



Proposed Marketing Strategy To Increase The Penetration Of Brimo' By BRI Through Strategic Partnership Program

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Abstract

On February 2, 2019, PT Bank BRI (Persero) Tbk introduced Super App Brimo' by BRI to replace the previous iteration of their mobile banking, BRI Online (Brimo' 1.0). The Brimo by BRI target audience was organised by Bank BRI management in 2022, and it was disseminated to 12 Regional Offices in Indonesia. Bank BRI Region VI/Jawa 1 ran many acquisition programmes, including the Strategic Partnership Programme, to meet the aim of Brimo's users. Out of the 128 partners who entered the strategic partnership programme in 2022, 106 partners are classified as having low acquisition because they have an ability to recruit fewer than 50 users, and just 3 partners have the ability to acquire more than 500 users. In order to boost the partner's willingness to distribute Brimo' by BRI and, ultimately, increase the penetration of Brimo' by BRI, this study looks at potential options. The results show that there are some issues that partners face when distributing Brimo' by BRI, including technical difficulties, a lack of product knowledge, staffing issues, gimmicks that don't suit partners' preferences, poorly optimised promotions, the need for reward and recognition programmes, and partners' lack of confidence in their ability to distribute Brimo' by BRI. The study comes to the conclusion that offline training, gimmicky customization, reward and recognition programmes, and quicker referral fee payment are necessary to boost partner willingness to acquire Brimo's users. To determine how these guidelines will affect people, more research will be required.

Keywords: Strategic Partnership, Brimo' by BRI, Motivational Channel Members

1. INTRODUCTION

Banks have begun to compete with financial services now that financial technology (FinTech) has arisen and can offer services similar to those of a bank. The accelerated growth of fintech has altered the banking industry's business strategy and raised the demand for more creative solutions. In addition, the pandemic era forces banks to speed up their digital transformation due to a change in consumer behaviour. People have been compelled to adapt to a new normal because of the pandemic. The impact of the lockdowns in Indonesia on corporate performance raised the demand for contactless banking services. According to Bank BRI, the movement of people's behaviours towards digital channels will occur quickly as a

result of digital transformation and innovation. The use of digital financial products and services like internet banking and mobile banking has significantly increased as a result, which is indicative of this. In order to replace BRI Online (Brimo' 1.0), Bank BRI released a Super App called Brimo' by BRI (Brimo' 2.0) on October 2nd, 2021. Many programmes, such the Member Get Member programme, the Strategic Partnership Programme, and the Brimo'Activation Booth are created by the head office and distributed to all Regional Offices. From the 128 partners who joined the strategic partnership programme in 2022, according to Table 1's realisation of the programme, 106 partners are classified as low acquisition because they can only acquire 50 users, and only 3 partners can acquire >500 users.

Table 1. Number of Partners and Tier of Acquisition

	Tier 0-50	Tier 51-100	Tier 101-500	Tier >500
Number of Partners	106	11	11	3
Total Partners	128			

The main goal of this study is to identify the requirements and issues that partners faced that prevented the optimal user acquisition process for Brimo, to describe the strategies that can be used to increase partners' willingness to distribute Brimo' by BRI to customers, and to show how to put those strategies into practise.

2. LITERATURE REVIEW

A. *Managing the Marketing Channel*

The corporation should manage the marketing channel, which is sometimes referred to as channel management, to ensure that channel participants can distribute the product/services to target markets successfully and efficiently. The process of controlling the intermediaries through which products and services are delivered from the producer to the customer is referred to as channel management. Jyoti (2010) asserts that managing channel members entails choosing intermediates, inspiring channel members, resolving channel disagreements, and assessing channel member performance.

B. *Finding Out the Needs and Problems of Channel Members*

Members of the channel play a critical role in the success of the distribution of goods or services. Therefore, in order to keep a good relationship going, it's critical to understand

their requirements and issues. According to Anderson & Narus (1990), communication, product quality, price policies, and promotional support are the four aspects that have the biggest impact on channel members' happiness. Examples of sources of conflict in motivating channel members include disparities in objectives and customer interactions. Disparities in perception, compensation, and territory boundaries that are ambiguous (Jyoti, 2010).

C. Offering Support to Channel Members

The most fundamental aspects of channel management is motivating channel members. According to Peltier and Westfall (1998) proposed a framework for understanding and motivating channel members. There are five motivational factors or support that can influence channel members' behavior and performance, namely reward and recognition, trust and cooperation, support and training, communication and feedback, commitment and loyalty.

D. Conceptual Framework

The objective of this research is to analyze the needs and problems of channel members that impact to the result of Brimo's user acquisition, so at the end, author can give the recommendation so Bank BRI can increase willingness partners to distribute Brimo' by BRI. The conceptual framework of this research shown in **Figure 1**.

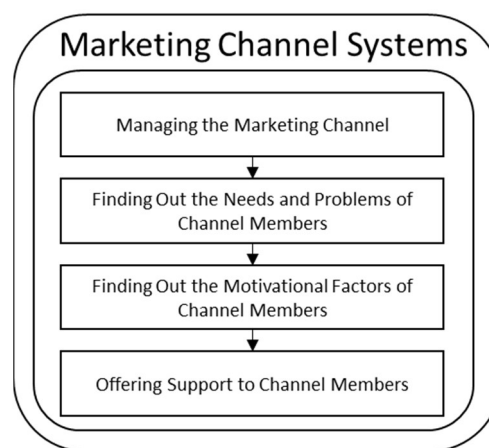


Figure 1. Conceptual Framework of Marketing Channel Systems

3. METHODOLOGY

A. Data Collection

In this study, two different types of data gathering techniques—primary and secondary data collection—will be used. While secondary data will be gathered through books,

journals, yearly reports, articles, and other sources, the primary data will be gathered through in-depth interviews and observations. The goal of this study is to identify the partner's barriers to executing Brimo acquisition, which result in a very low number of users gained (tier 50 users). As a result, partners in the tier 0–50 category from five business areas will be the subject of in-depth interviews. Three (three) partners from each business category will be questioned because the author wants to learn about the issues and requirements of partners from each business category.

B. Data Analysis

To analyse the data, the author performs both internal and external analysis. The 7Ps Marketing Mix and STP make up the internal analysis, while the PESTEL, competition, and channel member analyses make up the external analysis. The author will do a SWOT analysis, then analyse the TOWS matrix to arrive at the optimal business solution, which will address the goals of this study.

4. RESULT AND DISCUSSION

According to the results of the interview and analysis, there are a number of issues that partners face, including technical difficulties when customers register Brimos by BRI, a partner's lack of product expertise regarding Brimos, a staffing shortage for the partner, and a gimmick provided by Bank BRI that does not meet the partner's preferences and is therefore viewed as unattractive. The author used a TOWS matrix to generate 12 different alternative solutions in order to describe the alternative method to boost merchant readiness to acquire new Brimo' by BRI users. (Table 1.)

Table 2. TOWS Matrix

	<p>Strengths (s)</p> <ol style="list-style-type: none"> 1. Brimo' by BRI has top features that are not available or limited in other banks such as smart top up c-wallet, peek at the balance, quick pick. and open ecosystem 2. Has strong branding and physical evidence with new logo of Brimo' by BRI 	<p>Weakness (W)</p> <ol style="list-style-type: none"> 1. Sometimes there are technical constraints when customers register Brimo' by BRI 2. Partner has lack of Brimo's product knowledge 3. Partner has staff limitation 4. Gimmick that provided by Bank BRI does not meet the partner preference 5. Promo media has not been optimized 6. Sometimes there are delays in incentive payments 7. Partners needs recognition for achieving user targets
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		8. Partner feels insecure to offer Brimo
<p>Opportunities (O)</p> <p>I. Shifting of people's behavior to optimize the digital application when pandemic and endemic of Covid-19</p> <p>2. Government is preparing regulations and financing schemes to support digital ecosystem</p> <p>3. Digital banking penetration might increase the Indonesia's economic growth</p> <p>4. The number of millennials and gen z population reached 69 million</p>	<p>SO Strategies</p> <p>I. Improving acquisition flow in strategic partnership program S (1,2,3) – O (1,4,5)</p> <p>2. Make a banding program in partners location S(3) . 0(14)</p>	<p>WO Strategies</p> <p>I. Make a clear complaint handling flow between partners and Bank BRI 0 (1.2.14)</p> <p>2. Conduct offline training and provide video tutorial to ensure partners understand about Brimo' by BRI</p> <p>3. Brimo promotion does not only rely on staff by selling directly, but can also rely on social media whatsapp blats</p> <p>4. Pros-ide gimmicks based on customer W (4) – O (1,3,4)</p> <p>5. Placing promotion media at strategic points in the form of tripod banners or roll banners in partner's area W (5) – O (1,3,4)</p> <p>6. Make a reward & recognition program W (7,8) – O (1,3,4)</p>
<p>Threats</p> <p>I. Hase many subtinwes in market</p> <p>2. Other banks have similar program to acquire new users of their mobile banking</p> <p>3. Signal constraints in some partner's arcs</p>	<p>ST Strategies</p> <p>1. Maintain the relationship with partners S(1.2.3j - T(1,2j</p> <p>2. Make an agreement to divert part of the incentive for UTS procurement M the beginning of the program with the commitment of specific target users S (1) – T (3)</p>	<p>WT Strategies</p> <p>I. Open opportunities for partners give feedback regularly W (1-8) – T(1,2)</p> <p>2. Improve internal processes for making timely referral fee payments W (6) – T (1,2)</p>

Based on internal and external investigation, there are 12 solutions for the TOWS matrix that are pertinent as Bank BRI's marketing strategy. There are four of the twelve options that Bank BRI could adopt to boost merchant interest in acquiring Brimo users, including WO (2): Bank BRI conducts offline training to increase partners' product familiarity, WO (4): Bank BRI offers gimmicks based on customer characteristics, such as providing groceries to customers who visit traditional markets or fast-food restaurants, providing ticket vouchers to customers who visit destinations, providing discounted hospital or medication costs to customers who

visit healthcare facilities, and providing canteen tickets to students, among others. WO (6): Create a programme for rewards and recognition, such as racing, certificates, and Brimo's attributes by BRI. WT (2): Streamline internal payment procedures to ensure that referral fees are paid to partners without delay.

5. CONCLUSION

Companies today can no longer rely only on themselves to deliver goods or services to consumers. In order to reach a larger audience of potential customers, businesses need intermediaries or channel partners that can help with the distribution of their goods or services. In order to distribute Brimo' by BRI, PT Bank BRI (Persero) Tbk runs a strategic partnership programme that includes partners as channel members. In this study, the author identifies the issues that have an effect on the acquisition results of partners, including technical limitations, a lack of product knowledge, staff shortages, gimmicks that don't meet partners' preferences, ineffective use of promotional materials, incentive payments that are delayed, and the requirement for a partner recognition programme. The strategy programme can be improved by addressing these problems by internal and external analysis, SWOT analysis, and making TOWS matrix.

In order to increase partners' willingness to distribute Brimo' by BRI and thus increase the penetration of Brimo' by BRI in the Strategic Partnership Programme, Bank BRI can implement four different strategies. These strategies include offline training to improve partners' product knowledge, customization of gimmicks, creation of reward and recognition programmes, and internal process improvements to hasten the payment of referral fees.

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