

## **Digital Branding of Bank BJB Cibinong in Building BJB DIGI Awareness via Instagram**

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### **Abstract**

*Bank BJB is the largest Regional Development Bank (BPD) in Indonesia. According to Bisnis.com, in the third quarter of 2023, bank BJB has the largest assets with an asset value of IDR 179.31 trillion, beating 9 national banks. This research discusses Bank BJB Cibinong's Digital Branding strategy which increases BJB DIGI awareness through Instagram. Bank BJB, the largest development bank in Indonesia with 65 branches, has a branch in Cibinong, West Java with a population of 5,643,838 in 2023. The aim is to analyze the use of Instagram @bankbjbcibinong in building awareness of BJB DIGI. Using a qualitative case study, data was collected via interviews and observations, analyzed using Digital Branding and New Media theory. The results show that Bank BJB Cibinong implemented a three-stage digital branding strategy: building credibility, increasing visibility, and creating a unique identity through promotional content, collaboration, mini vlogs, and philanthropic actions, with the support of the creative team. In conclusion, Bank BJB Cibinong is effective in utilizing Digital Branding for promotion and education, strengthening BJB DIGI awareness, but needs to increase the use of Instagram features and customer engagement.*

**Keywords: Strategy, Brand Awareness, Digital Branding, Social Media**

### **Abstrak**

Bank BJB merupakan Bank Pembangunan Daerah (BPD) terbesar di Indonesia. Melansir Bisnis.com, pada triwulan III 2023, bank bjb memiliki aset terbesar dengan nilai aset Rp 179,31 triliun mengalahkan 9 bank nasional. Penelitian ini membahas strategi Digital Branding Bank BJB Cibinong yang meningkatkan kesadaran bjb DIGI melalui Instagram. Bank BJB, bank pembangunan terbesar di Indonesia dengan 65 cabang, memiliki cabang di Cibinong, Jawa Barat dengan populasi 5.643.838 pada 2023. Tujuannya adalah menganalisis penggunaan Instagram @bankbjbcibinong dalam membangun kesadaran bjb DIGI. Menggunakan studi kasus kualitatif, data dikumpulkan via wawancara dan observasi, dianalisis menggunakan teori Digital Branding dan New Media. Hasil menunjukkan Bank BJB Cibinong menerapkan strategi Digital Branding tiga tahap: membangun kredibilitas, meningkatkan visibilitas, dan menciptakan identitas unik melalui konten promosi, kolaborasi, mini vlog, dan aksi filantropi, dengan dukungan tim kreatif. Kesimpulannya, Bank BJB Cibinong efektif dalam memanfaatkan Digital Branding untuk promosi dan edukasi, memperkuat kesadaran bjb DIGI, namun perlu meningkatkan pemanfaatan fitur Instagram dan keterlibatan pelanggan.

**Kata Kunci: Kata Kunci: Strategi, Brand Awareness, Digital Branding, Media Sosial**

## INTRODUCTION

Bank BJB is the largest Regional Development Bank (*Bank Pembangunan Daerah/BPD*) in Indonesia. In the third quarter of 2023, bank BJB has the largest assets with an asset value of IDR 179.31 trillion, beating 9 other national banks. The regional banks with the largest assets in Indonesia are banks on the island of Java led by Bank BJB. Bank BJB also received the title Top Regional Owned Enterprises (*Badan Usaha Milik Daerah/BUMD*) Recognition 2023 and Golden Award for its extraordinary financial performance during 2023. This title was obtained from the award held by the Infobank Top BUMD Award 2023. This award is certainly a form of consistency for all bank BJB parties in providing services best for society.

10 BPD dengan aset terbesar per kuartal III/2023	
Bank	Nilai Aset
Bank BJB (BJBR)	Rp179,31 triliun
Bank Jatim (BJTM)	Rp107,03 triliun
Bank Jateng	Rp81,59 triliun
Bank DKI	Rp78,24 triliun
Bank Kaltimara	Rp46,6 triliun
Bank Sumut	Rp40,89 triliun
Bank Papua	Rp36,01 triliun
Bank Sumsel Babel	Rp35,87 triliun
BPD Bali	Rp34,4 triliun
Bank Nagari	Rp31,49 triliun

**Figure 1.** Largest Regional Development Bank Q3 2023

In providing the best service to its customers, bank BJB has 65 branch offices spread throughout Indonesia. Among the 65 branch offices, the Cibinong branch is the branch office with the largest population in West Java Regency as of 2023, with a population of 5,643,838. Central Bank BJB via social media Instagram @bankbjb, gave an appeal to its branch offices to improve the quality of service to customers. Improving the quality of this service must of course be supported by utilizing information technology, especially Instagram social media. One of these appeals relates to the dissemination of information about BJB Digi features via Instagram @bankbjb. This upload aims to make information related to BJB Digi features widely known to the public so that it can form and increase brand awareness, especially customer habits in using BJB Digi Mobile Banking via social media. The hope is that this appeal can be disseminated by branch offices, especially the Cibinong branch via social media Instagram @bankbjbcibinong so that communication between many individuals can be carried out effectively and efficiently.

There are regulations related to the use of Instagram and information technology for financial institutions, especially banks. This is regulated by the Financial Services Authority (*Otoritas Jasa Keuangan/OJK*). OJK is a financial supervisory and regulatory agency operating in Indonesia that makes regulations related to branding. This rule is contained in Financial Services Authority Regulation Number 12/POJK.03/2018 concerning the Implementation of Digital Banking Services by Commercial Banks Financial Services Authority, 2018. These regulations touch on the use of information technology to support bank service innovation. The use of information technology is an effort to continuously improve the quality of service to customers, making it more effective and efficient. Digital branding activities are carried out through social media with the aim of producing an identity and credibility. Due to the dynamic nature of the digital space, digital branding has been considered the foundation of modern marketing and continues to open new opportunities (Wertime & Fenwick, 2011; Rosid et al. 2023; Sedej, 2019). Social media is an online platform that allows users to share content, communicate and collaborate with other people (Kaplan & Haenlein, 2010; Kietzmann et al., 2011; Bhanot, 2012). This makes Indonesian society's use of the internet dominated by accessing social media.

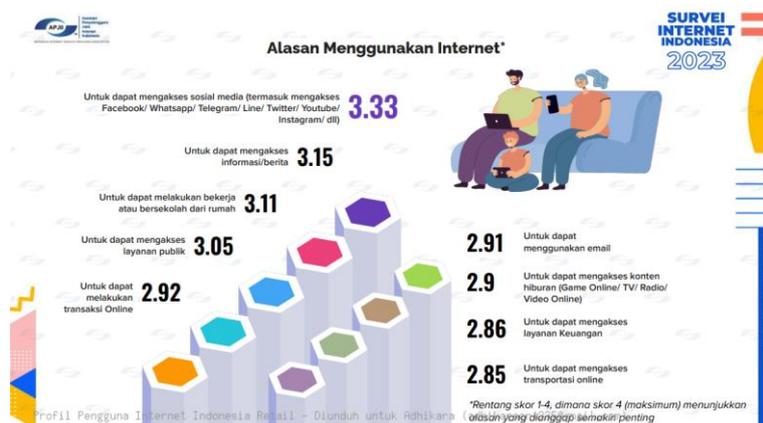


Figure 2. Reasons for Using the Internet

Digital branding refers to brand communication methods that use the internet and digital marketing strategies to improve brand features, build its existence, and advance the brand (Jerez-Jerez, 2022; Utomo et al., 2023). Involves aspects such as choosing a name, designing a logo, and introducing it through advertisements and campaigns. Digital Branding has many strengths, one of which is ease in conveying and receiving information. There are three aspects to digital branding, including identity, credibility and visibility. Unique interactions between audiences can be formed because of digital branding. In the context of digital society, communication is closely related to the interaction process. Just like reputation, the effort required to build and maintain a strong reputation has a big impact because it can increase brand reputation, authority, and trust. The success of online brands and businesses depends on digital credibility (Leek & Christodoulide, 2011; Lipiäinen & Karjaluoto, 2015).

According to Bustard et al. (2023) and Aririguzoh (2022), in the process of communicating, humans will give meaning, create and change the meaning of symbols in their interactions. Individuals will be involved in daily interactions with other individuals, which allows them to understand and get to know each other. Bank BJB Cibinong uses Digital Branding to build awareness of BJB DIGI among the people of Cibinong City on Instagram @bankbjbcibinong and how to implement Bank BJB Cibinong Digital Branding on Instagram @bankbjbcibinong to build awareness of BJB DIGI among the people of Cibinong City. The aim of this research is to find out the Digital Branding of Bank BJB Cibinong via Instagram @bankbjbcibinong in building awareness of BJB DIGI in the people of Cibinong city and to analyze the implementation of Bank BJB Cibinong's Digital Branding in building awareness of BJB DIGI in the people of Cibinong city via Instagram @bankbjbcibinong. It is hoped that the results of this research will provide benefits for academics and future researchers who take up similar topics in the field of digital branding and brand awareness and it is hoped that it can become reference material for literature studies for further research related to digital branding in building brand awareness.

## **LITERATURE REVIEW**

Ewing et al. (2019) reveals that new media refers to various communication technologies that have undergone digitalization and are widely available for personal use as a communication tool. New media emerged because of the innovative transformation of conventional media which is no longer relevant to current technological developments. To meet consumer needs and increase insight, information technology is an important element. Instagram allows you to get contemporary information anywhere (Weilenmann et al., 2013; Budge, 2017). Certain products, services or entities certainly require recognition and identification from the public regarding the product, service or entity. This is what causes agencies or companies to need a branding strategy. The term branding has its origins in the word brand, which refers to a brand. However, in use, the terms brand and branding have different concepts. If brand refers to a brand, then branding refers to a series of communication activities carried out by a company with the aim of building and developing that brand.

Digital branding, also referred to as branding in the digital era, refers to brand communication methods that use the internet and digital marketing strategies to improve brand features, build its existence, and advance the brand (Jerez-Jerez, 2022; Utomo et al., (2023). Involves aspects such as choosing a name, designing a logo, and introducing it through advertisements and campaigns. In the book *Digital Branding* by Daniel Rowles, various digital branding tools, including social media, are mentioned as an important element in online branding planning. Considering the complexity of social media brings with it several additional factors to consider, such as selecting appropriate social media platforms Twitter, Facebook, YouTube, and Instagram, focusing on content and brand promise, and developing an effective measurement strategy. Shin et al. (2020) said that online branding prioritizes transparency and trust in user experience.

According Foroudi (2019), explains that brand awareness is the ability of a brand to appear in consumers' minds when they think about a particular product and how easily they recognize it. The greater the level of consumer awareness of a brand, the greater the

company's potential to make the product known and purchased by consumers (Sivaram et al., 2019). According to Kala & Chaubey (2018), creating positive memories about a brand is an important step in increasing consumers' purchase intentions towards that product. Apart from that, how to make the product top of mind for consumers and create brand preferences when they decide to buy. When a brand is widely known, considered reliable, and has certain qualities, it is a form of brand awareness.

## **RESEARCH METHOD**

This research method uses a qualitative approach, the qualitative approach method is a method based on constructivism which is intended to provide a stronger basis for understanding the perspective of participants or sources about certain situations. In this research, researchers used the case study method. A case study is a type of in-depth research on a group of people or an event. Case studies use a qualitative approach, to collect information on research subjects as research into real-world phenomena, especially when the boundaries between phenomenon and context are unclear. The aim is to increase understanding of communication events in the real world, focusing on questions of how and why certain events occur under certain conditions. The subjects of this research were staff, managers and several customers of Bank BJB Cibinong. Meanwhile, the object of the research is the digital branding strategy carried out by Bank BJB Cibinong in building awareness of BJB DIGI. Qualitative research does not use the terms population and sample, but rather informants. This is in accordance with the opinion expressed by Sugiyono (2013) that qualitative research does not use the concept of population. This research focuses on specific social situations whose results cannot be applied to the entire population. Rather, the findings of this study can be applied to similar social situations that have similar characteristics to the situation being studied.

## **RESULT**

The results of this research are in the form of information and data obtained through interviews that the author conducted in depth with informants who had previously been selected using appropriate criteria and in accordance with this research. In this research, the informants are key informants, supporters and expert informants who are willing to provide all the information needed by researchers in solving problems in this research. In collecting data obtained from informants, the researcher conducted interviews on the spot and documented all forms of interview activities to strengthen physical evidence of the interview activities carried out by the researcher. In this study there were five informants who were willing to provide all the information needed by the researcher. Of these five people, two of whom were key informants, two of whom were supporting informants, and one of whom was an expert informant, the researcher found data and findings. Researchers used a case study approach to collect data and results about this research. These data and results were obtained through interviews with one expert informant, two supporting informants, and two key informants according to the criteria set by the researcher. Researchers will explain and interpret the results of research regarding Digital Branding of Bank BJB Cibinong in Building BJB DIGI Awareness via Instagram @bankbjcibinong. Researchers will also discuss interactivity, information packaging, and instincts (characteristics) to produce the following findings from the researcher.



tutorials of the BJB Digi Mobile Banking service. Generally, the latest information about promotions and new products from Bank BJB Cibinong is often only uploaded to Instagram stories. As a result, audiences or followers often have difficulty finding this information again if they want to review it later. The range of information uploaded to feeds will certainly be wider and more continuous.

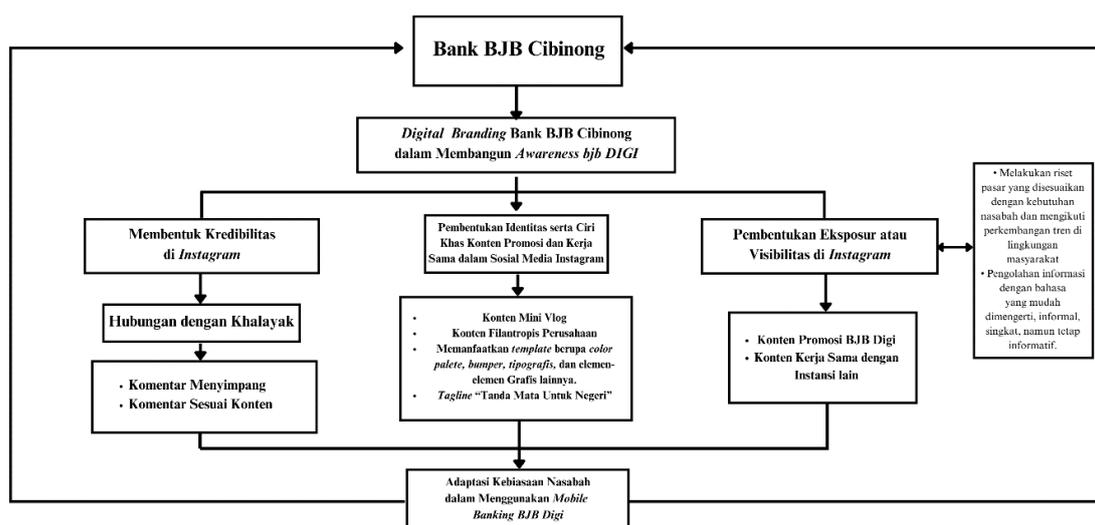
By optimally utilizing feeds other than Instagram stories, admins can ensure that important information and promotions from Bank BJB Cibinong can be accessed by followers in the long term. It is also easier for followers to review old information that was previously announced on Instagram @bankbjbcibinong. Based on the results of interviews, to measure the extent of success in building exposure by a brand or company, something called an engagement calculator is needed. One media monitoring platform that can be used is phlanx.com. A high engagement rate proves that the brand has succeeded in building exposure to its audience. The process of building exposure is a very vital element in Digital Branding activities. To increase audience interest and understanding of the use of BJB DIGI Mobile Banking, information must be structured clearly and use various approaches.

The ability to create something new and unique (instinct or characteristic) is something that needs to be considered in Digital Branding activities. This uniqueness arises because of urgency and special goals, such as adapting to customer habits in using BJB Digi Mobile Banking. The New Media concept involves more than just technology. This development influences various aspects of human life through three main factors, namely expanding communication skills, increasing technological capabilities through communication activities, and creating social value and new organizational systems (Amalia & Nurlinda, 2022; Padila, A., Hardini & Digdowniseiso, 2023; Saputra et al., 2023). By effectively visualizing and identifying a company's strengths, philosophy, and values, these elements work together to form a visible, recognizable, and memorable connection between its ideology and brand (Lipiäinen & Karjaluo, 2015). Regarding the locality of content that highlights collaborative activities with various institutions and agencies in Bogor Regency, Bank BJB Cibinong then displays the content in audio visual form, namely a mini video blog (mini vlog). Mini Vlogs are short audio-visual recordings lasting 1-5 minutes which are made with the aim of documenting or informing certain events. Some of the typical mini vlogs that have been uploaded include coverage of Bank BJB Cibinong's collaborative activities with the local community, Bogor Regency Regional Government, and various universities to hold events, training, and competitions that help encourage the empowerment of MSMEs and local youth.



Based on the results of previous research and discussions regarding Digital Branding of Bank BJB Cibinong in Building BJB DIGI Awareness via Instagram @bankbjbcibinong, it shows that three main components have been used in Digital Branding of Bank BJB Cibinong via its Instagram account, namely credibility, establishing visibility or exposure, and formation of identity and characteristics. These three components are key for Bank BJB Cibinong in its efforts to build awareness and educate its audience on the use of digital banking services, especially Mobile Banking BJB DIGI via the Instagram social media platform. The following is a comprehensive analysis of the three components of Bank BJB Cibinong's Digital Branding. The credibility built by Bank BJB Cibinong has utilized various features provided by Instagram, such as Instagram stories and comments columns. Bank BJB Cibinong can then interact with followers through these features. In building this interactivity, Bank BJB Cibinong experienced a workforce problem, this resulted in a delay in response from the Instagram admin @bankbjbcibinong.

In the process of establishing visibility, Bank BJB Cibinong prioritizes the use of language that is easy to digest by focusing on presenting local content that is relevant to corporate philanthropists in the Bogor Regency area. To promote Bank BJB Cibinong's digital banking services, such as BJB Digi Mobile Banking, the admin often presents content such as educational posters and mini video blogs. The formation of the identity and characteristics of Bank BJB Cibinong's content is the emphasis on mini video blogs which contain collaborative activities with institutions, agencies and universities in the Bogor Regency area. This 1–5-minute mini video blog is uploaded according to the activities carried out by the admin and has received positive responses from followers.



**Figure 6.** Grand Model Digital Branding Instagram @bankbjbcibinong

Based on the comprehensive analysis in the previous paragraph, it can be concluded that Bank BJB Cibinong has implemented credibility, the process of establishing visibility,

and establishing identity and characteristics quite well in Digital Branding activities on its Instagram @bankbjbcibinong. However, of course there are still several aspects that must be improved so that Bank BJB Cibinong's Digital Branding is more effective and efficient in the future. Therefore, researchers will combine these three aspects into a grand model of Digital Branding Instagram @bankbjbcibinong which aims to foster customer adaptation habits in using BJB Digi Mobile Banking. It is hoped that this model can function as a theoretical and practical reference for implementing effective digital banking branding on Instagram social media.

## **CONCLUSION**

Bank BJB Cibinong carries out Digital Branding on Instagram social media, because it considers that this promotional activity is very cheap and effective and can reach various groups. Bank BJB Cibinong considers the younger generation as its main target audience in building awareness of the use of BJB DIGI through social media Instagram @bankbjbcibinong. Digital Branding on Instagram social media is also an effort to maintain relationships and increase awareness of BJB DIGI. In carrying out Digital Branding activities on social media Instagram @bankbjbcibinong, Bank BJB Cibinong applies three stages, namely, credibility, the process of establishing exposure or visibility, and establishing identity and characteristics. These three stages have been carried out quite well by Instagram @bankbjbcibinong in building awareness of BJB DIGI. In its implementation, this credibility builds a good relationship between Bank BJB Cibinong and its followers, especially in responding to comments and criticism, although it is limited by responses that are not real time because they still use human elements. The process of building exposure or visibility provided is also quite good, involving two types of content, namely content related to promotions and collaboration, including efforts to provide knowledge to followers regarding the features and use of BJB DIGI Mobile Banking. Meanwhile, the process of establishing identity and characteristics lies in mini vlogs of 1-5 minutes duration in collaboration with various institutions in Bogor Regency and using standard templates that have been previously determined.

This research explains and analyzes the Digital Branding carried out by Bank BJB Cibinong in Building Bank BJB DIGI Awareness which can be a theoretical basis for writers or other academics. Apart from that, this research provides an overview or conceptual idea for local banks to be able to carry out Digital Branding on social media, especially Instagram. Therefore, for every local bank and especially Bank BJB Cibinong which runs Digital Branding on Instagram social media, it is a good idea to be able to take advantage of the feeds feature by uploading informative content regularly. Instagram feeds are used so that important information is not lost and can be accessed again by followers in the long term. Apart from that, local banks also need to adopt social media analytics tools to monitor and evaluate engagement, reach and other important metrics from Instagram activity. The results of this analysis can be used for decision making in optimizing digital branding content in the future.

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