



## The Impact Of Digital Marketing Strategies On Mortgage Products To Increase The Number Of Customers At Bank Tabungan Negara Semarang Branch Office

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### ABSTRACT

One of the basic human needs that is very important for human life is a house, which makes it one of the priorities in social development. Therefore, Home Ownership Credit (KPR) becomes a solution that allows the community to easily own a house. This research aims to determine the effectiveness of digital marketing on subsidized and non-subsidized mortgage products in increasing customers at PT Bank Tabungan Negara (BTN) Kc Semarang. This research uses a qualitative method. For the research data sources, it employs primary and secondary data obtained through interviews, observations, documentation, internet searching, books, and journals. The results of this study indicate that digital marketing for mortgage products is very effective in increasing customers.

### INTRODUCTION

The rapid development of digital technology has transformed various industries, including the banking sector. The increasing dependence on digital platforms demands an effective marketing approach to attract and retain customers. PT Bank Tabungan Negara (BTN) KC Semarang has implemented a digital marketing strategy to promote its Home Ownership Credit (KPR) product. However, there are still challenges in optimizing digital channels to maximize customer engagement. This study analyzes the influence of digital marketing strategies on the acquisition of mortgage product customers at BTN KC Semarang.

This research uses qualitative methods to determine the extent to which digital marketing contributes to increasing the number of mortgage customers at BTN KC Semarang. This study will also identify the challenges faced and provide recommendations for more effective marketing strategies in the digital era. Thus, this research is expected to contribute both academically and practically in understanding the role of digital marketing as an effort to increase the number of customers in the banking industry.

## LITERATURE REVIEW

Research on banking digital marketing strategies has been conducted previously. Previous research by Pane, L. N. (2021) titled "Analysis of the Implementation of Below The Line Promotion Strategy on the Increase in the Number of Customers at PT. Bank Tabungan Negara Syariah Branch Office Medan." The research focuses on the implementation of Below The Line (BTL) marketing strategies as an effort to increase the number of customers at BTN Syariah Medan. The BTL strategies used include events, sponsorships, and prizes, aimed at directly attracting the attention of potential customers. This study uses a descriptive qualitative approach with data collection techniques through interviews and documentation studies. The research results show that the BTL promotion strategy significantly contributes to the increase in the number of customers, with a growth of 32.6% from 2019 to 2020. Event strategies have become the main factor most effective in attracting public interest to become customers of BTN Syariah. Unlike this study, which examines digital marketing strategies using online platforms such as social media, websites, email marketing, and digital ads to promote BTN's mortgage products. This approach differs from BTL, which relies more on direct interaction. In addition, the object of this research is BTN Semarang Branch Office, while previous research was conducted at BTN Syariah Medan Branch Office.

Previous research by Firmansyah, Z. O., & Mudioetno, N. (2024) titled "Handling Problematic Financing in Home Ownership Credit (KPR) at Bank Tabungan Negara Jember Branch" discusses strategies for addressing KPR financing issues caused by internal factors (bank errors), external factors (customers), and conditions beyond the bank's control. This study uses qualitative descriptive analysis methods, with data collection techniques through observation and documentation. The research results show that problematic financing can be addressed in two ways, namely preventive (prevention through data analysis, collateral binding, and financing monitoring) and repressive (direct handling of customers experiencing difficulties in repaying credit). This study highlights the importance of strict supervision and credit restructuring policies as solutions to reduce the level of problematic financing in BTN Jember's housing loans. This study has similarities in its focus on BTN mortgage products, but there are several key differences. Previous research at BTN Jember discussed strategies for handling problematic financing, whereas this study focuses on digital marketing strategies to increase the number of BTN Semarang mortgage customers. Additionally, previous research focused more on the aspects of financing risk and credit management, while this study examines how digital-based marketing such as social media, websites, and online advertisements can attract more BTN mortgage customers. Thus, the main differences lie in the research objectives, analytical methods, and strategic approaches used to enhance the growth of BTN mortgages in each location.

Sari, R. I., Anggraini, T., & Irham, M. (2024) presented previous research on the Analysis of Murabahah Financing Marketing Strategies for the Hijrah KPR Product in Increasing the Number of Customers, which aims to analyze the marketing strategies of the Hijrah KPR product at Bank Muamalat KCP Stabat. This research uses a descriptive qualitative method, with data collection techniques through observation, interviews, and documentation. The research results show that the marketing strategy of KPR Hijrah at Bank Muamalat is in line with the concepts of segmentation, targeting, and positioning (STP) and implements the 7P marketing strategy, which includes product, price, promotion, place, people, process, and physical evidence. This marketing strategy is deemed effective in increasing the number of customers, especially because the Hijrah home financing product is free from interest and in accordance with Sharia principles, which is the main attraction for the Muslim community. The theory used in this research refers to strategic marketing theory, particularly in the context of Islamic banking, to understand how marketing elements can influence consumer decisions. The research has similarities in that both studies focus on discussing the marketing strategies of mortgage products and the goal of

increasing the number of customers. However, there are differences in the strategic approaches used. Previous research focused on conventional and face-to-face marketing strategies that align with Islamic banking principles, whereas this study examines the effectiveness of digital marketing such as online ads, social media, websites, and email marketing. Additionally, the theory used in this research is different, namely the Stewardship Theory, which emphasizes that companies have a responsibility to build long-term relationships with customers based on trust and transparency. In the context of marketing strategy, this theory highlights how digital marketing can create sustainable interactions between banks and customers, thereby increasing customer loyalty and satisfaction.

In general, the theory used in this research is the Stewardship Theory. Wong and Norkhairul (2013) state that stewardship theory serves as an alternative management perspective for proponents of agency theory. This theory emphasizes that managers or company representatives act as stewards who prioritize the interests of the organization and stakeholders, rather than just personal gain. In the context of digital marketing, this theory is relevant because digital marketing strategies aim not only to increase the number of customers but also to build long-term relationships based on trust and transparency between Bank BTN and potential customers. In this study, the Stewardship Theory is applied to explain how digital marketing strategies can create customer loyalty with a more personal and transparent approach. For example, the use of social media and the website by BTN to provide real-time information and respond to customer inquiries shows that the bank is not only transaction-oriented but also builds sustainable relationships with potential customers.

## METHODS

This research uses a qualitative approach with a case study method at PT Bank Tabungan Negara (BTN) Semarang Branch Office. The unit of analysis in this study is the employees in the marketing division who handle mortgage financing products, aimed at providing a detailed overview of the impact of the implemented digital marketing strategies on the increase in customers using the mortgage products (Kredit Pemilikan Rumah) at Bank BTN Semarang Branch. The sampling technique was conducted through purposive sampling, selecting informants who have a deep understanding of the implementation of digital marketing at BTN KC Semarang.

Data in this study were collected through several methods, namely in-depth interviews, observations, and documentation. Interviews were conducted with the marketing employees of Bank BTN Semarang Branch to determine the extent of the influence of digital marketing on the increase in the number of customers using mortgage financing products. Observation was conducted by directly observing the digital marketing activities implemented by BTN, such as social media campaigns, website optimization, and digital interactions with customers (Sugiyono, 2017). In addition, documentation is used as a secondary data source, including various internal BTN reports, official publications, and relevant academic literature (Adams, 2014).

The stages of data analysis include data collection, data reduction carried out by filtering and sorting relevant information, presentation of data in the form of descriptions or tables to make it easier for readers to understand, and drawing conclusions based on emerging patterns and linking them with theories and previous research (Sugiyono, 2017). Data validity is maintained through source triangulation by comparing the results of interviews, observations, and documentation to ensure information consistency. Additionally, member checking is conducted by requesting confirmation from informants regarding the data interpretation made by the researcher (Wijaya, 2018). This research method is designed to provide an in-depth understanding of the effectiveness of digital marketing strategies in increasing mortgage customers at BTN KC Semarang.

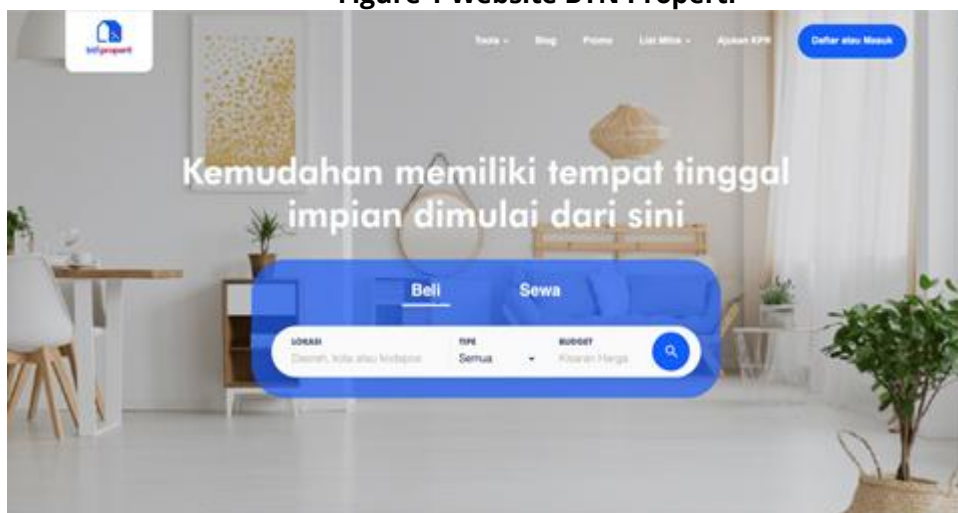
## RESULTS

The results section of this research presents the collected data and analysis on the implementation of digital marketing strategies in increasing the number of mortgage customers at btn kc semarang. The research findings are grouped into several main categories as follows:

### Optimization Of The Website As An Information Medium

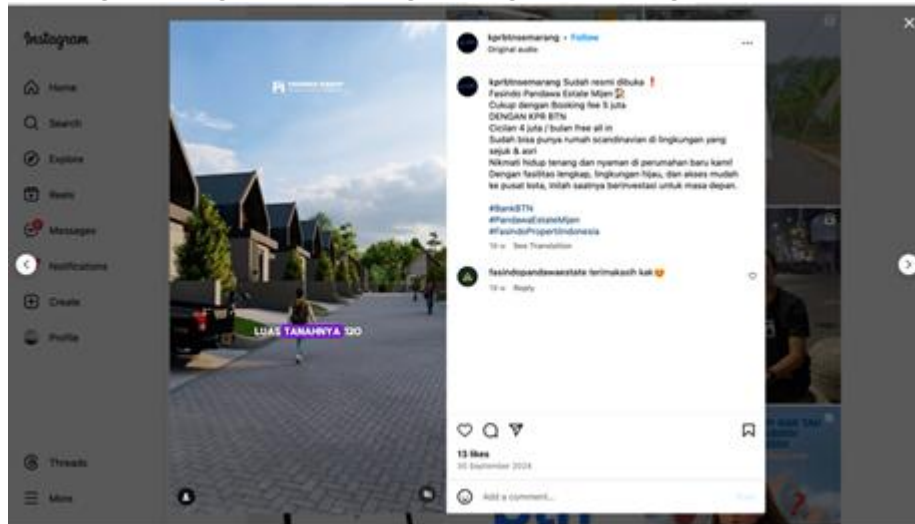
Based on the results of observations and documentation, the optimization of the BTN Property website has improved in terms of user experience and more interactive information search. This website provides more comprehensive information about mortgage products, including credit simulations, application requirements, and a list of available properties. However, interviews with customers indicate that there are still several obstacles, such as the lack of education regarding the use of digital platforms for mortgage applications and minimal direct communication with the bank. Some customers prefer visiting the branch office rather than applying online.

**Figure 1 Website BTN Properti**



### The Utilization of Social Media in Increasing Customer Engagement

The use of social media platforms like Instagram and Facebook has contributed to an increase in customer engagement. At the same time, confidence in a product has a positive and significant impact on trust in the seller and the level of customer engagement. In the end, trust in the seller also has a positive and significant impact on customer engagement Sidik, T. W. F., & Roostika, R. R. R. (2024). Based on an interview with the digital marketing manager of BTN, the digital campaign through social media successfully increased interactions with potential customers, both through comments, direct messages, and specifically targeted ads. An effective digital marketing strategy must be tailored to the habits and preferences of consumers in each location. This approach contributes to the development of a broader digital marketing theory, which emphasizes the importance of understanding and adapting marketing tactics to local characteristics (Hartono, A. ., Roostika, R. ., & Darmawan, B. A. 2024). However, there are still challenges in converting leads into actual transactions. Some prospective customers showed initial interest through social media, but ultimately chose to continue applying for mortgages conventionally at the branch office.

**Figure 2 Digital Marketing Through The Instagram Platform**

### Digital Customer Service as a Means of Communication

Digital-based customer service, such as chatbots and online customer service, has started to be implemented by BTN to improve efficiency in answering customer inquiries. Observation results show that this feature helps prospective customers obtain information more quickly, but some customers feel that the responses provided are still less detailed compared to direct consultations with bank officers. Therefore, an improvement in the quality of digital services is needed to make them more responsive and informative.

"Digital marketing also allows BTN to tailor content and messages delivered to various market segments." By using analytical data obtained from website visitors and social media followers, BTN can identify which audience is more interested in non-subsidized mortgage products and adjust promotional materials to be more targeted. This approach allows BTN to continuously improve their marketing effectiveness by presenting more relevant information tailored to the needs of each prospective customer. (Mr. Tonny, marketing for the Non-Subsidized Mortgage product at Bank BTN KC Semarang)

### Challenges and Obstacles in Implementing Digital Marketing

Although the digital marketing strategy has had a positive impact on increasing BTN's brand awareness and customer engagement, there are still several obstacles that need to be addressed. Interviews with marketing staff indicate that low digital literacy among customers is one of the main obstacles. In addition, some prospective customers still doubt the security of digital transactions, which hinders them from applying for a mortgage online. Therefore, a more intensive educational strategy is needed to increase customer trust in BTN's digital services.

The main obstacles faced in digital marketing for non-subsidized mortgage products are often related to several significant factors. One of the most prominent obstacles is the low level of awareness about Non-Subsidized Mortgage products. Many prospective customers do not fully understand what Non-Subsidized Mortgages are, as well as how this product can help them realize their dream of owning a home. Most people tend to be more familiar with Subsidized Mortgages, which are usually more accessible due to government assistance. As a result, mortgage products, despite having many advantages, often do not receive enough attention from a wider audience. Therefore, it is important to conduct more intensive education for the public about the benefits and advantages of this product through various digital and offline communication channels. (Mrs. Nuniek, as a staff member of Bank BTN KC Semarang)

### **The Effectiveness of Digital Marketing Strategies on the Increase of Mortgage Customers**

Overall, the research results indicate that digital marketing strategies have provided significant benefits in increasing the number of mortgage applications at BTN KC Semarang. However, the effectiveness of this strategy still requires strengthening in the aspects of digital education and service personalization. The increase in customer trust towards digital transactions is a key factor in converting potential customers into active users of BTN's mortgage services. Thus, although the digital marketing strategy has shown positive results, there is still room for improvement in its implementation.

"Digital marketing has proven to be very effective in marketing, especially in the home mortgage product sector." This is because digital marketing allows financial institutions, such as banks, to increase their visibility and market reach in a more measurable and broader way. Through digital platforms such as social media, search engines, and websites, mortgage products can be recognized by more people, even beyond the local area, which previously might not have been reachable with traditional marketing methods. (Mr. Anggit, as the Branch Consumer Lending Unit Head)

### **DISCUSSION**

This discussion section aims to interpret the research findings by linking them with relevant theories and previous studies. The findings of this study indicate that digital marketing strategies have a positive impact on the increase in the number of BTN mortgage customers. One of the main factors found in this study is the importance of digital education for customers. The low level of digital literacy becomes an obstacle in the implementation of digital marketing strategies. This is in line with Rust's (2019) findings, which state that limited technological understanding can slow down the adoption of digital services in the banking sector. Therefore, BTN needs to enhance its efforts in education and transparency in conveying information related to digital marketing to prospective customers.

Additionally, the challenge of converting leads from social media to actual transactions shows that although social media is effective in building brand awareness, trust factors and user experience still play an important role in purchasing decisions. This supports several findings from previous research that demonstrate the effectiveness of marketing strategies in increasing the number of mortgage customers. For example, previous research discussing Below The Line (BTL) marketing strategies has shown success in increasing customers through events, sponsorships, and prizes. However, this research rejects the notion that conventional strategies like BTL are the only effective methods. On the contrary, this research found that digital marketing has the advantage of reaching a wider audience more efficiently and enhancing direct interaction with potential customers through digital platforms.

The managerial implications of this research indicate that BTN needs to develop a more integrated digital marketing strategy, focusing on service personalization and increasing customer trust in digital transactions. This research also has several limitations, such as focusing on a single BTN branch, so the results may not fully represent the entire BTN bank nationally. Future research could explore a quantitative approach to measure the effectiveness of digital marketing strategies in greater depth and expand the scope of the study to various regions. Thus, this research provides important insights into the opportunities and challenges in implementing digital marketing strategies in the banking industry and offers recommendations to enhance the effectiveness of digital marketing at BTN KC Semarang. This research can be analyzed using the Stewardship Theory, proposed by Wong and Norkhairul (2013), where the company or manager acts as a steward who prioritizes the interests of the organization and stakeholders, rather than just pursuing short-term profits. In the context of digital marketing at PT Bank Tabungan Negara (BTN), the digital marketing strategy implemented not only aims to attract new customers but also to build long-term relationships based on trust and transparency.

The principle of stewardship in BTN's digital marketing is evident in how the bank uses social media, websites, and digital customer service to provide more transparent information and connect with potential customers. Through digital marketing, BTN not only delivers one-way promotions of mortgage products but also opens up dialogue with potential customers, provides education about banking products, and answers their questions more quickly and interactively. This aligns with the main concept in Stewardship Theory, which emphasizes that the relationship between the organization and stakeholders should be based on openness, two-way communication, and concern for customer needs.

In addition, in this theory, organizations are expected not only to be transaction-oriented but also to focus on the sustainability of relationships with customers. BTN applies this principle by ensuring that their digital marketing strategy is not just about advertisements, but also includes educational aspects that enhance customers' understanding of mortgage products. For example, through the credit simulation feature on the BTN website, customers can calculate the estimated installments before applying for a loan, which provides a sense of transparency and certainty before making a financial decision. This shows that BTN is not only striving to increase the sales of mortgage products but also taking responsibility in providing clear and accurate information, so that customers feel more confident in digital banking services. Thus, the application of Stewardship Theory in BTN's digital marketing strategy shows that marketing success is not only measured by the number of customers acquired but also by the strength of the long-term relationship built between the bank and its customers. This proves that effective digital marketing is not just about promotion, but also about how a financial institution is responsible for providing transparent, educational, and trustworthy services to the community.

## **CONCLUSION**

From the results of this research, it can be concluded that the implementation of digital marketing strategies at PT Bank BTN kc Semarang has increased the sales of subsidized and non-subsidized KPR products through various methods, including BTN Property, BTN Affordable Housing, and social media such as Instagram. In terms of obstacles in the implementation of digital marketing, there are challenges that must be overcome, including the low level of public awareness about mortgages, intense competition in mortgage products, and the lack of personal interaction because customers feel more comfortable asking questions when they are still confused about the mortgage products. But digital marketing has greater effectiveness in its marketing compared to offline marketing methods, including the ability to reach a wider market, making it easier for potential customers, targeting the audience more accurately, and being more cost-efficient.

## **LIMITATION**

Although this research provides valuable insights into the implementation of digital marketing strategies in the banking industry, there are several limitations that need to be considered. Thus, future research can provide broader insights into the effectiveness of digital marketing strategies in other BTN banking sectors or the banking industry as a whole. Second, this study uses a qualitative approach that provides in-depth understanding but does not allow for quantitative measurement of the effectiveness of digital marketing strategies in increasing the number of mortgage customers. Third, the data collected is subjective because it relies on interviews with BTN employees and customers, who may have biased perceptions of the effectiveness of digital marketing strategies. These limitations can affect the generalization of the research findings. Therefore, further research is recommended to use quantitative methods with surveys or experiments to measure the impact of digital marketing more objectively. In

addition, the scope of the research can be expanded by comparing the implementation of digital marketing in several banks or BTN branches in various regions to obtain a more comprehensive picture. Thus, future research can provide broader insights into the effectiveness of digital marketing strategies in the banking industry.

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