

Analysis of Digital Marketing Strategy at Mandiri Tunas Finance in Building and Maintaining Consumer Trust in Bandar Lampung

Sheva Antalia ¹, Dora Rinova²

^{1,2} Department Business Administration, Faculty Of Social And Political Sciences, University
Of Bandar Lampung, Lampung

Email : sheva.22121025@student.ubl.ac.id¹, dora@ubl.ac.id²

Abstract

This study aims to analyze the role of digital marketing strategies in building and maintaining consumer trust at Mandiri Tunas Finance (MTF) Bandar Lampung. In the era of rapid digital transformation, financial service companies are required to adopt effective digital marketing approaches to remain competitive and credible. Consumer trust becomes a crucial factor in the financing industry due to the high level of perceived risk in financial transactions. This research employs a qualitative descriptive approach using a case study method. Data were collected through in-depth interviews, observations, and documentation involving consumers and internal marketing staff of MTF Bandar Lampung. The findings reveal that MTF utilizes social media platforms, an official website, and digital communication channels to enhance information transparency, strengthen corporate image, and foster long-term relationships with customers. Consumer trust is built through consistent marketing messages, responsive digital services, clear product information, and the strong reputation of its parent company. However, challenges remain in optimizing digital engagement and responsiveness. This study contributes to understanding how digital marketing strategies influence consumer trust in the financial services sector, particularly in regional financing institutions.

Keywords: digital marketing strategy, consumer trust, financial services, qualitative research, case study, Mandiri Tunas Finance

INTRODUCTION

Digital transformation in society is an organizational, socio-economic, and technological process that utilizes information resources, information technologies, and digital systems to meet the needs of individuals and institutions. The transition toward a digital economy has significantly influenced business models, communication systems, and consumer behavior (Kotler et al., 2021). The process of digitalization requires the resolution of several key issues, namely:

1. The integration of digital technologies into all business sectors;
2. The development of digital literacy and effective technology usage;
3. The optimization of digital information systems to support transparency and efficiency in service delivery (Chaffey & Ellis-Chadwick, 2020).

Information resources play a crucial role in shaping public perception and organizational sustainability. Since the shift toward an information society, scholars have emphasized the importance of managing digital communication effectively to enhance competitiveness and credibility (Abduqadirov et al., 2002). The process of managerial decision-making increasingly depends on reviewing, analyzing, and utilizing digital information derived from various online sources. However, the rapid flow of digital information also requires companies to ensure data security, transparency, and reliability in their communication systems.

In the financial services sector, digital transformation has changed how companies interact with consumers. Customers now rely heavily on social media platforms, websites, and online reviews before making financial decisions (Kaplan & Haenlein, 2020). Financing services, which involve long-term financial commitments and contractual agreements, are categorized as high-risk services. Therefore, consumer trust becomes a central factor in purchasing decisions and long-term relationships. According to Morgan and Hunt (1994), trust and commitment are fundamental elements in establishing sustainable relationships between companies and customers. In digital environments, trust is influenced by information transparency, consistency of communication, responsiveness, and perceived credibility (Pentina & Zhang, 2021).

Mandiri Tunas Finance (MTF), as a subsidiary of PT Bank Mandiri (Persero) Tbk, operates in the vehicle financing industry and faces increasing competition from both conventional financing institutions and fintech-based platforms. In Bandar Lampung, the competitive environment requires MTF to strengthen its digital marketing strategies to maintain consumer confidence. Through social media utilization, official websites, and digital communication channels, the company aims to enhance brand image, improve transparency, and foster long-term customer relationships.

Although MTF has implemented various digital marketing initiatives, the effectiveness of these strategies in building and maintaining consumer trust remains an important issue to examine. Digital promotion alone does not automatically guarantee trust unless it is supported by consistent information, reliable service delivery, and positive consumer experience (Edelman Trust Barometer, 2023). Therefore, analyzing the relationship between digital marketing strategies and consumer trust is essential for financing institutions operating in regional markets.

This study aims to analyze the role of digital marketing strategies implemented by Mandiri Tunas Finance Bandar Lampung in building and maintaining consumer trust. The findings are expected to contribute to the development of trust-oriented digital marketing strategies in the financial services sector.

LITERATURE ANALYSIS AND METHODOLOGY

Literature Analysis

The rapid advancement of digital technology has transformed traditional marketing practices into interactive, technology-driven systems. Digital marketing refers to marketing activities conducted through digital platforms such as websites, social media, search engines, and mobile applications (Kotler & Armstrong, 2016). It enables companies to communicate directly with customers, personalize promotional messages, and create long-term engagement. According to Kannan and Li (2017), digital marketing enhances value creation by integrating digital technologies into marketing processes and customer relationship management.

In the financial services sector, digital marketing plays a strategic role in reducing information asymmetry and increasing transparency. Consumers increasingly rely on digital platforms to obtain information, compare financial services, and evaluate company credibility before making decisions (Chaffey & Ellis-Chadwick, 2020). Therefore, digital communication must be accurate, transparent, and consistent to build positive perceptions.

Relationship Marketing Theory provides the main theoretical foundation for this study. Morgan and Hunt (1994) explain that trust and commitment are key determinants of successful long-term relationships between companies and customers. Trust is defined as the confidence in the reliability and integrity of a service provider. In high-risk industries such as financing, trust becomes a central element influencing purchasing decisions and customer loyalty.

In digital environments, trust is influenced by transparency of information, consistency of marketing messages, responsiveness of digital services, and brand reputation (Pentina & Zhang, 2021). Furthermore, Parasuraman, Zeithaml, and Berry (2021) argue that

service quality, especially in online interactions, significantly affects customer confidence and satisfaction. Therefore, analyzing digital marketing strategies requires examining not only promotional activities but also communication quality, digital engagement, and perceived credibility.

Based on these theoretical perspectives, this study focuses on analyzing digital marketing strategy and its role in building and maintaining consumer trust in the financing industry.

METHODELOGY

This study employs a qualitative descriptive approach using a case study method. According to Creswell and Creswell (2018), qualitative research aims to explore and understand meanings individuals or groups attribute to social phenomena. The case study method allows an in-depth examination of a particular organization within its real-life context.

The research was conducted at Mandiri Tunas Finance (MTF) Bandar Lampung. Informants were selected using purposive sampling, consisting of active consumers who had interacted with MTF's digital platforms and internal staff involved in digital marketing activities.

Data collection techniques included:

1. In-depth interviews with consumers and marketing staff;
2. Non-participant observation of digital marketing activities;
3. Documentation analysis of social media content, website information, and promotional materials.

Data were analyzed using the interactive model of Miles, Huberman, and Saldaña (2018), which consists of data reduction, data display, and conclusion drawing. To ensure validity and reliability, triangulation techniques were applied by comparing data from multiple sources and methods (Denzin, 2018).

Through this methodological framework, the study aims to comprehensively examine how digital marketing strategies influence consumer trust at Mandiri Tunas Finance Bandar Lampung.

RESEARCH AND RESULTS

Mandiri Tunas Finance (MTF) is one of the financing companies operating in Indonesia, particularly in the automotive financing sector. The company was initially established as PT Tunas Financindo Sarana and later became part of Bank Mandiri. As a subsidiary of PT Bank Mandiri (Persero) Tbk, Mandiri Tunas Finance benefits from strong

financial support and corporate credibility, which contributes to strengthening consumer trust in its services.

The Bandar Lampung branch plays an important role in implementing the company's marketing strategies at the regional level. In response to rapid technological development and the increasing use of digital platforms by consumers, Mandiri Tunas Finance has adopted digital marketing strategies to promote its financing services and strengthen relationships with customers. Digital marketing enables companies to communicate more efficiently with consumers and provide information that can be accessed anytime through online platforms.

The findings of this research show that Mandiri Tunas Finance Bandar Lampung utilizes several digital platforms as part of its marketing strategy. These include social media platforms, official websites, and digital communication channels that allow the company to disseminate information and interact directly with consumers. Social media platforms such as Instagram are used to share promotional programs, financing information, and product updates. Meanwhile, the official website provides detailed information about financing services, including credit simulations and application procedures.

Digital communication channels also allow consumers to interact with the company through online customer service. Through these platforms, consumers can obtain information quickly and receive assistance regarding financing services. This interaction helps improve customer experience and strengthen trust in the company.

Consumer trust is considered an important factor in the financing industry because financial services involve long-term commitments and perceived risks. Based on interviews conducted with consumers and internal staff of Mandiri Tunas Finance Bandar Lampung, several factors were identified as influencing consumer trust, including transparency of information, responsiveness of digital communication, and corporate reputation.

To provide a clearer overview of the research participants, the profile of informants involved in this study is presented in Table 1.

Table 1. Informant Profile

Informant	Gender	Occupation	Relationship with MTF
Informant 1	Male	Private Employee	Vehicle Financing Customer
Informant 2	Female	Entrepreneur	Financing Applicant
Informant 3	Male	Government Employee	MTF Customer
Informant 4	Female	Private Employee	Financing Customer
Informant 5	Male	Marketing Staff	Internal Informant

The interview results indicate that digital marketing activities implemented by Mandiri Tunas Finance contribute to improving consumer access to information and strengthening communication between the company and its customers. Consumers stated that social media platforms provide useful information regarding financing programs and promotional offers.

Consumers also emphasized that clear and transparent information provided through digital platforms increases their confidence in the company. When consumers can easily access detailed information regarding financing procedures, installment schemes, and service requirements, they feel more secure in making financial decisions.

Another factor influencing consumer trust is the responsiveness of customer service through digital communication channels. Consumers expect companies to respond quickly to questions submitted through social media or online communication platforms. Quick and accurate responses contribute to positive consumer perceptions of the company's professionalism.

In addition, corporate reputation plays a significant role in building consumer trust. As a subsidiary of Bank Mandiri, Mandiri Tunas Finance benefits from a strong brand image and institutional credibility. This reputation reduces perceived risk and encourages consumers to choose the company's financing services.

The summary of interview findings is presented in Table 2

Table 2. Summary of Interview Results

<i>Informant</i>	<i>Interview Statement</i>	<i>Interpretation</i>	<i>Category</i>
<i>Informant 1</i>	Information about financing programs on social media helps me understand the available services.	Social media provides accessible information for consumers.	Digital Marketing Utilization
<i>Informant 2</i>	The information on the official website is clear and helps me understand the financing process.	Transparency of digital information increases consumer trust.	Information Transparency
<i>Informant 3</i>	Customer service responds quickly when I ask questions through social media.	Responsive communication improves consumer confidence.	Service Responsiveness

<i>Informant 4</i>	I trust MTF because it is associated with Bank Mandiri.	Corporate reputation strengthens consumer trust.	Brand Reputation
<i>Informant 5</i>	Social media is used to promote financing products and interact with potential customers.	Digital marketing supports promotion and engagement.	Digital Marketing Strategy

Based on the interview findings presented in Table 2, several key factors were identified as influencing consumer trust toward Mandiri Tunas Finance. These include transparency of information, responsiveness of digital communication, consistency of marketing messages, and corporate reputation. These elements contribute to strengthening relationships between the company and its customers.

The findings of this research support the concept of digital marketing, which emphasizes the importance of interactive communication between companies and consumers through digital platforms. In addition, the results are consistent with Relationship Marketing Theory, which states that trust plays a fundamental role in maintaining long-term relationships between companies and customers.

Overall, the implementation of digital marketing strategies at Mandiri Tunas Finance Bandar Lampung has contributed to improving information accessibility, strengthening communication with consumers, and building consumer trust in financing services. However, continuous improvement in digital engagement and responsiveness remains necessary to maintain competitiveness in the increasingly dynamic financial services industry.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study aimed to analyze the role of digital marketing strategies implemented by Mandiri Tunas Finance Bandar Lampung in building and maintaining consumer trust. Based on the research findings, it can be concluded that digital marketing strategies play an important role in improving communication between the company and consumers as well as increasing access to information regarding financing services.

The implementation of digital marketing through social media platforms, official websites, and online communication channels allows consumers to obtain information about financing products more easily and efficiently. These digital platforms also provide opportunities for

252

companies to interact directly with consumers and respond to their inquiries in a timely manner.

The results of the study also indicate that consumer trust toward Mandiri Tunas Finance is influenced by several factors, including transparency of information, responsiveness of digital customer service, consistency of marketing communication, and corporate reputation. The association of Mandiri Tunas Finance with Bank Mandiri contributes significantly to strengthening the company's credibility and reducing consumer concerns regarding financial transactions. Overall, digital marketing strategies implemented by Mandiri Tunas Finance Bandar Lampung have contributed positively to building consumer trust and strengthening relationships between the company and its customers. These strategies also support the company's efforts to remain competitive in the increasingly dynamic financial services industry.

Recommendations

Mandiri Tunas Finance should continue to improve the quality of its digital marketing content by providing more informative and engaging materials for consumers. In addition, the company should enhance responsiveness in digital communication channels to ensure that consumer inquiries are addressed promptly and effectively. Increasing consumer engagement through interactive digital platforms may also help strengthen relationships between the company and its customers while improving overall customer satisfaction. Furthermore, future researchers are encouraged to conduct further studies on digital marketing strategies in the financial services sector using different research methods or broader research locations in order to provide more comprehensive insights.

REFERENCES

- Abdurrahman, N. H. (2017). *Manajemen pemasaran*. Bandung: Alfabeta.
- Anisah. (2020). *Manajemen penjualan*. Jakarta: RajaGrafindo Persada.
- Arifin, Z., dkk. (2019). Digital marketing: Konsep dan implementasi. *Jurnal Manajemen Pemasaran*, 13(2), 45–58.
- Assauri, S. (2017). *Manajemen pemasaran*. Jakarta: RajaGrafindo Persada.
- Baharudin. (2018). Loyalitas pelanggan dalam perspektif pemasaran jasa. *Jurnal Ekonomi dan Bisnis*, 5(1), 22–31.
- Chaffey, D., & Ellis-Chadwick, F. (2020). *Digital marketing: Strategy, implementation and practice*. London: Pearson Education.
- David, F. R. (2004). *Strategic management: Concepts and cases*. New Jersey: Prentice Hall.
- Dameria. (2016). *Perilaku konsumen*. Jakarta: Erlangga.

- Edelman. (2023). Edelman trust barometer 2023. New York: Edelman Research.
- Griffin, J. (2002). Customer loyalty: How to earn it, how to keep it. New York: Jossey-Bass.
- Handayani, R., et al. (2019). Strategi penjualan dalam meningkatkan laba perusahaan. *Jurnal Manajemen*, 6(2), 88–97.
- Hardiyanto, A., et al. (2020). Pengaruh kualitas produk terhadap keputusan pembelian. *Jurnal Bisnis dan Manajemen*, 7(1), 12–21.
- Hunger, J. D., & Wheelen, T. L. (2017). Strategic management and business policy. New Jersey: Pearson Education.
- Hutabarat, J. (2017). Manajemen penjualan. Jakarta: Salemba Empat.
- Kannan, P. K., & Hongshuang, L. (2016). Digital marketing: A framework. *International Journal of Research in Marketing*, 34(1), 22–45.
- Kaplan, A. M., & Haenlein, M. (2020). Users of the world, unite! *Business Horizons*, 53(1), 59–68.
- Kasmir. (2017). Pemasaran bank. Jakarta: Kencana.
- Kotler, P., & Armstrong, G. (2016). Principles of marketing. New Jersey: Pearson Education.
- Kotler, P., Kartajaya, H., & Setiawan, I. (2021). Marketing 5.0: Technology for humanity. New Jersey: Wiley.
- Masitoh, S., et al. (2019). Pengaruh loyalitas pelanggan terhadap kinerja perusahaan. *Jurnal Pemasaran*, 4(2), 101–110.
- Melia Purwita Sari, Luluk Aulia Rachman, & Duan Ronaldi. (2020). Harga dan keputusan pembelian. *Jurnal Ekonomi*, 8(1), 34–42.
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20–38.
- Nafarin, M. (2019). Penganggaran perusahaan. Jakarta: Salemba Empat.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (2021). Service quality in digital era. *Journal of Service Research*, 24(1), 12–28.
- Pentina, I., & Zhang, L. (2021). Trust in digital marketing. *Journal of Interactive Marketing*, 54, 1–15.
- Putri, R., & Santoso, B. (2021). Kepercayaan konsumen dalam pemasaran digital. *Jurnal Manajemen*, 9(2), 55–66.
- Rahman, A., & Wahyudi. (2022). Media sosial dan trust konsumen lembaga keuangan. *Jurnal Keuangan*, 10(1), 40–52.
- Ridho, M. (2022). Digital marketing dan hubungan pelanggan. *Jurnal Pemasaran Digital*, 3(1), 14–26.
- Riswandi, et al. (2017). Manajemen strategi. Bandung: Alfabeta.
- Salusu, J. (2015). Pengambilan keputusan strategik. Jakarta: Grasindo.



- Sangadji, E. M., & Sopiah. (2018). Perilaku konsumen. Yogyakarta: Andi.
- Simanjuntak, M. (2020). Loyalitas pelanggan dan kepuasan. Jurnal Bisnis, 11(1), 77–89.
- Sulbiana. (2019). Strategi organisasi dan keunggulan bersaing. Jurnal Manajemen, 6(3), 90–99.
- Wijaya, A., et al. (2023). Konten digital dan kepercayaan konsumen. Jurnal Komunikasi Pemasaran, 5(2), 61–73.

