

The Impact of Digital Marketing Communication Knowledge Management on Bank Performance through FINTECH Innovations (Case Study of Sepah Bank of Iran and Its Affiliated Commercial Banks)

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Abstract

The development of information and communication technology has now had a major impact on Indonesia's industrial world. Changes in the industrial model towards digital have a major impact on it. Marketing activities are carried out by companies so that they can compete in the midst of fierce business competition. The ability to adapt and innovate quickly and accurately using a variety of digital communication media and marketing technology will have a positive impact on the company. Sepah Bank is a brand in the field of banking. This study aims to determine the Integrated Digital Marketing Communication (DIMC) activities in FINTECH digital financial technology in Sepah Bank and its affiliated financial institutions, which include digital advertising, digital personal selling, digital sales promotion, digital public relations and direct marketing. It is digital. This study uses a qualitative approach that focuses on the concept of integrated marketing communications (IMC) activities that are commonly performed to benefit from financial technologies that are or should be recommended.

Advertising, personal selling agents, sales promotion, PR and digital-based direct marketing for financial technology products. Bank Sepah The main conclusion of this research is that the use of integrated digital marketing communications in Bank Sepah Bank's digital financial products can be done well and is cost effective.

The concept of integrated digital marketing communications (DIMC) is a development in the concept of integrated marketing communications (IMC) whose implementation activities are in line with technological advances and features of the current digital industry.

Keywords

Integrated Digital Marketing Communications, Digital Marketing, FinTech, Sepah Bank.

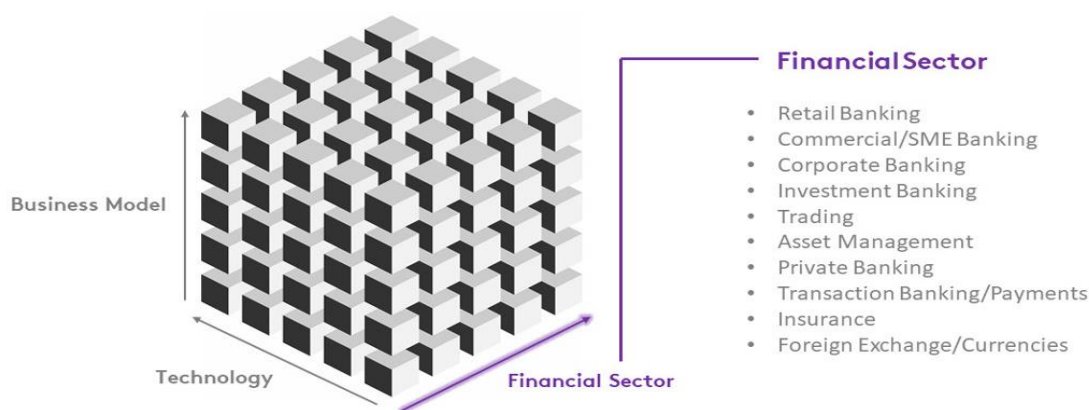
1. Introduction

The development of information and communication technology has now had a major impact on the industrial world of Iran. The advent of industrial finance technology (Fintech) is an innovation in the financial industry in which industry is one of the industries that many investors are interested in (Harian Kentan, 2019). Financial technology (fintech) is an innovation in the financial sector that has a new technology (fintech) provides services that can be a solution to solve international financial problems in Iran. In addition, according to World Bank data, 73.7% of Iranians have a bank account: about 60.6 million people in the country have a bank account and 22.4 million of this population do not have a bank account.

High financial access (under the bank), which has a significant relationship between the level of ease of doing business and the level of economic competitiveness is the subject of this study. Marketing teams face real challenges in the areas of digital marketing, social media marketing reputation, and understanding the subsequent evolution of measuring business performance. E-commerce in the neo-digital economy, the current volume of retail e-commerce sales, evolutionary aspects and future prospects,

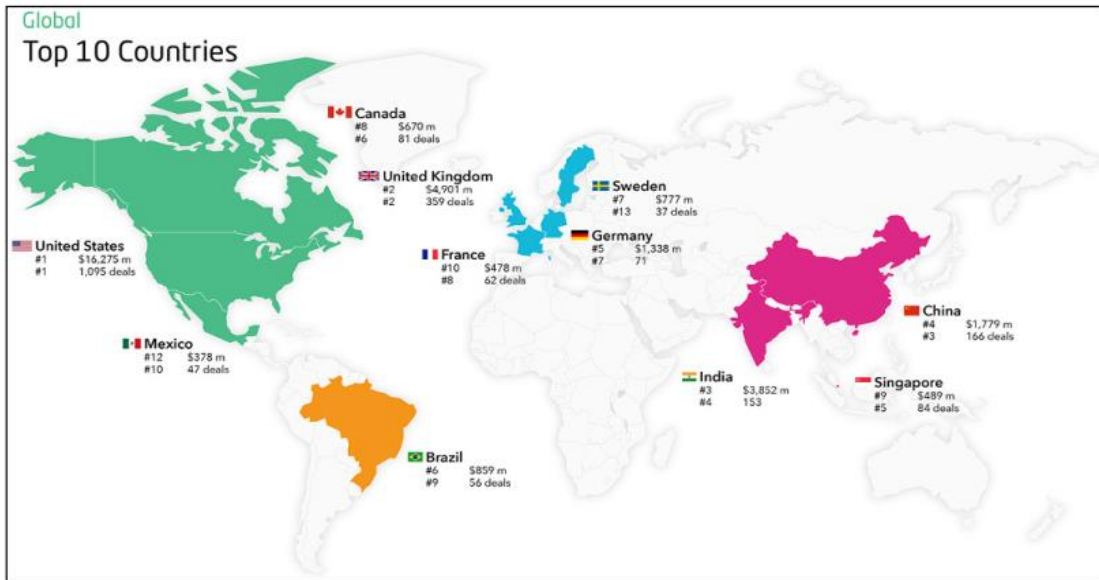
including the view of the need for a flawless connection between the customer experience and store experience, in the vast retail industry, online value change, Respect for jobs is one of the most important considerations in considering the relationship between marketing management and fintech.

Technology development can be observed from the number of mobile and Internet users. As a result of this development of information technology, technology has emerged that leads to financial innovation by touching modern technology in the service sector called financial technology (fintech). FinTech is a new innovation in financial services that adapts technological advances to simplify financial services and the financial system to become more efficient and effective (Prastica, 2018). FinTech technology provides a potential opportunity that can benefit different people in the financial industry (Rahmatullah, 2018, Andrea et al., 2020; Muharram, et al., 2020) Although FinTech investment fell to \$35.7 billion in 2019, as shown in in the figure above this was largely driven by a sharp fall of funding to Chinese FinTech firms.



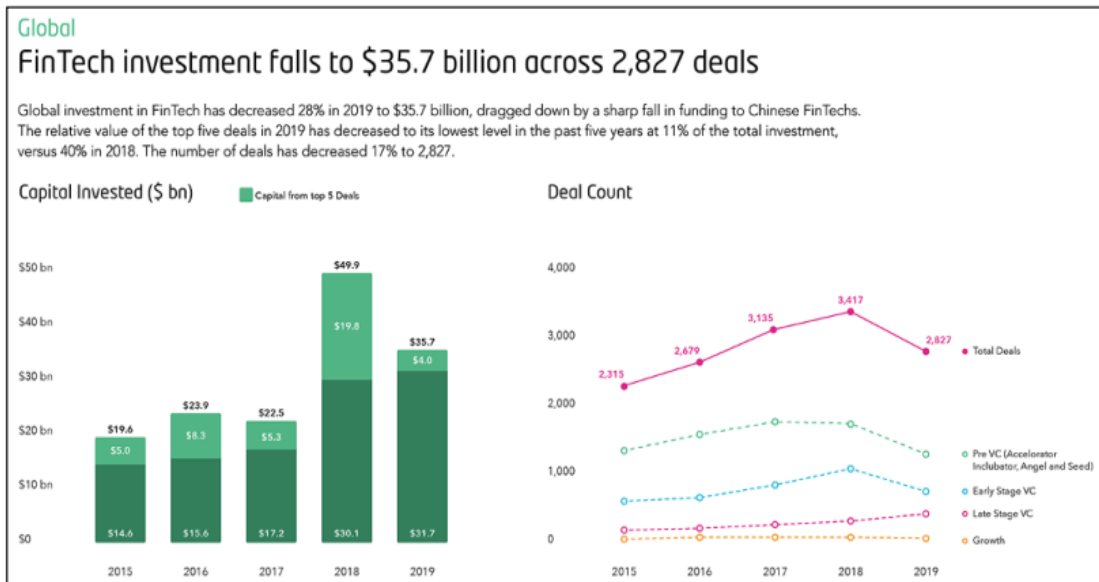
Key areas of financial services that benefit from FinTech.

Source: The Fintech Cube, FINTECH Circle, 2020



FinTech hubs are globally diversified.

Source: Innovate Finance, 2019 FinTech Investment Landscape Report, PitchBook. Data has not been reviewed or approved by PitchBook analysts.



A 2019 drop in global FinTech investment.

Source: Innovate Finance, 2019 FinTech Investment Landscape Report, PitchBook. Data has not been reviewed or approved by PitchBook analyst

2. Determining market segmentation and implementing integrated digital marketing communications

Marketing communication strategy, especially in the field of integrated digital marketing communications (DIMC), especially the approach of implementing integrated digital marketing communications (DIMC) in the brand. It is suggested that Sepah Bank to prepare a marketing communication strategy for a product, analysis Do it before several influential or related factors. For example, position analysis, where position analysis is the first step in the marketing communication program process. The purpose of the position analysis is to determine the current market situation and evaluate the impact of previous communication marketing planners, this definition is exactly the same as the definition of communication by Cutler and Claire in 2009 in the field of marketing. (Krypton, 2018) that marketing communications is an attempt to convey a message to people, especially target consumers, about products in the market, thus contributing to brand awareness for companies. Some of the problems that often occur when marketing digital products include a high level of distrust of digital products, which at this time also affects the difficulty of marketing digital products, the results of a survey conducted by an independent source confirm this. Another problem is the lack of financial awareness or communication (marketing) formulations to convey the benefits and ease of online transactions that are achieved using Fintech products. These products can be accepted and used by the public. Some of the above, if studied using the integrated marketing communication theory approach, will be particularly interesting for some digital products that already have significant commercial potential, according to a survey conducted by the group. Nisha Publications and Training is conducted in 2021. It is stated that the value of the e-commerce industry in Iran is estimated at more than 70 trillion dollars per year, and together with several other factors that affect the marketing goals of a digital fintech product, it amounts to To be.

3. Fintech monitoring

The increase in requirements that financial institutions are dealing with today had a negative side effect, and that was to prevent the development of new products and innovation. But this was not entirely bad. Fintech companies took advantage of this, selecting areas under which they had lower regulatory requirements, and were therefore able to be more competitive, at least for a while. The danger that threatens legislators is that without the necessary review and reform, legislation will not be able to keep pace with technological advances and business models. Therefore, legislators are trying to find ways to enforce the law enough for fintech companies and monitor them without restricting innovation.

4. Equalizing the playing conditions

Legislators need to make things equal for all providers, but some argue that this is all the more important when some of these providers are big tech giants like Facebook or Google.

The balance sheets of large technology companies are stronger than those of many other financial institutions, so financial stability is not a major regulatory problem. The main problem is the issue of balance or equality of rights; Ensure that high-tech companies do not unfairly overdo it and misuse the vast amount of information they have. Given that the customers of large technology companies are much larger than financial institutions, how should legislators restrict access to information while ensuring data protection?

The biggest example of this was the introduction of the Libra digital currency by Facebook. Initially, this was a potential threat to popular digital currencies and payment services because Libra was backed by a consortium that included traditional financial service providers. Of course, this project has been stopped by the G7 as long as Facebook can ensure its security. They warned that digital currencies such as Libra could be a systematic threat to financial systems. Meanwhile, many traditional sponsors of the project withdrew due to lack of regulatory transparency. Some

believe that other high-tech companies have distanced themselves from financial services precisely because of regulatory requirements, and believe that they will have many more opportunities in other areas.

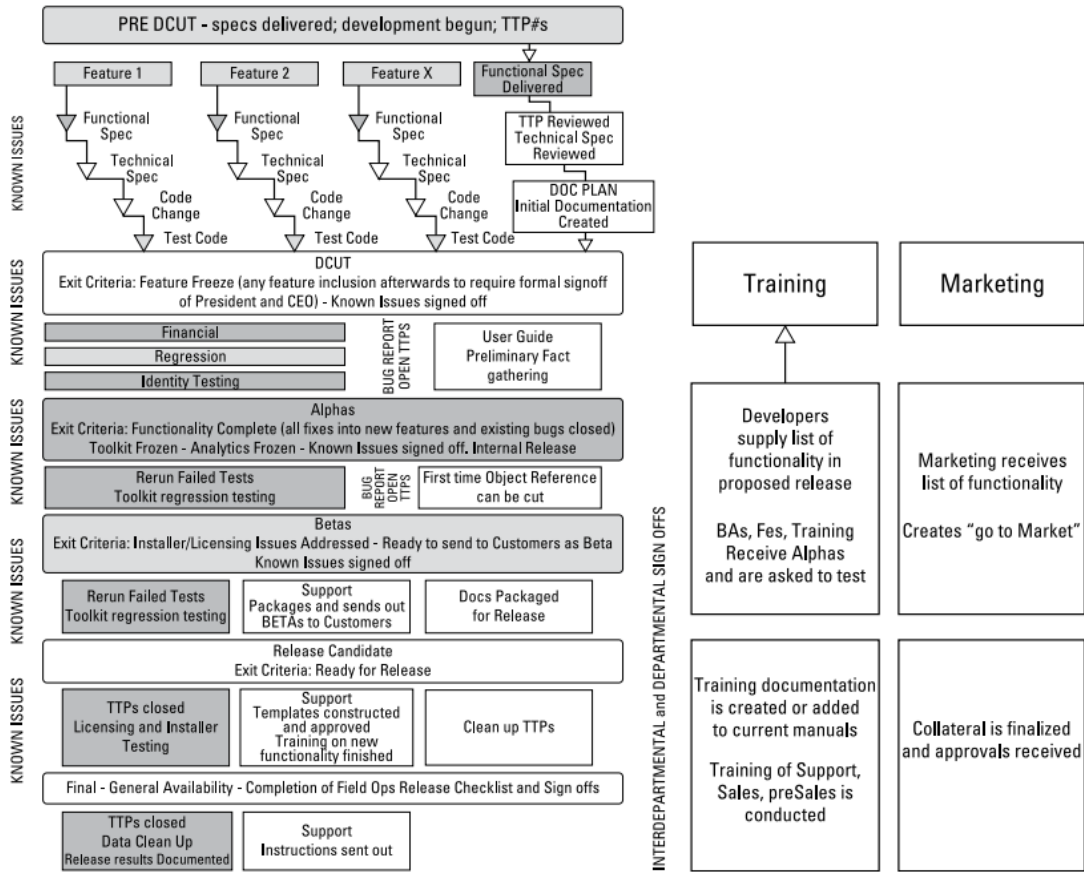
5. Waterfall development

Cascade development was invented in 1970 and has been widely used by large companies. This process has an integrated structure and methodology and a slow but methodical and very stable supply cycle.

Each stage of the cascading process is well defined and perfectly linear. As shown in Figure 5-4, the steps are as follows:

- 1) Collection and registration of requirements
- 2) Accurate registration of specifications
- 3) Define, register and test code and units
- 4) Finish coding and unit testing
- 5) System testing
- 6) Implementation of User Acceptance Test (UAT)
- 7) Perform quality assurance tests
- 8) Solve any existing problems
- 9) Supply of the final product

The cascading supply cycle is aligned with the components of sales, marketing and training of a successful product supply.



Cascade development cycle with sub-marketing and educational components

6. Cooperation opportunities

Traditional financial institutions and fintech companies are increasingly adding their strengths to collaborative models. Even some retailer-centric FinTech B2C companies have realized that their digital marketing coverage has reached saturation level and they have not yet reached their revenue targets, so they need distribution partners to grow their business. Fintech companies offer higher speeds, higher risk tolerances and faster processing to respond to change. Larger institutions, on the other hand, bring out the depth and breadth of their core business.

7. Development of integrated marketing communications

The first character to coin the term IMC was Levitt in 1962 (Krypton, 2018). In 1962, in the concept of "centrifugal marketing", Levitt defined marketing communications as the coordination of unwanted communications with the intended communications and intended to create a positive and consistent image in Levitt Dalam (Smith, Barry and Paulford, 2002). Several other prominent figures, such as Schultz, Tannenbaum, and Lauternborn, were then introduced to the IMC through the Integrated Marketing Communications book, which was launched in 1992, where Schultz had previously coined the term IMC through his writing in the 1991 issue of Promotion Management. (Presto and DKK, 2018) And much earlier in the 1980s, Schultz first developed the concept of marketing integration, which was first proposed by Schultz, where initially the concept of IMC was only in He talked about coordinating all the elements of marketing communication to convey the message to the audience. Astasura in (Santoso P.V., 2018)

The official definition of IMC was first established in 1989 between Northwestern University and the American Association of Advertising Agencies (4A), where IMC serves as the program. Minimization of marketing communications was considered. The concept and evaluation to provide added value was created from the strategic combination of various

advertising techniques, direct response, sales promotion and public relations continuously with maximum communication impact.

According to Cutler and Keller in 2016, integrated marketing communications is the management and coordination of the entire communications process, where some of the most common communication activities are advertising marketing, personal selling, sales promotion, public relations and direct marketing, according to Duncan (Coke in 2015), was presented, where (five) elements were presented. Elements of integrated marketing communications include: advertising; Sales promotion; Personal selling; Public relations (public relations); And direct marketing where (Cutler and Keller, 2016).

Research on technology involvement in IMC activities has been undertaken by several experts to date, for example older experts such as Peltier, Shibroski, & Schultz, 2003, research on integrated interactive marketing communications (IMC) by combining IMC strengths. New media and sales databases were formed. To achieve interactive IMC, according to (Pelletier, Shibroski, & Schultz, 2003), companies must gather information at the individual level and use this data to create customer-centric communication strategies that actively activate new media for Use interaction with customers.

Research on the implementation of IMC online in the environment has also been conducted by (Sally, Ismail, Hong and Fazideh, 2017) in which the result of the research is that the message that should be conveyed in the implementation of IMC in the online environment, should be Planning should be followed by the organization and adapted to it. An online strategy that considers the target customer or audience, in which the combination of communications must also take into account the characteristics of the target customer.

Other research related to technology participation in IMC activities can be seen in the research conducted by (Santoso.PVA, 2018) in which the study is based on the phenomenon of changing technological trends that makes marketing communications towards Digital drive. In this study, it was found that there are

differences in the characteristics of online media and ordinary social media. Changing the communication methods and media used to carry out marketing communication activities using technology, from how to interact with customers / buyers can be done anywhere, anytime and only with one-line media. Therefore (SantosoPV, 2018) concludes that IMC is now included in version 4, where interactions can be done anywhere, anytime and with just one online medium.

Research by Romsey Sally et al.: 2017 also presents results that make specific web (technology) features of online marketing integration efficient for online organizations or companies (Sally, Ismail, Hong and Fazideh, 2017)

According to Anand Shankar Raja.M, 2020, in his research, DIMC (Integrated Digital Marketing Communications) can be defined as a business strategy that is related to four important variables: corporate plans, marketing plans, business plans and Social programs implemented through support (M, 2020)

Technology where the keyword DIMC, when using the results of research by Anand Shankar Raja.M, 2020, is to combine / support technology as a tool for marketing communication, according to a study published by Hefni Ali Fahmi in (Positive & DKK, 2018) that DIMC is a marketing concept that combines digital aspects with IMC, where the goal of IMC-compliant activities (Brindha, 2014) is to deliver the right message to the audience. Move at the right time in the right place. Therefore, according to some of the above definitions, the precise definition in this study of integrated digital marketing communications (IMC) is a solution for adapting integrated marketing communication activities in the current age of technology by involving technology in marketing communication activities.

IMC Online strategy is the same as IMC offline strategy, that is, transmitting a message and implementing it in various virtual media, of course, is tailored to the target market. The difference between offline and online is that online campaigns can interact with each other or in a familiar language. Often used

by companies, ie advertising, personal selling, sales promotion, public relations and direct marketing.

Some financial institutions are larger than the phrase "we are just a technology-driven company that also has a banking license." use. This is actually a marketing ploy, which of course is more true for new banks that want to intervene in new banks. Of course, with the high cost of acquiring customers and increasing regulatory barriers, new banks will have to decide whether they can build the technology they need themselves or work with fintech partners to innovate to compete with established banks.

Financial institutions that effectively manage to become fintech companies are the ones that quickly figure out what to offer customers in a changing industry. Many of the successes took a combined approach, focusing on collaboration, customer acquisition, and in-house initiative.

Several established banks are developing digital products to marginalize a wave of new challenging banks; One such bank is Bo from the Royal Bank of Scotland. They gradually used more ambitious cloud platforms (despite their illusion of being hacked) to be able to offer much more product platform on it. These initiatives are supported by the likes of Amazon, Google and Microsoft, who help them by providing cloud hosting services and banking software development.

In relation to the development of integrated marketing communications, due to the modernity of fintech science and the multifunctional relationship of different sciences in this regard, more efforts should be made to raise the level of up-to-date and effective knowledge of the country's banks. *نماد.*

Traditional financial institutions such as Iran's domestic banks and Fintech companies are increasingly adding their strengths to collaborative models. Even some retailer-centric FinTech B2C companies have realized that their digital marketing coverage has reached saturation level and they have not yet reached their revenue targets, so they need distribution partners to grow their business. Fintech companies offer higher speeds, higher risk tolerances and faster processing to respond to change. On the

other hand, larger institutions bring out the depth and breadth of their core business.

8. Methods

This article has been studied using qualitative methods, descriptive analysis, natural background with direct data sources and main research tools, so that the researchers who read this article, to find the desired details. They will be heavily involved.

According to the ideas (Stiava and Anjito, 2018) that qualitative research is the collection of data in a natural environment based on the philosophy of post-retrospective with the aim of interpreting the phenomenon in which research is a key tool, where the method of sampling sources Data occurs. Targeted and snowball is done and how to collect it. The data is done in a triangular (combined) way, by analyzing the results of the obtained data, it is inductive / qualitative and the results of qualitative research emphasize the meaning more than the generalization.

In addition, objects, phenomena, or social arrangements that are found have (two) purposes, namely (1) description, with data and facts collected in the form of words or pictures instead of numbers, by writing a narrative and Expressed. And explore and (2) describe and explain (Stiava and Anjito, 2018).

This research is descriptive in nature because it refers to the characteristics of qualitative research with respect to Bondan and Becklen in (Stiava and Anjito, 2018), so this research does not intend to test the

research hypothesis but to describe an object, phenomenon, or fact. A community based on the level of novelty of information (Sugiyuno, 2016) is obtained about the integrated digital marketing communications identified in the narrative writing.

This study also seeks to search for facts by providing accurate interpretations of the data with the aim of systematically describing the facts about the problems we are examining. Descriptive method is to describe an object, phenomenon or social reality. This step is taken as an important starting step because it forms the basis of the next method.

In this study, the unit of analysis is in the form of integrated digital marketing communications (DIMC), where the author focuses on research on five IMCL (integrated marketing communications) activities in (Vahid and Rizki, 2018) that are specific combinations. . The five most commonly used marketing communication activities by companies are advertising, personal selling, sales promotion, public relations and direct marketing on digital media, where the concept of integrated digital marketing communication research (DIMC) is combined. Specific digital marketing communication activities, which are mostly used by marketing communication companies by companies, ie advertising, personal selling, sales promotion, public relations and direct marketing using digital media, can be seen from the image below. Download:



Figure 1: Development of digital-based IMC activities adapted from the IMC concept (Cutler and Keller, 2016)

A description of integrated digital marketing communications (DIMC) activities using the concept of integrated marketing communications (IMC) above (Cutler and Keller, 2016) in which marketing includes advertising, personal selling, sales promotion, public relations and direct. This integrated marketing communications activity of IMC (Cutler and Keller, 2016) then became the concept of integrated digital marketing communications (DIMC), which is divided according to the dimensions of communication activities including digital advertising, personal digital sales and digital sales. The following table shows the placement of advertising elements, digital public relations and digital direct marketing.

This study is based on an understanding of the implementation of integrated digital marketing communications activities for Sepah Bank financial products and its financial subsidiaries, which includes several integrated digital marketing communications (DIMC) activities such as digital advertising, digital personal selling, digital sales promotion, public relations Digital and direct digital marketing is proposed, the technique of data collection using a natural environment (natural conditions) based on the results of literature review, interviews, documents and triangulation (Sugiyono, 2016), with primary and secondary data sources Is.

Table 1: Explain the concept of IMC digital research

Indicator	Dimensions	Concept	Number
Digital advertising activities such as movies, jingles, digital posters, digital brochures through digital media	Digital advertising	Integrated Marketing connections (IMC) (Cutler and Keller, 2016) 1. Advertising B Personal sales C Sales promotion D Public Relations Direct marketing	1
	Digital personal sales	Personal digital sales activities such as conferences / sales responses or customer responses through digital media	
Digital sales promotional activities such as digital coupons, discounts, digital coupons, unique codes, digital cash refunds, use of digital media	Digital sales promotion		
Digital public relations activities such as presenting company news, financial reports, company activities (news content, social activities, calendar of events) images and videos using digital media	Digital PR		
Direct marketing / digital sales activities, such as direct mail, direct messaging, message notification using digital media	Digital direct marketing		

Source: Authorized Researcher Data, 2021

9. Financial awareness in the Islamic financial industry

The low level of financial literacy and awareness in the Islamic financial industry in Iran (Thomas, 2020) means that the number of users of Islamic financial services in Iran is still small. However, the opportunities for the growth of the fintech industry in

Iran are still great, where Iran is the country with the largest Muslim population in Southeast Asia. This is a field for formulating a communication program that is used for marketing services in Iran.

In this regard, it is suggested that the marketing formulation of Sepah Bank's Sharia products be done using the soft sales method, where there is concern in digital integrated communications (DIMC) activities

for FinTech products, customer training is the closest and most accurate. It is the most promotional element. Considering that customer education is a technique to stimulate growth, reduce costs and increase customer satisfaction, it is considered quite effective in providing customers with knowledge about what they need as a reason to choose a product over another product. This customer training strategy is also often used by technology, manufacturing and other companies to build customer certifications, where the goal of the customer training strategy is not only to deepen customer relationships but also to attract new customers. This strategy is then expressed in integrated digital marketing communication activities as follows:

Digital advertising, digital advertising activities for investment products, is mostly done through social media such as Facebook, Instagram or YouTube, which is owned by PT. (Kornia, 2013) has reported that social media in Indonesia is growing rapidly, as shown by the growing number of active users. Here, technology has created a new environment, where power has been transferred from advertisers to consumers, and is also supported by research that states there is dependence on Internet use. Using social media technology such as Instagram is now considered quite effective for marketing activities. The presence of commercial Instagram, which is currently equipped with various features of online advertising and can target advertising audiences such as interest, age and region, as well as reports on the effectiveness of advertising, and turn Instagram into a strong social media. It is also effective for digital advertising activities.

If the analysis is based on the type of advertising, the type of advertising that is presented on Instagram of rival banks is a type of advertising product advertising, which according to studies conducted in the type of advertising product advertising that seeks to influence consumers with the benefits of using a product there are integrated marketing communications.

The choice of message narrative formulas with the aim of creating public opinion so that they are interested in financial migration with all the benefits of

using them should be in accordance with the teachings of Islam and the avoidance of usury, which is currently used. To increase interest in the concept of Islamic finance, this is what some users say is the reason for using Islamic financial services. So this is in line with the concept of designing an advertising program for Cutler and Keller in, that advertising design begins with identifying the target market and buying incentives.

10. Digital personal sales

Personal selling is the most personal advertising strategy compared to other Promiton components, as it allows for two-way communication, in person or by phone, video or web conferencing.

Several digital sales activities have been carried out by economic holdings of Sepah Bank's subsidiary, such as a sales conference activity through a web binary in which the company leader provides material directly to Sepah Bank on the concept of financial services, so if Analyze the form of personal sales activities, activities in the form of executive sales in which the digital form of personal sales sometimes puts the company leader as a salesperson.

Other digital personal selling activities are performed by PT. The world of Sharia must have several influential, knowledgeable or influential scientists and scholars in financial literacy, especially Islamic finance, with several goals such as raising awareness about product availability, stimulating consumer interest and finding new consumers, and performing analysis. Include market analysis.

11. Digital sales advertising

Sepah Bank has certain standards that are not the same as common FinTech products in terms of digital sales promotion activities. This is based on special binding rules and regulations regarding the application of the concept of sharia. Sharia-based digital financial services cannot offer sales tricks such as advertising, cashback, or money-making strategies to attract new users or maintain their brand, as many digital start-ups do. This model of digital advertising activity When

examined from the perspective of integrated digital marketing communications (DIMC), digital sales advertising activity is integrated with other elements of digital marketing communications such as digital advertising, digital personal selling or other items.

12. Digital Public Relations

The focus of digital public relations activities carried out by Sepah Bank should be to create a positive image of several sponsors such as the government, business partners or other agencies, as well as to create a positive image of the company or to establish a good reputation by publishing publications through the media. Digital belongs to the infrastructure holdings as well as the Sepah Bank collection in the form of achievements, prizes, joint activities or other items.

In addition, Sepah Bank must be present in several major digital media outlets to access larger media.

13. Opportunities to collaborate with great technology

High-tech companies provide their financial services from different angles, and this is likely to expand further in the future. Large technology companies enter the field of financial services after gaining sufficient customers and sufficient brand recognition. This reflects the intersection of financial services and central non-financial services, at which they identify a sufficient scale of the economy. For example, companies such as Apple, Google, and Microsoft are application-driven and data-driven, offering cloud computing from a data management and technology perspective. E-commerce companies such as Alibaba and Amazon are more focused on the customer experience and use customer data to improve credit risks and ongoing investments.

As a result, financial institutions see big technologies as a new opportunity to collaborate and reap the benefits of collaboration, rather than seeing it as an imminent threat. Many financial institutions have reportedly begun working with some of the biggest tech giants; Apple's partnership with Goldman Sachs

and Google's partnership with Citigroup, as well as other institutions, plan to form such a partnership in the near future. Some of the key features of their business models are the ones that financial institutions want to replicate, largely because they have not been very successful in implementing these models within the company.

14. Digital direct marketing

FinTech is increasingly involved in day-to-day economic transactions by guiding what is defined as digitization and digitalization. The FinTech acceptance index showed that almost a third of consumers in the 20 markets surveyed use at least two FinTech services, and 84% of surveys were aware of FinTech services. The world of innovation has now recognized the potential for financial innovation, and the number, diversity, and scope of FinTech startups have increased over the past decade. Investment is also growing: Five years ago, the FinTech industry raised \$ 12.2 billion, but in 2018, the top 250 FinTech companies raised a total of more than \$ 31.85 billion. Recent reports acknowledge that global investment has increased from \$ 50.8 billion in 2017 to \$ 111.8 billion in 2018, more than doubling, with an unprecedented number of multi-channel transactions now forecast in 2021. Only Islamic fintechs can grow by 21% to \$ 128 billion by 2025, and this will only happen in Islamic countries, let alone the entire West and East world! Of course, it should be noted that this market still has a long way to go, because according to the World Bank, 1.7 billion people worldwide do not have access to banking services! Thus, the year 2021 is a good time for the success of this process. And this will show the strange depth and depth and the huge platform of this technology. If all the sciences related to FinTech, including the fields related to business management with branches of finance, marketing, information technology, artificial intelligence in marketing, industry, computer science, etc. in an interdisciplinary structure become an intellectual group And to be organized, certainly any country that can benefit from this huge and seemingly calm sea, will not need any income-generating financial manifestation for years. It

is as if an oil well has grown in every house, for example in a country like Iran! And this will really bring victory to a thought. However, when it comes to success, no discussion of payment processes would be complete without reference to blockchain.

Meanwhile, direct marketing activity for Sepah Bank and its subsidiary uses two main channels. The first channel of direct marketing activity: CRM is customer relationship management, which can include several digital direct marketing models, such as: newsletters related to financial institutions and banks. Creates an integrated CRM system using a marketing database that stores contact information / user profile for applications that have registered with the ALAMI program but have not participated in the ALAMI program financing program. It is further analyzed using special techniques. Techniques that can categorize the specific group that data was later used to build direct digital marketing messages. The direct marketing message element is set based on the section and subject of the message. Direct marketing activities like this, if analyzed in the context of digital marketing communications (DIMC), can not be separated or always integrated with advertising activities, public relations content or others.

The second channel of direct marketing activity is: Sepah Bank marketing groups, which currently have a community that is connected through internal messaging media. Several activities are typically done in addition to building relationships with customers, where digital direct marketing activities such as presenting new budget plans or other activities can be done directly through other digital media such as WhatsApp, Instagram, Telegram, Face Books and ... enter directly into the marketing community.

Results of the Integrated Digital Marketing Communication (DIMC) Activities of Sepah Financial Products, interviewed by several user applications at Sepah Bank and newly affiliated affiliates affiliated with the Bank, related to Integrated Digital Marketing Communication Activities (DIMC) was performed by PT. Sepah Bank subsidiaries have had little effect on their products in several online media outlets, get the fact that integrated digital marketing communications

(DIMC) activities such as digital advertising, digital personal selling, digital sales promotion, digital public relations, marketing Digital directing is done by PT. Sepah Bank, for its digital financial services, seeks to launch and implement a new FinTech platform and has a positive effect on attracting Islamic capital, because the users of this bank's program receive various communication messages that are integrated in the digital marketing communication program. (DIMC) formulated by PT are interested in showing positive reactions.

15. Conclusion

Based on the research results using qualitative methods obtained by supporting primary data and secondary data related to integrated digital marketing communication activities for digital financial products, it can be concluded that the application of integrated digital marketing communications (DIMC) that Includes digital advertising, digital personal selling, digital sales promotion, digital public relations and digital direct marketing of fintech products (financial technology), using the soft selling method, with its communication messages that are mostly related to educating the customer who is literate. In the case of Islamic finance, it is done, where the message is placed in an interesting story line (storytelling). The choice of soft-selling communication methods implemented in integrated digital marketing communication activities for Sepah Bank's financial products is now considered appropriate, where the features of soft-selling communication methods indirectly to consumers (target market) Or using a refined marketing activity approach, without forcing and providing enough space and time for consumers to think and decide, and this method is also very suitable for increasing long-term market share.

Choosing a hard sales method is required for several marketing activities that encourage the buying decision process, such as digital sales advertising activities, which include attracting new customers, giving gifts or rewards to active customers, and not by lottery. Increase frequent purchases, avoid customers 'use of other financial brands' products, promote Sepah

Bank's subsidiary brands / increase loyalty and increase sales volume, both in the short term and in order to expand long-term market share.

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