

# **CHAPTER I**

## **INTRODUCTION**

### **1.1 Background of the Study**

Nowadays, banks become one of the most crucial part of every human being. Some people use banks for their business as intermediary for payments, and the others may use it for savings. By saying that, most of the people in the world has at least one bank account, whether it is savings, giro, term deposit for investment, or even foreign currency accounts.

Indonesia is a country where their residents are still cash-oriented, it can be seen from the result of the national survey of Indonesia's finance, and only around 55.7% of adults in Indonesia have bank account, but it is stated that 70.3% of adults have use the bank's facility. (<https://katadata.co.id/berita/2019/11/14/hampir-setengah-penduduk-ri-belum-punya-akun-di-lembaga-keuangan>). Therefore, Indonesia's banking sector still need an improvement.

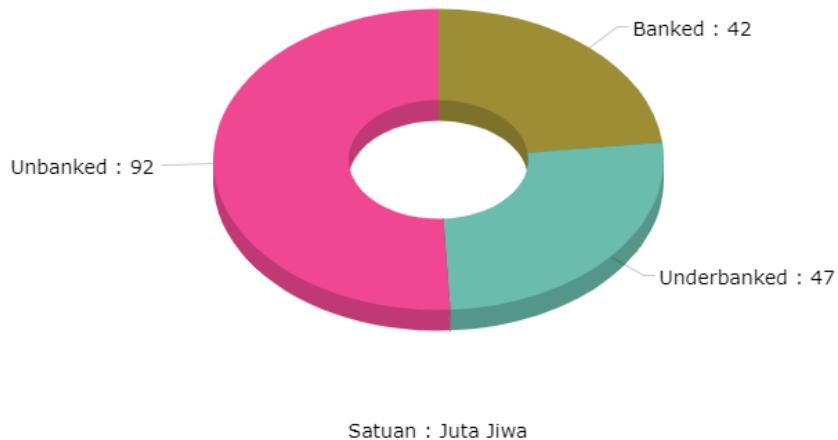
Based on the research results titled 'Fulfilling its Promise – The Future of Southeast Asia's Digital Financial Services', there is 92 million of adults in Indonesia have not been touched by financial or banking services. This amount is more than half of the total adult population which reaches 182 million people.

The Bain & Company research project in collaboration with Google and Temasek also said that only 42 million of adults had received the banking services. Those services include having a bank account, getting credit services, making

investments, and getting insurance services from banks or other financial institutions.

**Figure 1.1 Amounts of Indonesian Adults in banks**

Jumlah Penduduk Dewasa Indonesia yang Sudah dan Belum Tersentuh Layanan Finansial (2019)  
Sumber : Google, Temasek, Bain & Company, Okt 2019



**katadata.co.id**

**databoks**

Source: katadata.co.id (2020)

Banks has brought several changes in various aspects of life, one of them is the human lifestyle that becoming more and more practical. Banks has become one of the main pillars for people doing business in this era. Societies could get benefit from doing transactions in the bank, which is their transactions become easier, safe, and faster. Furthermore, now banks have already implemented the internet banking and mobile banking into their products, which makes their customer's transactions even more easy and safe because the customers no need to come to the bank again. They could do their transactions anywhere and anytime. For this reason, there is a lot of banks in Medan competing to reach out their customers, and one of the banks is Bank Mestika Dharma.

Bank Mestika Dharma (BMD) is a leading local bank that provides a wide range of banking products and services such as, savings, giro, term deposit for investments, foreign currency accounts, western union, credit loans and many more. Bank Mestika Dharma is a family business as the shares are owned by the Halim family by 89.44% and is currently in the stage of sibling partnership. It has established 53 branches around Indonesia to make the customers have better access to the bank. Nowadays, customer behavior has been changed due to the people needs, such as the banking products and services at Bank Mestika Dharma.

In a competitive environment of banking industry, BMD need to find the best way to communicate and understand the customer and willing to do anything to influence the customer to purchase their products or services. That is why the integrated marketing communication program have become significant in their business. IMC was developed to provide organizations with options to give to their customers with something more than just simple advertisement. IMC concept was introduced to made a revolution to provide companies with advantages over their competitors that offer different options other than basic advertisement and for customer focused planning which includes activities such as internet advertising, public relations, direct marketing, etc. (Chaudhary, Khan, & Ali, 2017)

From years to years, BMD Capem Gatot Subroto has gained numerous amounts of customers from the first time they start-out their business until now. But from the result of interviewing the relationship marketing, BMD Capem Gatot Subroto seems to have a hard time gaining new customers from these previous years, or in other words, it is still lacks of demand of customers. From the

advertising strategy, BMD still using the brochure, while the competitors already using social media. For the sales promotion, BMD still lacks of promotion compared to the competitors, for example the competitors give cashback for opening new account, and for the personal selling, BMD's salesforce still lacks of product knowledge and communication skill. Considering the importance of Integrated Marketing Communication on business advertisement, especially at banking industry, the writer thought that IMC could better improve their customer behavior, therefore the writer decides to focus on the elements of implementation of Integrated Marketing Communication (IMC). Those elements that will be research includes Advertising, Sales Promotion, and Personal Selling that have been implemented by PT.Bank Mestika Dharma, Tbk. as banks in Indonesia. So the writer will do a research about the title "**The Impact of Integrated Marketing Communication towards Customers Buying Behavior at PT.Bank Mestika Dharma,Tbk. Capem Gatot Subroto**"

## **1.2 Problem Limitation**

This research is focused on Integrated Marketing Communication (IMC) that can lead to customers buying behavior at PT.Bank Mestika Dharma, Tbk which is a family business that provides banking products and services.

## **1.3 Problem Formulation**

1. How is the implementation of Integrated Marketing Communication at Bank Mestika Dharma Capem Gatot Subroto?

2. How is the customer buying behavior at Bank Mestika Dharma Capem Gatot Subroto?
3. How is the impact of Integrated Marketing Communication on customer buying behavior at Bank Mestika Dharma Capem Gatot Subroto?

#### **1.4 Objective of the Research**

1. To identify the implementation of Integrated Marketing Communication at Bank Mestika Dharma Capem Gatot Subroto.
2. To know the customer buying behavior at Bank Mestika Dharma Capem Gatot Subroto.
3. To describe the impact of Integrated Marketing Communication towards customer buying behavior at Bank Mestika Dharma Capem Gatot Subroto.

#### **1.5 Benefit of the research**

##### **1.5.1 Theoretical benefit**

This research will give benefit in developing theory of integrated marketing communication towards customers buying behavior.

##### **1.5.2 Practical benefit**

1. For the writer

This research is hoped to improve knowledge and increase understanding about banking products and services in Indonesia, as well as integrated marketing communication.

2. For the company

To know the impact of integrated marketing communication towards customer buying behavior.

3. For the researchers

This research is hopefully can become the reference, information, and theoretical education for the other researchers and academic related to this topic.