

Analysis of Public Relations Communication Strategies in Introducing Digital Banking to Customers

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Abstract

This research aims to analyze the public relations communication strategy in introducing digital banking services at Bank X. This research uses a qualitative approach by collecting data through interviews, observation, and document analysis. The results showed that the communication strategy implemented involved a combination of digital media campaigns and face-to-face approaches. Social media platforms such as Instagram and YouTube were used to reach younger audiences, while customer service provided direct assistance to customers who were less familiar with digital technology. The results showed that the strategy was effective in increasing customer awareness of digital banking features, although challenges such as knowledge gaps and customer hesitancy in using technology still existed. To overcome these challenges, the bank adopted a personalized approach through in-person consultations and strengthened the educational content with interactive tutorials. This research highlights the importance of integrating digital and offline communication strategies to bridge the technology literacy gap and increase customer adoption of digital banking services.

Keyword: Communication Strategies; Public Relations; Digital Banking.

1. Introduction

Technological advances in today's modern era have made easier for people to carry out various activities more practically. This includes aspects of communication, ease of doing work and faster access of communication, ease of doing work and faster access to information. This rapid technological development requires people to adapt to the changes that exist. This certainly affects the business sector and the banking industry. Digitalization encourages competition in the banking sector in utilizing technology to facilitate transactions for customers. This development leads to the information of services into digital banking. Various digital services provided by banks make it easier to make transactions. This facility provides easy and fast access to financial transactions (Iriani, 2018).

However, while these provide many conveniences, not all customers can immediately adapt to these changes. Some customers, especially those who are not familiar with digital technology, still have difficulties in understanding how to use it. This is a big challenge for the banking industry in Indonesia in educating customers about digital banking services. Data from the Financial Services Authority (OJK) shows that the use of digital banking services in Indonesia is still relatively low, with only around 30% of customers actively using these services. This creates a significant gap between technological advancements and customer adoption of services.

The data indicates that there is a need to improve socialization and education on digital banking services to customers. This is in line with the opinion of Rahmadani & Andriani (2021) who emphasize that clear and consistent communication can help build a positive image of the bank in the eyes of customers. In addition, choosing the right communication channel and understanding the target audience can increase the effectiveness of socialization of digital banking services.

2. Literature Review

2.1 Definition of Public Relations

According to Silviani (2020), the public can be defined as a group of people who have the same interests, both in small and large numbers. Meanwhile, relations means relationship. In the context of public relations, this refers to two-way communication. Public relations is basically part of the management function in which it carries out various managerial tasks, starting from planning, compiling programs, implementing programs, monitoring implementation, analyzing results and conducting new planning (Milyane et al., 2021).

Public relations activities serve to support management in achieving organizational goals by establishing good relationships with the public. In this case, the organization uses two-way communication to ensure public expectations are met, so that communication between the organization and the public becomes balanced.

2.2 Public Relations Process

According to (Salsabila et al., 2023) Public relations are involved in various activities, therefore public relations need to implement four main steps known as RACE, which stands for Research, Action, Communication, Evaluation.

- 1) Research, a field data collection process that aims to obtain accurate information about the problem at hand.
- 2) Action, the results of previous research are processed by the Public Relations Officer (PRO) into real action.
- 3) Communication, conveying various data that has been collected and processed in the form of actions to the internal public involved.
- 4) Evaluation, this is done periodically to ascertain whether the problem has found a solution or not.

2.3 Definition of Communication

According to Damayani Pohan & Fitria (2021) Communication can generally be defined as a process that involves forming, receiving and processing messages. Communication can also be interpreted as a process of exchanging meaning, both through verbal and nonverbal behavior. The message conveyed can cause changes in the recipient's attitude and behavior. Communication also serves to form positive opinions. Overall, communication is the process of sending information from one party to another with the intention of conveying a certain message.

Then this was expanded by Mucharam (2022) Public communication can be interpreted as communication carried out by a communicator with a large audience. This process can occur directly or indirectly. Directly, a communicator conveys a message without an intermediary audience, while indirectly it can be done by using the media as a tool to reach the audience.

2.4 Communication Strategy

Strategy in public relations is an activity carried out by the company, where the company conveys messages to the public to build a positive image in the eyes of consumers (Rahmadani & Andrini, 2021). Meanwhile, communication strategy is communication planning and management that is integrated to achieve the desires goals and develop operational tactics for the next step (Dewi Kusumawardani, 2016).

According to Salsabila et al. (2023) Public relations practitioners must pay attention to several communication strategies so that the message or information conveyed can be conveyed properly, namely:

- 1) **Determining goals**, a public relations practitioner must determine the goals to be achieved before running a communication program. This can be done by focusing on organizational values and principles.
- 2) **Identifying target audience segmentation**, identifying the target or target audience can help the organization direct messages to the appropriate audience, by grouping based on the organization's services or products.
- 3) **Developing key messages**, information or messages compiled by public relations practitioners should reflect the values and principles of the organization.
- 4) **Selecting appropriate communication channels or media**, in determining communication channels or media, public relations practitioners need to conduct research to convey information to the targeted audience.
- 5) **Carry out evaluation**, the purpose of the evaluation is to assess the success of the communication program.

2.5 Factors Affecting the Use of Digital Banking

According to Ghassani et al. (2024) there are several factors that can influence the use of digital banking, including:

- 1) **Perceived Ease**, where someone accepts and uses technology that is considered easy to use.
- 2) **Perceived Usefulness**, where a person thinks that using a particular system can improve performance and effectiveness. If users feel that the technology or system can make it easier for them to complete tasks more efficiently, they will tend to accept and utilize the technology.
- 3) **Perceived Trust**, beliefs that encourage individuals to use technology after assessing the characteristics of the technology.

3. Material and Method

3.1 Design Study

This research uses a qualitative method, which is an approach in social science that studies social problems by understanding the background and point of view as a whole (Abdussamad, 2021). This qualitative method is intended to understand the meaning of a phenomenon by observing the behavior and perceptions of the subject thoroughly, then identifying differences and similarities in symptoms to form a theory that is explained in words (Yanti & Wijaya, 2022).

This research uses a descriptive study approach to analyze public relations communication strategies in introducing digital banking service features. In qualitative descriptive research the data is presented as it is without manipulation or additional treatment. This research aims to provide a comprehensive description of an event to reveal and explain the phenomena that occur. This is done by describing several variables that are relevant to the problem under study. This research also describes data related to ongoing situations and attitudes and views that arise in society (Rusli, 2021).

3.2 Data Analysis

Data analysis is the process of dissecting a problem or focus of study into smaller components, so that the structure and shape of what is analyzed becomes clearer and easier to understand (Helaluddin & Wijaya, 2019). According to the conclusion of Saleh et al. (2017), data analysis consists of several stages which include data collection, data reduction, data presentation, and conclusions. The following are the stages:

a) Data Collection

The researcher obtained data and information from the informants through observation, documentation and interviews. These methods were combined in a research note that included two main aspects. First, natural notes, which contain what was felt, recorded, seen, experienced and heard without any response from the researcher to the phenomena that occurred in the field. Second, reflection notes, which contain the researcher's comments, impressions, and interpretations of the experiences encountered, where these notes are generated from interviews with informants.

b) Data Reduction

Data reduction is the process of reducing information that is considered less necessary and relevant, as well as adding data that is considered still lacking or can also be referred to as the data refinement process. After the data is collected, the next step is to make a

reduction to select relevant and significant data. This aims to focus information related to problem solving, discovery or answering research questions. During data reduction, only data relevant to the research problem will be considered in this reduction, while unrelated information will be deleted.

c) Data Display

Data display is an important step in organizing information grouped by relevant categories. The form of data presentation can be text, images, graphs or tables. The aim is to combine information so that it can describe the actual situation. By presenting good data, researchers can understand the information better, either as a whole or in certain parts of the research results.

d) Conclusion Drawing/Verifying

Drawing conclusions is the process of formulating the meaning of the research results presented in short, concise, and easy-to-understand sentences. This process involves iterative review to ensure the correctness of the conclusions, especially in terms of their relevance and consistency with the title, objectives and problem formulation.

Conclusions can be drawn throughout the research. As data is collected, provisional conclusions can be made and once all data is complete final conclusions will be formulated.

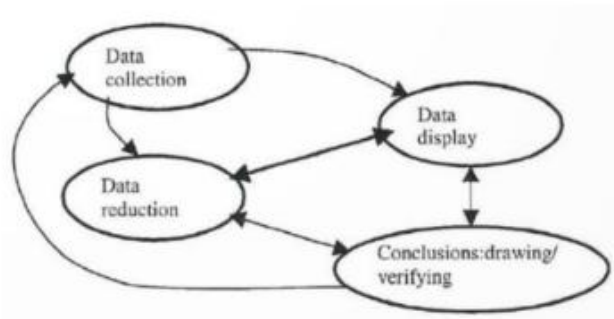


Figure 1. Data Analysis

Source: Data Processed by Researchers

4. Result

4.1 Communication Strategy

Bank X utilize digital media and face-toface services to reach various customer segments. Social media is used to provide interesting and educational content, while customer service and relationship managers provide direct guidance and personalized approach to customers. However, challenges remain in the form of some customers lack of understanding of digital banking services, which is addressed through direct education and simple usage guides.

4.2 Challenges and Constraints

The main challenge faced by Bank X in introducing digital banking services is to ensure that customers feel comfortable and confident in using them. A personalized approach through phone or in-branch consultations proved effective, especially for customers who are less in reaching younger customers, they have not been fully effective for other

segments that prefer face-to-face guidance. To address the understanding gap, customer service provided in-person explanations to customers, and Bank X also organized offline activities with promotions and giveaways to attract customers who rarely use digital media.

4.3 Customer Feedback

Customer feedback is an important element in the development of digital banking services at Bank X. Through feedback, Bank X can understand customer needs and experiences to customize relevant and effective strategies. Bank X responds quickly to feedback, analyzes social media feedback, and logs complaints for further evaluation. Strategy adjustments are made by evaluating feedback and adapting communication and service approaches. These measures enable Bank X to maintain customer trust while continuously improving service quality.

5. Discussion

5.1 Communication Strategy

Bank X's public relations communication strategy in introducing digital banking services combines digital communication through social media with face-to-face approaches, such as direct guidance from customer service. This strategy follows the effective communication theory by Silviani (2020) and Damayani Pohan & Fitria (2021), which emphasizes message relevance and audience engagement.

Bank X also applies the RACE model proposed by Salsabila et al. (2023) to evaluate strategies on an ongoing basis. By managing customer feedback, Bank X can adjust communication approaches, enhance educational content, and improve services to remain relevant and effective.

5.2 Challenges and Constraints

The main challenge faced is the gap in customer understanding, especially those who are less familiar with digital media. This shows the importance of variations in communications strategies, as described by Ghassani et al. (2024), which emphasizes the need to understand audience perceptions of technology. This is in line with the theory of Salsabila et al. (2023), the communication strategy must use media that are suitable for the characteristic of the audience.

To overcome this, Bank X increases personalized communications through telephone or in-person consultations. This approach supports customers in the adaptation process, in accordance with Dewi Kusumawardani (2016) view that good strategic planning is necessary for successful communication.

5.3 Customer Feedback

Based on interviews and observations, feedback management is an important element in Bank X's communication strategy. Customer feedback is recorded and analyzed to improve services, such as creating interactive guides that are easy to understand and updating features to make digital banking services more convenient. Quick response to complaints is also a priority, creating customer trust in the service.

This approach confirms the importance of the role of public relations in building positive relationships between organizations and the public, in accordance with Silviani (2020) theory, which states that good relationships between companies and audiences are the key to successful public communication.

6. Conclusion, Implication, and Recommendation

6.1 Conclusion

Bank X's public relations communication strategy in introducing the digital banking service features has been quite effective, especially through various channels such as social media and email that have succeeded in increasing customer awareness. However, there was still a gap in customer understanding of the full benefits of this service, which required strengthening the strategy to increase engagement and education, especially for customers who are less familiar with technology. This challenge was addressed with direct engagement and digital campaigns, which proved to increase customer convenience. In addition, Bank X's responsiveness to customer feedback through regular evaluation and strategy adjustments demonstrates its commitment to continuously improve the quality of digital banking services.

6.2 Implication

The results of this study are supported by the theory used by Silviani (2020), Damayani Pohan & Fitria (2021), Salsabila et al. (2023), Ghassani et al. (2024), Dewi Kusumawardani (2016). This research shows that a public relations strategy that combines face-to-face and digital communication is proven to increase customer understanding of digital banking services, and is relevant to the RACE model in evaluating strategies. Practically, Bank X can improve customer understanding by maximizing the role of customer service and offline activities, as well as providing digital campaigns in the form of educational content such as videos and infographics. With regular evaluation, this step can increase the adoption of digital services and strengthen customer relationships.

6.3 Recommendation

Future research is recommended to involve more diverse participants, including employees from various divisions and customers who use digital banking services, to obtain a more comprehensive and valid perspective. In addition, future research can explore other aspects, such as the effectiveness of social media and the level of customer satisfaction with digital banking services.

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