analyze the digital marketing applied to Bank Cimb Niaga and evaluate its effectiveness in improving the bank's image.

This study will examine various aspects of the digital marketing strategy implemented by Bank Cimb Niaga, including the use of social media, email marketing, content marketing, and mobile banking applications. The researcher will also evaluate what arises from the strategies carried out on the bank's image in the eyes of the public. Thus, this research is expected to help readers in knowing

about the effectiveness of digital marketing strategies in improving the image of Bank Cimb Niaga and provide recommendations that can be used to optimize digital marketing strategies in the future.

The digital marketing strategy implemented by Bank Cimb Niaga also includes the use of influencer marketing and digital advertising campaigns. Influencer marketing involves collaborating with individuals who have a big impact on the media they use to promote the bank's products and services. Research by (Kartawaria and Normansah., 2023) shows that influencer marketing is effective in increasing brand awareness and engagement, which in turn can improve the company's image. In addition, digital advertising campaigns through social media such as Google ads and Facebook ads allow banks to focus on more specific consumers and can increase the effectiveness of marketing campaigns.

In the digital era that is full of challenges and opportunities, Bank Cimb must continue to maximize and refine its digital marketing approach. This study is projected to provide a significant understanding of "Bank Cimb Niaga's Digital Marketing Strategy to Improve Image" in understanding how digital marketing strategies are and providing practical recommendations for more effective implementation. Gap research in this study focuses on the study of digital marketing strategies, specifically researching certain strategies implemented by CIMB Niaga.

2. Method

Descriptive qualitative research focuses on an in-depth description of the phenomenon being studied without variable manipulation. The goal is to provide a clear and comprehensive picture of the situation or event that occurred, as well as to understand the meaning given by the participants to the phenomenon. According to (Kriyantono.R, 2020) qualitative research emphasizes on digging data depth rather than data breadth, and aims to find the meaning behind something that happens naturally. In this study, the researcher uses a descriptive qualitative research method because the researcher wants to explain in detail how the situation, events and what reality exists in the field in detail, in order to be able to answer how to communicate marketing strategies through digital marketing to improve the image of Bank Cimb Niaga. The data analysis used is the Miles and Huberman model data analysis where activities in qualitative data analysis are carried out interactively and continue until complete, so that the data is saturated. The steps include:

Table 1. Research flow

Data collection	→	Data reduction	→	Data presentation and conclusion drawing
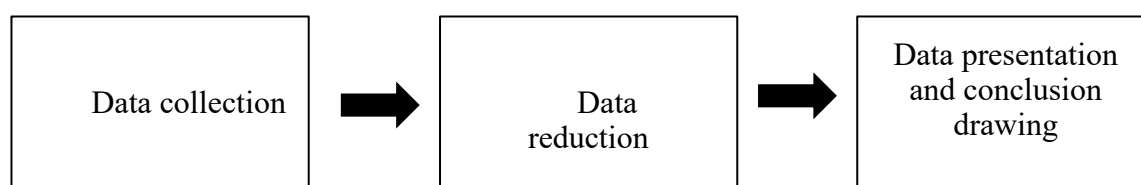
The data collection method in this research is Observation, Documentation and Interviews at Cimb Niaga bank, in addition to collecting data indirectly through journals, scientific research papers and books related to this research. One of the samples in the analysis is from the Forbes website (databoks.katadata.co.id) which presents data on 10 trusted banks in 2024, Cimb Bank occupies the eighth row of the list of 10 trusted banks, from the data Cimb bank obtained 12,064 points and competed with existing large banks such as HSBC Holdings which occupied the first position and followed by Mandiri and BNI banks.

3. Result and Discussion

3.1. Digital marketing strategy

The following is a form of Digital Marketing Strategy divided into 5 parts, including:

Search Engine Optimization (SEO) is a set of techniques and strategies used to improve the visibility and ranking of a website on search engine results pages (SERPs). The main goal of SEO is

to increase the amount and quality of traffic to the website organically, without using paid advertising (Andi Dwi Riyanto et al., 2022).

Content marketing is the creation and distribution of relevant and valuable content to attract and engage the target audience. This content can be in the form of articles, videos, infographics, and others that aim to provide information and build relationships with consumers (Wibowo.A.,2020). Social Media Marketing (SMM) is a marketing strategy that uses social media platforms to promote products or services, interact with customers, and build brand awareness. SMM involves various activities such as content creation, interaction with users, and data analysis to improve the effectiveness of marketing campaigns (Haikal Sultana Abdullah and Aekram Faisal., 2022). Email marketing is one of the digital marketing strategies that uses email as a medium to promote products or services, build relationships with customers, and increase brand awareness (Kustami and Sulistiyono., 2023). Influencer marketing is a collaboration with individuals who have great influence on social media to promote products or services (Kartawaria and Normansah., 2023).

The following is a screenshot of the Digital Marketing Strategy from Bank Cimb Niaga

No.	Picture	Explanation of the strategy
1.	**Figure 1.** cimbniaga.co.id Website (Source: cimbniaga.co.id)	Search Engine Optimization Through the website of Bank Cimb Niaga, it is known that their efforts in utilizing keywords in the form of poster content with the words "Understanding Every Aspiration for a Pleasant Experience Because of Your Opinion" with #YangUtama keyword snippets. This is done with the aim of using keywords relevant to the banking business to improve the ranking of search results.
2.	**Figure 2.** of CIMB Niaga Youtube (Source: @CIMBNiagaIndonesia)	Content Marketing Through the Youtube page of the Bank Cimb Niaga account, it explains information about the use of the OCTO MOBILE application with the aim of introducing a mobile banking application from Bank Cimb niaga to facilitate customer banking transaction activities through Smartphones. This content aims to give customers a simple impression that accessing mobile banking can be done anywhere.
3.		Social Media Marketing Through the Instagram page, @cimb_niaga display informative content to Instagram users, especially Bank Cimb Niaga customers. Build a good and interactive relationship with followers on Instagram to increase engagement.

	Figure 3. Instagram @cimb_niaga (Source: @cimb_niaga)	
5.	 **Figure 4.** kejarmimpi.id Website (Source: kejarmimpi.id)	Influencer marketing In the following content is the community movement "KEJAR MIMPI" from Bank Cimb Niaga which aims to support in realizing people's dreams and shaping the positive character of the nation's generation. Increasing Brand Awareness with Maudy Ayunda's face as a Brand Ambassador, this can expand the target market and engagement.

3.2. Discussion

Based on the strategies that have been used by Bank Cimb Niaga, it can be concluded that Bank Cimb Niaga has successfully used an excellent digital marketing strategy, the strategies used include Search Engine Optimization (SEO), Content Marketing, Social Media Marketing, and Influencer Marketing. In the target market, Bank Cimb Niaga managed to achieve engagements where the target market managed to pay attention and give a good impression with the content of the implemented strategy.

The form of digital marketing strategy related to Bank Cimb Niaga's Search engine optimization uses creative posters. Meanwhile, Content Marketing Bank Cimb Niaga uses video content with a simple and creative concept, because each content contains hooks that attract the audience and there are elements of trends that existed at that time. For Social Media Marketing, Bank Cimb Niaga uses every media platform such as Instagram, Tiktok, Facebook, and Twitter. This is done in order to expand market reach while maintaining interactive relationships with consumers/customers.

Influencer Marketing Bank Cimb Niaga in carrying out its strategy Bank Cimb Niaga can be said to be very creative, because they not only use influencers as an attraction but Bank Cimb builds loyalty and engagement by building a positive community. The Kejar Mimpi Community is a social movement community that has a vision to form a positive generation of young Indonesians in applying life values through good self-development and self-motivation. In this case, Bank Cimb Niaga strives to introduce Bank Cimb Niaga while building good relationships with consumers/regular customers and new consumers/customers.

From the discussion that has been summarized by the researchers above, through Bank Cimb Niaga, there have been 4 components of the digital marketing strategy that are used to improve and maintain the image of Bank Cimb Niaga. In this case, Bank Cimb Niaga tries to make good use of all digital marketing strategies so that it can have a positive impact every year.

4. Conclusion

Based on the results of the above research, it can be concluded that the analysis of the digital marketing strategy used by Bank Cimb Niaga is very optimal. This shows that Bank Cimb Niaga is very efficient in carrying out its strategy to increase engagement and maintain brand image. In addition, digital marketing strategies that are executed very well, such as Content Marketing and Influencer Marketing Bank Cimb Niaga, in this case the selection of content and influencers is very creative and adjusts to existing trends, thus creating a positive image.

5. Acknowledgement

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