

The Role Of Online Social Media PT. BPR Bhakti Daya Economy On Prospective Customers' Decisions To Use Credit Products

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Abstract

This research was conducted as a form of implementation of the final internship assignment carried out by the author. This research examines the role of social media from PT. BPR Bhakti Daya Ekonomi on prospective customers' decisions to use credit products. The focus of this research is to analyze how far social media can provide education regarding credit products in influencing potential customers' decisions to use these products. This research uses a qualitative approach using interviews. Information and data collection is carried out through sources who are the analysis unit of the company in order to represent the company in providing data and information related to the research topic. The research results show that social media such as Instagram and WhatsApp are very useful for expanding market share because of the ease of communication. Digital marketing provides great benefits in building brand image and increasing sales. However, PT. BPR Bhakti Daya Ekonomi has not maximized the use of social media for marketing, which is still limited to WhatsApp and Instagram, thereby limiting market reach. Marketing content is also less interesting, reducing consumer buying interest. However, PT. BPR Bhakti Daya Ekonomi has a great opportunity to develop credit product marketing by increasing content creativity and utilizing technological developments.

Keywords: Online Social Media, Social Media Marketing, Purchase Decisions, Customer Purchase Intention



INTRODUCTION

People's Credit Banks or often abbreviated as BPRs are a type of bank that is known for providing services to the micro, small and medium entrepreneurs and is generally located around areas where people have needs (Sintha, 2020). BPR focuses on financing and financial services for communities in remote areas. Even though it has a smaller scale compared to conventional banks, BPR has the advantage of providing a meaningful positive influence on local economic growth. BPR can support the local economy by providing financial access to individuals, small businesses and underprivileged communities, the small and medium enterprise (SME) sector and rural communities who depend on easy and fast access to loans. (Humaira, 2023).

BPR business activities are focused on providing services to small businesses in rural areas. The existence of BPRs in disbursing microfinance through the provision of working capital loans with the hope of being able to provide assistance to residents in encountering problems in everyday life, especially problems in business capital. BPR plays an important role in the movement and allocation of resources in an area. A loan given by BPR has a role in economic development, because the loan given by BPR is used by residents for productive activities which will later add value to the production aspect in businesses carried out by residents (Amelia, 2022).

BPRs tend to provide loans for short periods of time to borrowers, because they have limitations in terms of relatively fast payments and minimal funding. If something undesirable happens, for example the debtor breaks his promise to fulfill his obligations, then the consequences for the bank are relatively small. Another advantage is that it provides the opportunity to channel credit to other debtors. Apart from that, BPR also sets certain conditions for granting loans and requires debtors to provide collateral for the loans provided. If the debtor deliberately does not pay his debt or misses the deadline for repayment of his debt, then collateral can be used as a substitute for his debt. Therefore, all loans provided by BPR must be provided with credit guarantees. (Manullang, 2023).

Interest in applying for a loan is the customer's desire to access all forms of financing or financing options for MSMEs. Credit interest accrual arises from an individual's willingness to meet their business financing needs, depending on their ability to repay and the risks that may arise. This interest arises from consumers' treatment of a product which originates from what consumers believe about the quality of the product that has been offered. When consumer confidence in a product is large, the consumer's desire to use that product will increase. (Anjani & Purnamasari, 2023).



In improving purchase decisions, the role of social media is needed because in marketing, social media is used as a tool for marketing communications and a tool for promoting a business that can bring results because it can reach many consumers and consumers. Apart from this, social media is widely used because it is not too expensive and can save time. Social media is used in media to promote various content in business to its users. This was carried out in order to find discoveries regarding appropriate formulas to match business exposure and increase traffic (Rachmawati, Johan, & Dzulfikar, 2023).

Social media marketing has a significant impact on purchase intention, the better the method of using social media, the higher the purchase intention of consumers. Based on this, it can be concluded that social media for marketing has a significant impact on purchase intention. This gives a sign that the better the activity in marketing via social media specifically for marketing, the higher the purchase intention for consumers (Azzahra & Rizan, 2021). The issue of purchase intention or desire to buy at BPR Bhakti Daya Ekonomi is quite an important issue, especially in credit products. This is because there are still many people who are still hesitant about using credit products from BPR Bhakti Daya Ekonomi because the credit guarantee is quite heavy, namely in the form of SHM, because the guarantee is quite heavy, people are hesitant to use credit products from BPR Bhakti Daya Ekonomi.

BPR Bhakti Daya Ekonomi has several social media which are used as a means of communicating with customers and potential customers. The social media owned by BPR Bhakti Daya Ekonomi include Website, Whatsapp, Facebook, Twitter, Instagram, YouTube and Tik Tok, but BPR Bhakti Daya Ekonomi only focuses on several of the social media mentioned previously. With the existence of social media from BPR Bhakti Daya Ekonomi, it is hoped that customers can continue to know the latest information from BPR Bhakti Daya Ekonomi without having to waste time and energy by visiting various bank offices directly from BPR Bhakti Daya Ekonomi.

THEORETICAL STUDY

Purchase Intention

Purchase intention is a behavior that arises after having a positive attitude towards a particular brand which is a possibility, having a plan, and being ready to make purchases related to that brand's products or services again in the future (Rachmandanu & Danibrata, 2021).

Purchase Intention is a component of customer attitudes and actions when using a product. The process that customers go through to purchase goods or services is based on various



factors known as consumer interest in purchasing. This is the phase when consumers determine what they will choose from among the various brands that are members of the choice instrument and will later carry out a purchasing process on the substitute that they really like (Wulandari & Faddila, 2023).

Social Media

Websites that facilitate profiles of users and display links in web applications that offer functions in sharing, relationships, groups, conversations and profiles are said to be social media. Social media or often called "social media sites", is a collection of technology and information that promotes networking and interaction (Dwijayanti et al., 2023).

Social media is also described as a suitable medium for marketing because the access process is easy. The use of social media with various blogs, social networks, Facebook and Instagram is a good step in marketing related to product results, apart from being able to reduce costs related to promotion, social media also has large coverage and makes it easier to access when carrying out promotions. products compared to marketing using conventional methods (Anggraeni, Wahida, & Hanifah, 2023).

Credit

Credit is the distribution of products, services or money from a creditor based on trust in a party or another debtor, who has a promise to make payments from the person receiving the credit to the person lending at the time they have agreed. (Juwita & Aravik, 2023).

In practice, credit loans are delivered with a written agreement, either handwritten or notarized. To guarantee, the person who borrows will fulfill his obligations and provide things to guarantee both material and non-material. The purpose of credit in providing financing is to provide capital as a tool to carry out business activities while adhering to the criteria for the process of providing credit which is divided into character, capacity, capital, collateral, conditions of economics, and constraints (Famauli, 2023).

Digital Marketing

Digital Marketing is the act of presenting products in the form of commodities or services via social media platforms, either directly or indirectly, with the aim of ensuring that the branding and product promotion process is in line with the target market. Besides cost savings, social media



marketing is effective for building brand awareness, loyalty, and authority. (Putri et al., 2022)

Digital marketing allows businesses to access their customers quickly. Business owners mainly promote their products and services through digital marketing channels. Currently, digital marketing is the most popular and commonly used marketing system among business owners. The advantage of digital marketing is the ability to achieve market targets faster and more efficiently. In addition, digital marketing provides convenience, comfort and flexibility, making it easier for customers to interact with available goods or services. Overall, digital marketing has emerged as an effective and relevant strategy for companies facing today's marketing problems. Digital marketing remains the main choice in marketing because it benefits marketers and consumers (Nuraisyah et al., 2023).

SWOT Analysis

SWOT analysis is a methodical identification process of various aspects for developing company strategy. This analysis focuses on the relationship or interaction between internal components, which are strengths and weaknesses, and external elements, especially opportunities and threats, with the aim of characterizing the scenarios that the company is currently facing or may face (Anggreani, 2021).

SWOT is the process of analyzing decisions obtained based on strengths, namely paying attention to everything that is a strength in reliable capital, weaknesses, namely paying attention to various things that are seen as a weakness where an important thing is formed in dealing with that weakness, opportunities (opportunities), are things that can be achieved to face weaknesses and provide support related to strengths, and challenges or threats (treaths), are various things that can be a challenge both from a positive or negative point of view, which can be used as things which triggers to boost the achievement of an organization to achieve goals that can produce results (Mukhlasin, & Pasaribu, 2020).

Social Media Marketing

Zulfikar & Mikhriani (2017) define social media marketing as a marketing approach that involves creating and distributing written content, photos and videos using social media platforms. According to Sa'diya's (2017) findings, frequent sharing of photos and videos on social media platforms such as Instagram facilitates achieving brand awareness. The findings of this research show that images and videos emphasize the importance of information. This is why, especially on



social media platforms like Instagram, photos are positioned above the text, even when using the “pop up” function (prolonged click on the image).

RESEARCH METHODS

Internship research was carried out at PT. BPR Bhakti Daya Ekonomi, especially in the Marketing Communication division, with a qualitative approach. This method involves in-depth descriptions and participant observation to understand the phenomena that occur as a whole. Data was collected through observation, participatory action and documentation studies in the division responsible for digital marketing activities. The analysis unit focuses on the Marketing Communication and Field Marketing divisions to evaluate the company's digital marketing strategy, with a focus on the use of social media such as Facebook, Instagram, Websites and WhatsApp. The data collection process was carried out through in-depth observation to understand in detail the company's digital marketing activities, while analysis was carried out using SWOT analysis.

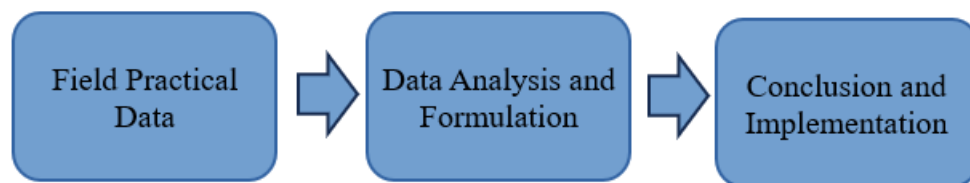


Figure 1. Research Model

RESULT AND DISCUSSION

Marketing Division at PT. BPR Bhakti Daya Ekonomi is responsible for all marketing activities, with a focus on digital marketing. In an effort to adapt to technological developments, the company uses digital strategies through Instagram and WhatsApp. Instagram was chosen as the main marketing platform because of its wide popularity and ability to reach potential customers directly. Through the feeds and Instagram stories feature, the company uploads promotional content for products and services, as well as informative content such as holiday greeting cards. The use of Instagram allows PT. BPR Bhakti Daya Ekonomi to reach a wider target market and build a deep impression on potential customers.

Apart from Instagram, the company also uses WhatsApp as a digital marketing platform.

Using WhatsApp is an effective strategy in establishing personal closeness with customers and potential customers. Through the personal chat feature, the marketing team can offer products directly to potential customers, build direct interactions, and strengthen product branding. The stories feature on WhatsApp is also used to provide information about company products and services and create engagement with company followers.

These two platforms provide distinct advantages for PT. BPR Bhakti Daya Ekonomi in expanding the reach of digital marketing and strengthening relationships with customers. By using the features available on Instagram and WhatsApp, companies can provide relevant information, attract the interest of potential customers, and strengthen their brand presence on digital platforms.

PT marketing strategy. BPR Bhakti Daya Ekonomi which refers to SWOT analysis. SWOT is an abbreviation for an environmental condition within the company which consists of Strengths and Weaknesses and an environment outside the company which consists of Opportunities and Threats in the business world. Making this SWOT model is based on escalating the strengths and opportunities that exist in the company and on the other hand reducing weaknesses and threats. Knowing these two aspects, both from within and outside the company, can determine appropriate strategies in making policies and decisions. Identify Marketing Strategy Factors at PT. BPR Bhakti Daya Ekonomi is divided into two aspects, namely internal aspects and external aspects. Based on the author's findings, the following is a SWOT analysis of the marketing strategy implemented by PT. BPR Bhakti Daya Economy:

EFAS/IFAS	Strength (S)	Weakness (W)
	1. Digital-based marketing 2. Effective marketing communications	1. The use of social media for promotion is still limited 2. Branding is still less than optimal
Opportunity (O)	Strategi S-O	Strategi W-O
1. Digital technology is increasingly developing 2. High demand for credit	1. Carry out marketing with available features and carry out development and improvements to services so that services are more optimal	1. Develop and expand the use of social media for digital marketing in accordance with technological developments



	2. Utilize technological developments to improve quality in marketing 3. Manage the advantages of existing products and services so that they can retain existing customers and attract potential customers	2. Maximize the creation of interesting and effective marketing content to attract potential consumersmen
Threatness (T)	Strategi S-T	Strategi W-T
1. More social media is used by competitors 2. High competition in marketing credit products	1. Observe competitors' social media and use it as a comparison to develop marketing through social media 2. Control the quality of the products and services you have so you can continue to compete with competitors	3. Make more use of social media as a marketing tool and create unique promotional content that can be enjoyed by all groups 4. Maximize the loading of interesting and effective marketing content to attract candidates konsumen

Table 1. SWOT Analysis

DISCUSSION

Based on data analysis carried out through a participatory descriptive observation approach during an internship at PT. BPR Bhakti Daya Ekonomi, it can be seen that the company implements the S-O (Strengths-Opportunities) and W-O (Weaknesses-Opportunities) strategies. In this case, the company's main focus is on optimizing the use of digital platforms and improving the quality of promotional content through social media. The aim of this strategy is to achieve optimal results, expand market share, and improve the quality of products and services provided to consumers and potential consumers.

Content delivered via social media Instagram @bprbde and WhatsApp covers various things, including product and service information, greetings for holidays and religious days, product promotions, company events and activities, educational content, and company information. Product and service information is the most important aspect of social media



content, with companies providing a variety of information about the company which can be accessed by consumers via links available on Instagram social media. Apart from that, content in the form of greetings for holidays and religious days aims to show tolerance, sensitivity towards others, and strengthen company branding.

Product promotional content, company events and activities, as well as educational content are also important parts of PT's digital marketing strategy. BPR Bhakti Daya Economy. Through uploading this content, companies try to attract the attention of potential consumers, build engagement, and increase awareness of their brand. However, limited use of social media and the content presented regarding credit products can reduce the attractiveness of these products, thereby affecting potential consumers' buying interest. Thus, there is potential to increase the effectiveness of digital marketing by expanding the use of social media and presenting more interesting content related to credit products.

CONCLUSION

Based on the research results, it can be concluded that the use of social media, especially through the Instagram and WhatsApp platforms, has an important role in expanding market share and increasing interaction with consumers directly. Social media allows companies to communicate without time and geographic limitations, and makes it easy for consumers to access product information. However, the use of social media as a digital marketing tool by PT. BPR Bhakti Daya The economy is still limited, which causes digital marketing content creation to not be optimal and affects potential consumers' buying interest in credit products.

By paying attention to the potential of continuously developing technology and high interest in credit products, PT. BPR Bhakti Daya Ekonomi has a great opportunity to increase product marketing through social media. However, to take advantage of these opportunities optimally, efforts are needed to expand the use of social media and improve the quality of the content presented. This will help the company expand its market reach, increase interaction with consumers, and increase purchasing interest in the credit products offered. Thus, PT. BPR Bhakti Daya Ekonomi can take strategic steps in developing its digital marketing to achieve more optimal results and strengthen its position in the market.

RECOMMENDATION

Based on the research results, there are several suggestions that can be considered by PT.



BPR Bhakti Daya Ekonomi in developing its digital marketing strategy. First, companies can formulate more effective marketing strategies by utilizing digital marketing as one of the main tools. Considering the development of information technology and societal trends that increasingly lead to the use of digital devices, the opportunity to expand market share through digital marketing is very large. By maximizing the use of social media such as Instagram and WhatsApp, it is hoped that PT. BPR Bhakti Daya Ekonomi can attract more potential consumers to use the products and services offered.

Second, PT. BPR Bhakti Daya Ekonomi is advised to develop and optimize the use of various other social media platforms that have not been utilized optimally. By adding platforms such as TikTok, YouTube, Twitter, and Facebook as digital marketing media, companies can expand market reach and increase the variety of content presented. This is expected to increase potential consumers' interest in the products offered.

Apart from that, companies also need to optimize the creation of digital marketing content by training the marketing division in creating interesting content or adding a creative team. It is hoped that interesting and varied content can increase consumer interest in seeing and using the products offered by PT. BPR Bhakti Daya Economy. Lastly, PT. BPR Bhakti Daya Ekonomi needs to maintain and develop the quality of products and services offered to consumers. Good quality products and services will help build close relationships with consumers and influence consumer decisions in using these products and services. Thus, PT. BPR Bhakti Daya Ekonomi can strengthen its position in the market and increase consumer interest in using the products and services offered.

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