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Marketing Communication Strategies of PT BPD Bank Jateng Satrio Wibowo Sub-Branch to Increase Its Customer Base

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Abstract

Intensifying banking competition and digital transformation have increased the importance of coordinated marketing communication in attracting prospective customers and maintaining institutional relationships. This study aims to analyze the marketing communication strategies implemented by PT BPD Bank Jateng Satrio Wibowo Sub-Branch in Semarang to strengthen customer awareness, institutional image, and interest in banking services. A qualitative descriptive approach was employed, involving bank employees as research participants. Data were analyzed using an interactive qualitative model comprising data collection, reduction, presentation, and conclusion drawing and verification, with source triangulation applied to strengthen credibility. The findings identify four principal marketing communication strategies: advertising, public relations, sales promotion, and direct marketing. Advertising combines conventional media with digital communication platforms, while public relations encompasses employee-oriented programs, institutional partnerships, community sponsorships, and corporate social responsibility activities. Sales promotion includes incentives and product-specific offers, whereas direct marketing activities involve promotional information dissemination through printed materials and regional media. These strategies support institutional visibility and are intended to encourage prospective customer interest. However, the qualitative evidence does not establish measurable customer growth or causal effects of promotional activities. The study contributes an institution-specific understanding of marketing communication implementation and emphasizes the importance of coordinated communication channels and customer-oriented promotional practices.

Keywords: *Advertising, Banking Services, Customer Acquisition, Marketing Communication, Public Relations*

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INTRODUCTION

The rapid transformation of the banking industry has intensified competition among financial institutions, requiring banks to develop marketing communication strategies that extend beyond conventional product promotion toward sustained customer engagement, institutional credibility, and differentiated service experiences. Digital technologies have fundamentally altered how banking institutions communicate with prospective customers, particularly through social media, mobile banking applications, integrated digital platforms, and personalized communication channels. These developments have expanded opportunities for financial institutions to reach broader customer segments while simultaneously increasing expectations regarding information accessibility, responsiveness, service reliability, and communication transparency. Contemporary banking competition is consequently shaped not only by the characteristics of financial products but also by the capacity of institutions to communicate value propositions effectively and establish relationships that encourage customer acquisition and retention. Research on banking marketing performance increasingly recognizes the relationship between marketing activities, customer-based brand equity, and organizational outcomes, suggesting that promotional effectiveness should be examined alongside the broader development of customer perceptions and relationships (Akdogan et al., 2025). Digital transformation has also introduced new challenges concerning service accessibility, communication consistency, and customer satisfaction as financial institutions reconsider the relationship between physical branches and technology-mediated banking services (Carbó-Valverde et al., 2024). The increasing relevance of social media in financial marketing further reflects the transition toward interactive communication environments in which customer engagement and institutional reputation

become closely interconnected (Alfandi et al., 2025). The importance of these developments is particularly evident in regional banking institutions, which must maintain community-oriented relationships while adapting their promotional activities to evolving customer expectations and technological capabilities. Research addressing banking customer loyalty in Indonesia has emphasized the need to examine factors influencing customers' continued relationships with financial institutions, reinforcing the relevance of customer-centered strategies within the national banking environment (Cahaya et al., 2024). Digital banking innovation and customer experience also represent interconnected considerations in understanding how consumers evaluate and develop intentions toward banking services (Wulandari et al., 2024). For PT BPD Bank Jateng Satrio Wibowo Sub-Branch in Semarang, these developments create a strategic communication problem involving the selection and coordination of advertising, public relations, sales promotion, and direct marketing activities to strengthen public awareness, generate prospective customer interest, and support efforts to expand its customer base. The significance of this issue lies in the need to understand how a regional banking institution translates increasingly complex marketing communication practices into promotional activities appropriate to its organizational characteristics, customer relationships, and local market environment.

Recent banking marketing scholarship has developed through several interconnected research streams concerning social media communication, brand-related relationships, digital service experiences, and customer loyalty. Studies examining social media marketing consistently position brand trust, brand equity, and customer engagement as relevant constructs for understanding relationships between promotional communication and favorable customer responses, although these studies differ in their institutional settings and analytical models (Althuwaini, 2022; Elareshi et al., 2023; Hafez, 2023). Research focusing on Islamic banking in Indonesia similarly places social media activities within the broader development of customer relationships and institutional loyalty, indicating that digital communication has become relevant across different banking business models (Sarassina, 2022; Amri & Ariyanti, 2025). The relationship between social media marketing and brand-related outcomes has also received attention in Indonesian banking research, where brand trust, brand love, and brand equity provide complementary perspectives for examining customer perceptions (Fauziyah & Masnita, 2024). Studies involving younger consumers and mobile banking users extend this discussion by connecting digital promotional activities with intentions to use banking services and maintain relationships with particular brands (Sang, 2023; Fadillah & Rufaidah, 2026). A second research stream examines the organizational and technological conditions influencing customer satisfaction and loyalty, including digital banking service quality, interface design, financial innovation, and customer-centered service delivery (Anita, 2024; Bhatnagr et al., 2024; Tiwari, 2023). Research on electronic banking services further emphasizes the analytical relevance of customer satisfaction and service quality in explaining relationships between banking experiences and loyalty (Redda, 2023; Kamara & Bangura, 2026). A third stream concerns relationship management and the integration of customer interactions across communication channels. Studies of electronic customer relationship management and omnichannel banking identify customer experiences, engagement, trust, and recommendations as important dimensions of sustained banking relationships (Karim et al., 2025; Xuan et al., 2023). These research streams indicate that banking marketing has developed from an emphasis on promotional exposure toward more integrated examinations of communication, customer perceptions, digital experiences, and relationship continuity. Nevertheless, the diversity of research approaches also demonstrates that customer-oriented banking marketing cannot be understood exclusively through the technological characteristics of communication channels or through isolated indicators of brand loyalty.

Despite these advances, the existing literature provides an uneven understanding of how marketing communication strategies are organized and implemented within operational banking units, particularly regional sub-branches that combine conventional promotional practices with digital communication and direct customer relationships. Much of the recent scholarship concentrates on associations among customer perceptions, service quality, technological innovation, satisfaction, and loyalty rather than examining the organizational processes through which different promotional instruments are selected, coordinated, and communicated to prospective customers. Research synthesizing the determinants of banking customer loyalty demonstrates the breadth of the field while also revealing its strong orientation toward customer-related outcomes, which are analytically distinct

from the internal processes of marketing communication implementation (Kim et al., 2024). Studies examining banking brand loyalty and satisfaction further illustrate the importance of customer relationships but do not, by themselves, explain how sub-branch employees coordinate advertising, public relations, promotional incentives, and direct marketing within everyday institutional operations (Bisschoff & Els, 2023; Els & Bisschoff, 2023). The examination of customer satisfaction across different banking product categories highlights the possibility that customer responses vary according to product involvement, suggesting that uniform promotional approaches may not fully address differences in customer information requirements and decision-making processes (Hinchcliff et al., 2023). Research on augmented reality and digital brand experiences introduces additional technological dimensions into banking marketing scholarship, yet these innovation-oriented perspectives address communication conditions that may differ substantially from the promotional resources and operational priorities of conventional regional bank branches (Butt et al., 2024). A contextual limitation also emerges when findings from different banking systems and consumer populations are applied to regional financial institutions without sufficient attention to local relationships and organizational characteristics. This limitation does not invalidate existing quantitative or technology-centered research; rather, it identifies a distinct explanatory requirement concerning the implementation of marketing communication strategies at the institutional level. The research gap addressed in the present study is therefore the limited contextual explanation of how conventional and digital promotional instruments are combined with public relations activities, promotional incentives, and direct customer communication within a regional banking sub-branch to generate prospective customer interest. A qualitative examination of these processes is necessary because identifying statistical relationships between marketing-related constructs does not independently establish how communication strategies are planned, operationalized, and maintained in specific banking environments.

The unresolved relationship between marketing communication implementation and customer-oriented promotional objectives carries significant implications for banking marketing scholarship and professional practice. Communication activities may provide extensive public exposure without necessarily producing consistent customer understanding, institutional trust, or interest in specific financial products. The distinction between promotional visibility and meaningful customer engagement is particularly relevant to regional banking institutions, where conventional media, digital platforms, employee interactions, and community relationships may simultaneously contribute to public perceptions of banking services. Research examining digital marketing communication in Indonesian banking connects distribution channels with trust and loyalty, reinforcing the need to consider communication channels as part of broader customer relationships rather than independent instruments for disseminating promotional messages (Reyhanrafif et al., 2024). Studies of corporate social responsibility communication on banking social media accounts similarly position institutional communication within customer engagement, indicating that promotional content and organizational reputation may intersect through activities extending beyond direct product advertising (Macca et al., 2024). The relevance of community-oriented communication is further reflected in research linking corporate social responsibility, customer knowledge, and banking loyalty, although cross-country relationships cannot be assumed to operate identically in a particular regional banking institution (Bachnik & Szopiński, 2026). Indonesian studies of relational marketing and digital banking also emphasize the importance of customer engagement and value creation, supporting closer examination of how relationships are maintained alongside technological and promotional developments (Kristalia et al., 2025). Research reviewing digital marketing strategies in Islamic banking provides an additional basis for considering customer loyalty as a multidimensional objective that extends beyond immediate promotional exposure (Bagyaswati et al., 2026). These perspectives demonstrate that the practical relevance of marketing communication depends on the coherence of promotional messages, appropriateness of communication channels, credibility of institutional interactions, and alignment between marketing activities and customer needs. Without a contextually grounded understanding of these processes, banking institutions risk treating advertising, public relations, sales promotion, and direct marketing as disconnected operational activities, limiting their capacity to evaluate whether communication practices support the intended customer response. The scientific urgency consequently concerns the need to connect established customer-oriented marketing concepts with evidence about the actual organization of promotional activities, while the practical urgency concerns

the development of more coherent communication practices capable of supporting customer acquisition initiatives without assuming that promotional activity alone demonstrates measurable growth in customer numbers.

The present study is positioned at the intersection of banking marketing communication, customer relationship development, and organizational implementation of promotional strategies, with PT BPD Bank Jateng Satrio Wibowo Sub-Branch serving as the institutional setting for examining these relationships. Its proposed contribution differs from studies that primarily analyze statistical relationships among social media marketing, brand trust, customer satisfaction, and loyalty because it concentrates on the operational configuration of multiple communication instruments within a specific regional banking unit. The research does not attempt to introduce another predictive model of customer loyalty or to establish a causal relationship between promotional expenditure and customer growth. Instead, it investigates how advertising, public relations, sales promotion, and direct marketing are employed as complementary components of banking marketing communication and how these components are oriented toward increasing prospective customers' awareness and interest. This positioning is consistent with the distinction between digital communication effectiveness and the organizational capacity to translate communication opportunities into coordinated marketing practices. Existing scholarship on marketing activities and banking brand equity provides a basis for recognizing the importance of communication outcomes, while research on social media engagement and relational marketing indicates that customer-oriented communication involves more than the transmission of product information (Akdogan et al., 2025; Macca et al., 2024; Kristalia et al., 2025). The present investigation extends these discussions by examining the coexistence of conventional advertising channels, digital media, internal and external public relations, promotional incentives, and direct communication within a single banking sub-branch. Its contextual specificity is analytically relevant because regional banking operations involve institutional relationships, employee-mediated service interactions, and locally directed promotional activities that may not be adequately represented by aggregate banking industry models. The study's methodological contribution lies in using qualitative descriptive inquiry, source triangulation, and interactive data analysis to develop a grounded account of promotional implementation rather than relying exclusively on customer perception indicators. Its originality is therefore proposed as an implementation-oriented and context-specific contribution: an integrated description of how multiple marketing communication instruments operate within a regional banking sub-branch and how those instruments are intended to support prospective customer interest. The novelty claim is deliberately limited to the study's analytical focus and institutional setting rather than asserting the discovery of previously unknown promotional instruments or demonstrating an unmeasured increase in the customer population.

This study aims to analyze the marketing communication strategies implemented by PT BPD Bank Jateng Satrio Wibowo Sub-Branch in Semarang to attract prospective customers and support efforts to expand its customer base. Specifically, the research examines the implementation of advertising, public relations, sales promotion, and direct marketing; identifies the conventional and digital communication channels used to disseminate information about banking products and services; and analyzes how these promotional activities are directed toward strengthening customer awareness, institutional image, and interest in banking services. The investigation also considers the role of employee–customer communication, promotional message coordination, and institutional relationships in supporting the implementation of these strategies. A qualitative descriptive approach is employed to examine organizational practices and interpret their relevance to customer-oriented promotional objectives through source triangulation and interactive analysis of the available evidence. The expected theoretical contribution is a more contextually grounded understanding of marketing communication as an integrated organizational practice within regional banking institutions, particularly in relation to the interaction between conventional promotion, digital communication, and relationship-oriented activities. The methodological contribution consists of an implementation-focused analytical account that complements customer-centered quantitative research without claiming statistical generalizability or causal effects unsupported by the research design. The practical contribution concerns the identification of communication practices and coordination considerations that may assist regional banking managers in aligning promotional instruments with customer information needs and institutional relationship objectives. The study ultimately seeks to clarify how marketing communication strategies are implemented to encourage prospective customer interest,

while distinguishing the institutional intention to increase the customer base from empirical evidence of actual customer growth.

RESEARCH METHODS

This study employed a qualitative descriptive research design to examine the marketing communication strategies implemented by PT BPD Bank Jateng Satrio Wibowo Sub-Branch to attract prospective customers and support customer base expansion. The research was conducted at the bank's sub-branch located at Jl. Tlogosari Raya 2 No. 47 C, Tlogosari Kulon Urban Village, Pedurungan District, Semarang City, Central Java, Indonesia. The research focused on the organizational implementation of marketing communication activities, particularly advertising, public relations, sales promotion, and direct marketing, as well as their relevance to customer awareness, institutional image, and interest in banking products and services. Bank employees constituted the research participants because of their involvement in institutional operations and their knowledge of marketing communication practices. The unit of analysis was the implementation of marketing communication strategies at the sub-branch, rather than individual customer behavior or quantitative changes in customer numbers. The qualitative descriptive design provided a basis for examining how promotional activities were organized, communicated, and directed toward prospective customers within the institution's operational environment. The study examined marketing communication as an organizational practice involving conventional promotional media, digital communication channels, institutional relationships, and direct interactions with customers. The analysis remained focused on the characteristics and implementation of these activities without introducing experimental interventions, statistical measurements, or causal estimations of customer acquisition.

Data analysis followed an interactive qualitative analytical model comprising data collection, data reduction, data presentation, and conclusion drawing and verification. Data collection focused on information obtained from bank employees concerning the implementation of marketing communication strategies and the institutional activities associated with customer-oriented promotion. Data reduction involved organizing the collected information according to its relevance to the research objectives and the principal categories of marketing communication, including advertising, public relations, sales promotion, and direct marketing. Data presentation involved arranging the relevant information into descriptive accounts to facilitate examination of promotional practices, communication channels, and their intended relationships with customer awareness and interest. Conclusions were developed through interpretation of the organized information and verification of its consistency with the available research evidence. Source triangulation was employed to strengthen the credibility of the findings by comparing information obtained from different sources and examining its consistency in describing institutional marketing communication practices. The interactive analytical process allowed the examination of relevant information across the stages of collection, reduction, presentation, and verification without treating these activities as entirely separate procedures. The interpretation emphasized the implementation and intended functions of promotional strategies rather than assuming that communication activities had produced measurable increases in customer numbers. This methodological boundary maintained consistency between the qualitative research design, the available institutional evidence, and the study's objective of explaining how marketing communication strategies were implemented to support prospective customer interest and customer acquisition efforts.

RESULTS AND DISCUSSION

Advertising Strategies and the Integration of Conventional and Digital Marketing Communication

The findings indicate that advertising constitutes one of the principal marketing communication instruments employed by PT BPD Bank Jateng Satrio Wibowo Sub-Branch to introduce banking products and strengthen public awareness of its services. Advertising activities described in the research encompass conventional mass media, printed promotional materials, and internet-based communication channels, reflecting the institution's use of multiple approaches to reach prospective customers. This combination illustrates the continuing relevance of established promotional practices alongside emerging digital communication opportunities in the banking industry. The analytical significance of this arrangement lies in the relationship between communication channel selection,

institutional visibility, and the development of customer-based brand equity, which has been examined as an important dimension of banking marketing performance (Akdogan et al., 2025).

Conventional advertising has formed part of Bank Jateng's promotional practices through newspapers, television broadcasts, and radio stations serving audiences across Central Java and neighboring areas. The research documentation identifies newspapers such as Suara Merdeka, Wawasan, Republika, and Jawa Pos, alongside television channels including RCTI and SCTV, as media historically associated with the bank's advertising activities. These channels provide a basis for communicating banking information to audiences that may differ in their access to, or preferences for, digital financial communication. Their continuing analytical relevance can be understood through research on banking customer relationships, which recognizes that institutional competitiveness involves more than technological innovation and requires attention to customer perceptions and sustained brand relationships (Bisschoff & Els, 2023).

The development of digital communication has broadened the range of promotional channels identified in the bank's marketing activities, including its institutional website, WhatsApp, Facebook, Instagram, electronic mail, Twitter/X, and mobile notification services. These channels introduce opportunities for more direct information dissemination and customer interaction than are generally available through traditional one-directional advertising. The institutional use of digital platforms represents a shift in communication infrastructure, although the available qualitative evidence does not establish the frequency, audience reach, or comparative effectiveness of individual channels. Research on digital banking marketing similarly identifies social media as an increasingly relevant component of contemporary promotional strategies, particularly because financial institutions must respond to changing patterns of customer communication and information access (Alfandi et al., 2025).

The coexistence of conventional and digital advertising can be interpreted as a multichannel communication arrangement rather than evidence of a fully integrated omnichannel system. Conventional media primarily support broader promotional visibility, whereas internet-based channels create additional opportunities for distributing product information and communicating with potential customers. Integration would require demonstrated coordination of messages, audience targeting, and customer experiences across the channels, elements that cannot be assumed solely from the presence of multiple media platforms. Research on omnichannel banking distinguishes the availability of different communication channels from the development of coordinated customer relationships involving engagement, trust, and loyalty (Xuan et al., 2023).

The advertising channels identified in the research can be organized according to their communication functions and intended contributions to customer acquisition efforts. Table 1 presents a descriptive classification derived from the documented promotional instruments, distinguishing the characteristics of each channel without introducing unsupported performance indicators. This classification provides an analytical basis for examining how the bank combines different forms of promotional exposure and communication access. The relevance of channel differentiation is supported by research examining relationships between digital communication, distribution channels, customer trust, and loyalty in Indonesian banking institutions (Reyhanrafif et al., 2024).

Table 1. Classification of Advertising Channels and Their Marketing Communication Functions at PT BPD Bank Jateng Satrio Wibowo Sub-Branch

Advertising channel	Media identified in research documentation	Principal communication function	Intended contribution
Print advertising	Suara Merdeka, Wawasan, Republika, Jawa Pos	Dissemination of banking information through newspapers	Public awareness and institutional visibility
Television advertising	RCTI, SCTV	Audiovisual promotion to wider audiences	Brand recognition and product awareness
Radio advertising	Radio stations in Central Java	Audio-based dissemination of promotional messages	Regional audience reach

Institutional website	Bank Jateng website	Provision of institutional and product information	Information accessibility
Social media	Facebook, Instagram, Twitter/X	Digital dissemination of promotional information	Customer awareness and potential interaction
Direct digital communication	WhatsApp, email, SMS notifications	Communication through electronic messaging channels	Information delivery and customer contact

Source: Research documentation, organized according to the identified marketing communication activities.

The classification in Table 1 demonstrates that the identified advertising channels differ in their communication characteristics and potential roles in the customer information process. Conventional media offer opportunities for broad institutional exposure, while digital communication facilitates access to product information through channels that customers can consult more directly. These differences suggest that the suitability of each channel depends on the characteristics of the intended audience, the content of the promotional message, and the communication response sought by the institution. Studies concerning the relationship between social media activities and banking brand loyalty support the relevance of distinguishing communication exposure from subsequent trust-related customer responses (Althuwaini, 2022).

The role of advertising in attracting prospective customers should also be examined through the distinction between generating awareness and influencing actual banking decisions. The promotional instruments documented in this research indicate institutional efforts to inform audiences about banking services, but they do not independently demonstrate that exposure resulted in account openings, loan applications, or measurable growth in customer numbers. Banking products require customers to evaluate financial benefits, perceived risks, institutional credibility, and service accessibility before establishing a relationship with a financial institution. Research on social media marketing and brand equity similarly emphasizes the relevance of intermediate customer perceptions, indicating that promotional communication should not be treated as equivalent to confirmed customer acquisition (Hafez, 2023).

Advertising effectiveness is further related to the alignment between promotional content and the expectations of different banking customer segments. Information concerning savings products, financing services, and other banking facilities may require different communication emphases because prospective customers evaluate financial services according to their particular needs and levels of involvement. The bank's use of multiple advertising channels provides opportunities for differentiated communication, although the available documentation does not establish whether formal customer segmentation or channel-specific message adaptation was systematically implemented. Previous research has demonstrated the analytical relevance of product involvement when examining banking satisfaction and loyalty, suggesting that customer characteristics warrant consideration when evaluating promotional communication strategies (Hinchcliff et al., 2023).

The findings position advertising as an institutional mechanism for increasing the visibility and accessibility of banking information rather than as an independently verified determinant of customer growth. The combination of conventional media and digital platforms demonstrates a broad promotional orientation, while the absence of channel-specific performance data limits conclusions concerning relative advertising effectiveness. The practical implication is that communication planning should distinguish the intended functions of different advertising channels and consider how their messages relate to customer information needs and subsequent institutional interactions. Research examining social media marketing among digital banking consumers reinforces the relevance of connecting promotional communication with customer interest and service-use intentions, while maintaining a distinction between intended responses and observed behavioral outcomes (Sang, 2023).

Public Relations Strategies and Institutional Relationship Development in Strengthening Customer Trust

Public relations constitutes a central component of the marketing communication activities implemented by PT BPD Bank Jateng Satrio Wibowo Sub-Branch, particularly through initiatives directed toward employees, external institutional partners, and surrounding communities. The research documentation identifies internal employee-oriented programs, cooperation with external organizations, sponsorship activities, and corporate social responsibility initiatives as elements of the bank's public relations practices. These activities indicate an institutional orientation toward maintaining relationships with stakeholders whose perceptions and interactions may influence the bank's public image. Research on corporate social responsibility communication in banking demonstrates the relevance of examining institutional engagement and relationship-building activities alongside conventional promotional communication (Macca et al., 2024).

Internal public relations activities are reflected in institutional programs addressing employee welfare, professional recognition, and organizational support. The documented initiatives include salary arrangements, periodic provision of uniforms, religious holiday allowances, retirement benefits, healthcare facilities for employees and their families, performance-related recognition, and organizational anniversary bonuses. These arrangements represent employee-oriented institutional practices rather than direct advertising instruments, although they may provide organizational conditions supportive of constructive communication between employees and customers. Research examining customer-centered banking performance emphasizes the relevance of service organization and institutional capabilities, providing a conceptual basis for considering how internal organizational arrangements relate to customer-facing service practices (Bhatnagr et al., 2024).

The relationship between employee-oriented public relations and customer communication requires a distinction between institutional provisions and their demonstrated effects on service behavior. Welfare programs and professional recognition may support organizational stability and employee engagement, but the research does not contain direct measurements of employee satisfaction, motivation, or service performance attributable to these programs. Their relevance to marketing communication is consequently understood through the organizational environment in which employees communicate financial information and maintain relationships with prospective customers. Studies of banking customer loyalty emphasize the importance of relationship quality and customer experience, although the influence of particular employee welfare initiatives cannot be inferred without corresponding empirical evidence (Kim et al., 2024).

External public relations activities extend the bank's institutional communication beyond existing customers through relationships with government departments, state-owned enterprises, travel agencies, hotels, educational foundations, service providers, and social organizations. The research documentation also identifies participation in public celebrations, cultural performances, religious events, and community-oriented activities as part of the bank's external engagement practices. These activities potentially create opportunities for institutional visibility and interpersonal contact among audiences that may not be reached through conventional banking advertisements. The relevance of such relationships is consistent with research examining customer loyalty as a component of banking competitiveness, particularly where institutional relationships contribute to differentiated customer experiences and brand perceptions (Els & Bisschoff, 2023).

Corporate social responsibility represents another dimension of the bank's external public relations activities, encompassing charitable donations, educational assistance, disaster relief, and support for communities experiencing social or environmental difficulties. The documented initiatives include assistance to social institutions and foundations, scholarships for students, and contributions to communities affected by flooding and other natural disasters. These practices connect institutional communication with public-oriented activities, although their primary social purposes should not be reduced to customer acquisition objectives. Research examining corporate social responsibility, customer knowledge, and banking loyalty provides a relevant analytical framework for interpreting the potential relationship between socially oriented institutional activities and customer perceptions (Bachnik & Szopiński, 2026).

The principal categories of public relations activities can be organized according to their stakeholder orientation, institutional functions, and intended communication contributions. Table 2 presents the activities identified in the research documentation and distinguishes their organizational

and external communication roles without assigning unmeasured effectiveness indicators. This classification helps explain how employee-related institutional practices, external cooperation, public event participation, and community assistance operate as separate but potentially complementary dimensions of banking public relations. Studies examining customer engagement through corporate social responsibility communication support the analytical relevance of distinguishing the social content of institutional activities from their possible reputational consequences (Macca et al., 2024).

Table 2. Classification of Public Relations Activities and Their Institutional Communication Functions at PT BPD Bank Jateng Satrio Wibowo Sub-Branch

Public relations category	Activities identified in research documentation	Stakeholder orientation	Intended communication function
Employee welfare	Salaries, holiday allowances, healthcare facilities, retirement benefits	Internal employees	Supporting institutional relationships and employee welfare
Employee recognition	Performance awards, bonuses, periodic provision of uniforms	Internal employees	Organizational recognition and internal institutional cohesion
Institutional partnerships	Cooperation with government departments, state-owned enterprises, hotels, travel agencies, and educational organizations	External institutional partners	Maintaining cooperation and expanding institutional contact
Event sponsorship	Cultural performances, regional celebrations, national commemorations, and religious events	Communities and event participants	Public visibility and community engagement
Educational assistance	Scholarships and assistance to educational foundations	Students and educational institutions	Educational support and institutional social engagement
Social assistance	Donations to social foundations and disaster-affected communities	Community organizations and affected populations	Community support and social responsibility

Source: Research documentation, classified according to the identified public relations activities.

The classification in Table 2 demonstrates that the bank's public relations activities involve different stakeholder groups and institutional objectives rather than a single form of promotional intervention. Employee-oriented programs concern internal organizational relationships, while partnerships, sponsorships, and community assistance create opportunities for interaction with external stakeholders. The distinction is analytically significant because the communication outcomes associated with employees, organizational partners, and communities cannot be evaluated through identical indicators. Research on relational marketing in Indonesian banking supports the relevance of examining stakeholder engagement and relationship-oriented value creation as dimensions of institutional marketing practices (Kristalia et al., 2025).

The contribution of external public relations to customer acquisition efforts can be interpreted through the relationship between institutional familiarity, perceived credibility, and prospective customer interest. Partnerships and participation in community events may provide opportunities for potential customers to encounter the bank through established organizational or social relationships rather than through direct commercial advertising. Such encounters may be relevant to banking decisions because financial services involve trust in institutional reliability and the management of customer resources. Research examining social media marketing, brand trust, and brand equity in Indonesian banking identifies trust-related perceptions as relevant components of customer

relationships, although the present qualitative evidence does not establish a direct causal relationship between public relations participation and customer acquisition (Amri & Ariyanti, 2025).

Public relations activities also reveal a distinction between relationship maintenance and the immediate promotion of specific banking products. Community sponsorships and charitable programs can support institutional visibility without necessarily communicating detailed information about savings accounts, financing products, or eligibility requirements. Their potential contribution to marketing communication depends on whether broader institutional recognition is supported by accessible product information and constructive interactions with bank representatives. Research on electronic customer relationship management and willingness to recommend banking services emphasizes the relevance of sustained service relationships, suggesting that institutional communication should be considered alongside the quality of subsequent customer interactions (Karim et al., 2025).

The findings identify public relations as a relationship-oriented component of the bank's marketing communication strategy, encompassing internal organizational support, external institutional cooperation, and socially oriented community activities. Its principal analytical contribution lies in illustrating how a regional banking institution maintains multiple stakeholder relationships that may support customer awareness and institutional credibility beyond direct advertising exposure. The evidence remains descriptive and does not demonstrate whether individual public relations programs increased customer trust, generated account openings, or produced measurable changes in customer numbers. Research on the determinants of banking customer loyalty in Indonesia reinforces the need to distinguish organizational communication practices from demonstrated customer outcomes, particularly when evaluating the contribution of institutional relationships to longer-term marketing objectives (Cahaya et al., 2024).

Sales Promotion and Direct Marketing Strategies in Generating Customer Interest and Supporting Customer Acquisition

Sales promotion and direct marketing constitute complementary components of the marketing communication strategies implemented by PT BPD Bank Jateng Satrio Wibowo Sub-Branch to attract prospective customers and encourage interest in banking products. The research documentation identifies promotional incentives, product-specific offers, printed marketing materials, and communication through regional media as instruments used to introduce financial services and encourage customer engagement. These activities differ from general advertising because they emphasize specific product benefits, transactional opportunities, and communication intended to stimulate customer responses. Research examining banking marketing activities and customer-based brand equity provides an analytical basis for understanding how promotional instruments may contribute to customer perceptions and institutional marketing objectives (Akdogan et al., 2025).

Sales promotion activities at Bank Jateng include financial product offers designed to attract attention by communicating additional benefits associated with savings, deposits, and lending services. The documented programs encompass special loans for civil servants, SIMPEDA savings promotions, year-end bonuses, balance top-up rewards, and promotional incentives related to particular banking products. These activities indicate an effort to communicate financial advantages through product-specific promotional arrangements rather than relying exclusively on general institutional messages. Research concerning digital banking marketing and brand loyalty suggests that customer responses to promotional communication should be considered in relation to perceived value, institutional trust, and continued engagement with banking services (Sang, 2023).

Several promotional programs demonstrate the bank's use of customer-oriented benefits associated with financial needs and particular service categories. The research documentation identifies Merdeka Deposit vouchers, pension-loan rewards, allowance and certification loans, and the Ngomah Dewe, Tentrem Atine program among the initiatives communicated through the bank's promotional activities. These examples indicate that promotional content is differentiated according to the characteristics of banking products, although the documentation does not establish the formal segmentation criteria used to determine eligible customer groups. Research on banking product involvement emphasizes that customers may evaluate financial services differently according to their needs and decision-making characteristics, supporting the analytical relevance of product-specific promotional communication (Hinchcliff et al., 2023).

The promotional activities also include initiatives associated with public events and periods of heightened community participation, such as Ramadan charitable campaigns and privileges offered to Bima savings customers in connection with Borobudur running events. These activities combine product-related communication with social occasions and institutional participation, creating opportunities for prospective customers to encounter banking offers outside routine branch interactions. Their communication function differs from conventional price-oriented incentives because the promotional message is associated with an event, a customer benefit, or an institutional relationship. Research examining corporate social responsibility communication and customer engagement in banking provides a relevant basis for distinguishing social participation from the commercial objectives that may accompany institutional promotional activities (Macca et al., 2024).

Printed promotional materials remain part of the bank's sales communication practices, particularly through the distribution of leaflets, brochures, catalogs, banners, and flyers at banking offices and other designated locations. These materials communicate information about banking products and services in formats that customers can examine without requiring access to digital platforms. Their practical relevance lies in providing promotional information at physical contact points, where potential customers may also seek clarification from bank employees regarding product characteristics and requirements. Studies examining digital banking transformation and customer-centered service delivery suggest that technological development does not eliminate the relevance of communication accessibility and customer experience in evaluating banking services (Bhatnagr et al., 2024).

The documented promotional programs can be classified according to their product orientation, communication instruments, and intended customer responses. Table 3 summarizes the principal sales promotion and direct marketing activities identified in the research, emphasizing their communication functions without assigning unverified numerical outcomes. The classification distinguishes incentive-oriented product promotions from information dissemination and media-supported communication, allowing their respective contributions to prospective customer engagement to be examined. Research on banking digital communication and customer loyalty supports the relevance of evaluating promotional channels according to their relationship with customer information needs and trust-related perceptions (Reyhanrafif et al., 2024).

Table 3. Classification of Sales Promotion and Direct Marketing Activities at PT BPD Bank Jateng Satrio Wibowo Sub-Branch

Marketing communication activity	Programs or instruments identified	Principal communication function	Intended customer response
Savings promotion	SIMPEDA promotions, year-end bonuses, balance top-up rewards	Communicating incentives associated with savings products	Interest in savings services
Deposit promotion	Merdeka Deposit vouchers	Communicating deposit-related promotional benefits	Interest in deposit products
Credit promotion	Special loans for civil servants, pension-loan rewards, allowance and certification loans	Informing eligible audiences about financing offers	Interest in lending services
Housing-related promotion	Ngomah Dewe, Tentrem Atine program	Introducing housing-related financing opportunities	Interest in relevant financing products
Event-associated promotion	Bima savings privileges at Borobudur running events, Ramadan campaigns	Connecting promotional offers with organized events	Product awareness and customer engagement
Printed marketing communication	Leaflets, brochures, catalogs, banners, flyers	Providing accessible information about banking services	Product recognition and information

			seeking
Newspaper-based communication	Suara Merdeka, Wawasan, Tribun Jateng, Jateng Pos	Disseminating information about institutional and promotional activities	Wider public awareness
Radio and television communication	Gajahmada, Idola, Caraka, Suara Semarang, TVRI, Kompas TV	Publicizing banking-related activities through broadcast media	Regional visibility and promotional exposure

Source: Research documentation, organized according to the identified sales promotion and direct marketing activities.

Table 3 indicates that the bank's promotional communication incorporates multiple product categories and communication instruments, each addressing a different stage of prospective customer engagement. Financial incentives communicate potential transactional benefits, while printed materials and media publicity provide information that may support recognition and further consideration of banking services. The distinction is significant because promotional exposure, customer interest, and completed financial transactions represent different behavioral outcomes that cannot be treated as equivalent. Research concerning social media marketing and brand loyalty in Islamic banking similarly emphasizes the relevance of customer trust and brand-related perceptions when interpreting the relationship between promotional activities and customer responses (Amri & Ariyanti, 2025).

Direct marketing activities described in the research involve the dissemination of institutional and promotional information through communication channels associated with newspapers, radio stations, and television outlets. Media organizations identified in the documentation include Suara Merdeka, Wawasan, Tribun Jateng, Jateng Pos, Gajahmada Radio, Idola Radio, Caraka Radio, Suara Semarang Radio, TVRI, and Kompas TV. These activities demonstrate the bank's reliance on media-supported communication to extend the visibility of promotional and institutional events, although their classification as direct marketing requires analytical qualification because public broadcasting and newspaper publicity do not necessarily involve individualized customer contact. Research on electronic customer relationship management distinguishes customer-oriented relational communication from general information dissemination, indicating that direct marketing should be evaluated according to the specificity of the intended audience and opportunities for interaction (Karim et al., 2025).

The relationship between promotional incentives and prospective customer interest can be interpreted through the attention, interest, desire, and action sequence incorporated into the study's existing conceptual framework. Promotional messages and product benefits may initially attract attention, while detailed information about banking services can contribute to customer interest and consideration of potential financial advantages. The progression toward actual account opening or product utilization requires additional customer decisions that are not established by the qualitative documentation available in this research. Research examining electronic banking quality and customer satisfaction reinforces the importance of distinguishing initial promotional attraction from subsequent evaluations of banking services and longer-term customer relationships (Redda, 2023).

Sales promotion also introduces a managerial consideration concerning the relationship between short-term incentives and sustained customer engagement. Rewards, bonuses, and promotional privileges may create opportunities to attract attention to particular financial products, but their continued contribution to customer relationships depends on factors beyond the initial promotional offer. The research does not provide evidence concerning customer retention rates, promotional expenditure, incentive redemption, or changes in product utilization attributable to individual programs. Research concerning electronic banking service quality and customer loyalty supports the need to distinguish immediate marketing responses from relationship outcomes that develop through subsequent service experiences (Kamara & Bangura, 2026).

The findings identify sales promotion and direct marketing as instruments intended to connect banking product information with prospective customers' financial interests through incentives, printed materials, and media-supported communication. Their contribution to the bank's marketing strategy lies in communicating recognizable product benefits and providing opportunities for customers to obtain information relevant to savings, deposit, and lending decisions. The available

evidence supports an interpretation of these activities as customer acquisition efforts but does not establish their causal effectiveness or quantify increases in customer numbers. Research on digital marketing strategies in banking further reinforces the analytical importance of examining customer engagement and loyalty beyond promotional implementation, suggesting that future evaluation would require evidence linking specific marketing activities with observable customer responses (Bagyaswati et al., 2026).

CONCLUSION

This study concludes that the marketing communication strategies implemented by PT BPD Bank Jateng Satrio Wibowo Sub-Branch comprise four principal components: advertising, public relations, sales promotion, and direct marketing. Advertising activities combine conventional media, including newspapers, radio, and television, with digital communication channels such as institutional websites, social media, and electronic messaging services to disseminate banking information and strengthen public awareness. Public relations activities encompass employee-oriented programs, institutional partnerships, community sponsorships, and corporate social responsibility initiatives intended to maintain stakeholder relationships and support a favorable institutional image. Sales promotion involves product-specific incentives, rewards, and promotional offers associated with savings, deposits, and lending services, while direct marketing activities described in the research include the dissemination of promotional information through printed materials and regional media outlets. These findings demonstrate that the bank employs multiple communication instruments to introduce financial products, maintain institutional visibility, and encourage prospective customer interest. The strategies are directed toward expanding the customer base, although the available qualitative evidence does not establish measurable increases in customer numbers or demonstrate a causal relationship between individual promotional activities and customer acquisition.

The study contributes to banking marketing communication scholarship by providing a qualitative, institution-specific account of how conventional and digital promotional instruments coexist within the operational practices of a regional banking sub-branch. Its practical implications emphasize the need for consistent promotional messages, communication channels suited to prospective customers' information needs, constructive employee–customer interactions, and coordination between product promotion and institutional relationship management. Banking managers may use these findings to evaluate the coherence of existing communication activities and identify opportunities to improve the accessibility and relevance of banking product information. The study is limited by its qualitative descriptive design, its focus on a single institutional setting, and the absence of quantitative customer acquisition indicators, channel-specific performance measurements, and direct evidence of prospective customers' behavioral responses. Future research could incorporate customer perspectives, comparative branch-level analysis, and longitudinal customer acquisition records to assess the relationship between marketing communication implementation and measurable banking performance. These considerations establish the study's contribution as an examination of promotional strategy implementation and its intended customer-oriented functions rather than empirical confirmation of customer growth.

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