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# MARKETING FUNDING STRATEGY IN BUILDING CUSTOMER LOYALTY IN URBAN AND SUBURBAN AREAS (CASE STUDY OF PT. BPR JATIM GRESIK BRANCH)

**Hety Setyo Untari[1*], Budiyanto[2]**

Human Resource Management Study Program, Indonesian College of Economics (STIESIA) Surabaya

*Corresponding Author: cantikdjamilah@gmail.com

**Abstract:** This research is motivated by the increasingly competitive banking world, where the success or failure of a financial institution is inseparable from the policies and service treatment of its employees towards its customers. Therefore, banks are required to monitor customer satisfaction to establish good relationships with customers and potential customers. The role of marketing funding is not only to act as a seller of products with a high economic orientation but must also have a strategy that is able to improve, maintain, and promote the bank's products or services. With the support of loyal customers, PT. BPR Jatim Gresik Branch is expected to improve performance better according to the set targets. Criticism and suggestions from customers must be continuously considered and become a separate focus for marketing funding so as not to affect the level of satisfaction and loyalty of urban and suburban customers. The type of research used is qualitative research. This concept uses the theories of Jill Griffin and Kotler and Keller. Griffin's theory in Customer Loyalty states that customer loyalty is a random purchase that arises based on trust factors (trust) and self-awareness without any coercion over a long period of time. Kotler and Keller in Marketing Management theory state that service quality influences and customer satisfaction will shape the intention to buy or reuse a product, which means that the better the form of service provided and supported by a high level of satisfaction, of course, will form consumer or customer loyalty. The final results of this study can be classified into two conceptual categories: urban customer loyalty and suburban customer loyalty. Urban customer loyalty, in understanding the role of marketing funding, tends to be more critical in terms of service, convenience, trust, and the level of social relationships that impact the level of targets given to the banking company. Outlying customer loyalty, in understanding the role of marketing funding, tends to be more compliant in terms of service, convenience, trust, and prioritizes family relationships or high social levels. As a result, operational standards are not in line with the field and are more concerned with maintaining socio-cultural values.

**Keywords:** Marketing Funding Strategy, City Customer Loyalty, Outlying Customer Loyalty

## 1. Introduction

Banking is a sector of the economy that requires daily interaction with and service to customers, both online and offline. The success or failure of a financial institution is inextricably linked to the policies and service provided by its employees. Therefore, banks are required to monitor customer satisfaction to foster strong relationships with both existing and potential customers, allowing potential customers to select from a variety of bank products and services. The quality of customer service significantly impacts bank customer satisfaction. Customers, directly or indirectly, evaluate the services provided by a bank. They assess the quality of a bank's service based on an overall assessment of what they receive and experience compared to their expectations. Customers' observations, experiences, and expectations in interacting with the bank will influence their perceptions of the quality of a bank's service. Therefore, there are two main factors that customers use as benchmarks: the service received and their expectations regarding the service provided.

The perspective of customer behavior, both urban and suburban, also has a significant impact and influence on the service provided by bank employees. Urban customers tend to be more selective in comparing bank products, while those living in the suburbs are more easily controlled in terms of service levels. This, of course, greatly influences the service patterns of bank employees in maintaining customer loyalty, increasing their number, and even providing referrals for other potential customers to join PT. BPR Jatim. Therefore, banking companies must pay attention to the quality of service to their customers so that they can increase customer satisfaction and maintain customer loyalty. One of the keys to successful bank management is how banks gain public trust so that their role as financial intermediaries runs smoothly. To support this, banks must be able to provide added value to customers, both in terms of service, work quality, products, and the level of trust, as well as adequate banking technology facilities so that urban and suburban customers do not feel differentiated in their level of service. a. Speed in handling customer requests and complaints, b. Quality of communication between customers and bank employees, c. Quality of facilities and technology used in banking services.

Customers directly or indirectly will provide an assessment of the services provided by the bank. Customers will assess the quality of a bank's service based on an overall assessment between what is received and experienced compared to their expectations. Customers' observations, experiences, and expectations in interacting with the bank will influence their perception of the quality of a bank's service. Thus, there are two main factors that are used as a reference by customers: the service received and expectations about the service provided. The role of marketing funding in achieving the bank's main objectives in competing, in general, is as follows: 1. Growing customer awareness of the products offered, 2. Building customer trust in the bank's image of the products offered, 3. Encouraging enthusiasm through an article about the usefulness and benefits of a product, 4. Informing customers about activities and work programs related to bank services, in order to achieve positive publicity in the eyes of the community and the public, 5. Fostering and maintaining the bank's image both in terms of quantity and quality of services provided to its customers (Rosady Ruslan, 2013).

The explanation of the report contained in PT. BPR JATIM Gresik Branch is the achievement of marketing funding targets for several years in the period 2020 - 2024. Based on the data obtained by the researcher, the bank's targets for that period were:

**Table 1. Marketing Funding Target Achievement Table for the 2020-2024 Period**

| Th | Savings Earnings | Target Savings | Number of Customers | Acquisition Deposit | Target Deposit | Number of Customers |
|---|---|---|---|---|---|---|
| 2020 | 12,774,001,428 | 13,979,579,520 | 5,809 | 28,534,696,000 | 24,353,650,000 | 199 |
| 2021 | 13,343,109,570 | 11,192,753,000 | 6,153 | 32,193,950,000 | 32,304,950,000 | 174 |
| 2022 | 15,479,093,518 | 13,824,683,000 | 6,362 | 33,410,250,000 | 33,074,250,000 | 186 |
| 2023 | 13,439,118,556 | 13,906,128,000 | 6,770 | 36,227,900,000 | 35,855,900,000 | 172 |
| 2024 | 15,489,730,151 | 14,354,000,000 | 7,238 | 37,695,450,000 | 41,108,000,000 | 192 |

**Source: Data processed in 2025**

With the support of loyal customers, Bank BPR Jatim is expected to not only be able to actively select and acquire new potential customers, but also be able to face the increasingly competitive market share. Customer loyalty is a crucial aspect of marketing, therefore the company must be able to integrate marketing strategies to gain customer loyalty. Customer loyalty is crucial for banks, because with loyal customers, banks are expected to achieve long-term profitability for the banking company. Therefore, loyal customers are a company asset that must be maintained.

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The indicators of customer loyalty according to PT. BPR JATIM Gresik Branch are customers who are loyal in using BPR Jatim products, and customers who are willing to invite their family, friends, or colleagues to join and become customers of PT. BPR JATIM Gresik Branch.

Seeing the development of PT. BPR JATIM which has been quite long and the competition between banks is getting stronger, a special strategy is needed to keep customers loyal to the products offered. By paying attention to these factors, banking companies can improve the quality of customer service and increase customer satisfaction. The difference between the level of service quality that customers want and what they actually receive is known as the service quality gap towards customer satisfaction, reliability, responsiveness, assurance, empathy, and tangible evidence are aspects of service quality that are focused on producing customer delight.

**Table 2. Marketing Funding Target Achievement Table as of December 31, 2024**

| No | Information | Acquisition | Target | Customer |
|---|---|---|---|---|
| 1. | Savings | Rp. 15,489,730,151 | Rp. 14,354,000,000 | 7,238 |
| 2. | Deposit | Rp. 37,695,450,000 | Rp. 41,108,000,000 | 192 |

**Source: Data processed in 2025**

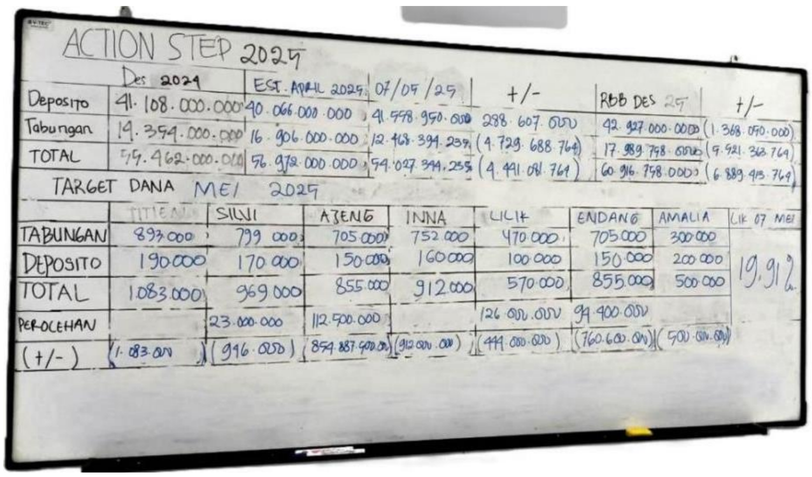


**Figure 1: Marketing Funding scoring board as of May 2025**
**Source: Data processed in 2025**

The scoring board's function is to ensure that marketing funding targets align with those set by the company, both in the Bank Business Plan (RBB) and field data, specifically the targets of each marketing funder. Sharing fundraising data from the Head Office significantly improves the performance of our branch team members. This clearly demonstrates the branch's daily performance, highlighting the weaknesses and strengths that need to be achieved. It also significantly assists marketing funders in achieving daily performance targets.

Interested in taking the title of Marketing Funding Strategy in Building Customer Loyalty in Cities and Suburbs (Case Study of PT. BPR JATIM Gresik Branch) because the topic has a great influence on customer satisfaction and influences the service patterns of a bank in increasing a company's targets, improving service quality, attracting and retaining customers and gaining competitive advantages.

## 2. Literature review

The basis for conducting research is to refer to previous research, which is essential and serves as supporting data. Previous research is one source of supporting data relevant to the issues discussed in this study. The following are some previous studies related to the author's research.

Siti Rujanah's (2022) research shows that customer competition strategies between conventional banks and Islamic banks must have strategies capable of improving, advancing, and promoting bank products or services so that banks can influence and attract public interest in using the products or services offered, either through promotions or other means. The results of this study, for marketing funding in increasing and retaining its customers, Bank Syariah Indonesia Banjarbaru Branch Office uses a Marketing Mix. And one of the things that Bank Syariah Indonesia Banjarbaru Branch Office pays attention to is starting from service, quality, and customer comfort so that customers are loyal to the company. There are several obstacles faced, one of which is the lack of public knowledge about Islamic Banks. The difference in this journal discusses marketing funding strategies in increasing and retaining the number of customers, while this study discusses marketing funding strategies in building customer loyalty in cities and suburbs.

Amalia Nur Hidayah's (2021) research examined the impact of lending and funding product marketing strategies on increasing customer loyalty at Bank Syariah Kotabumi, Bandar Lampung Branch, which led to a drastic decline in customer numbers in 2019. The similarities between these studies are that they both examine funding marketing strategies. The difference lies in the fact that this study did not examine lending marketing strategies.

Habibah Aes Malotra's (2023) research aims to determine the funding officer's promotional strategy in increasing interest in saving after the pandemic at Bank Muamalat Indonesia Pare-Pare Branch Office where promotional indicators include promotional messages, promotional media, timing, and frequency of promotions to increase the interest of saving customers at Bank Muamalat. Factors that influence the effectiveness of the funding officer's promotional strategy in increasing interest in saving after the pandemic include: clear promotional factors, diverse promotional media factors, and their optimized use, well-organized promotional time factors, easy product procedures that can attract customer interest. The differences from this study are the products discussed and the location of the research conducted.

Miranda Santika's (2019) research aimed to determine how marketing funding strategies increase the number of customers and how marketing funding maintains them. In this study, the author used observation and interview methods. In an effort to increase and retain customers, Bank BTN Syariah Medan Branch uses various strategies that differ from other banks. The strategy to acquire loyal customers cannot be implemented all at once, but rather through several stages, starting from finding potential customers to acquiring partners. The similarity between these studies is that they both examine funding strategies in attracting customer interest. The difference is that this study discusses funding strategies for all customers, while this study discusses funding strategies and customer loyalty for both urban and suburban customers.

Lela Elvira's (2018) research aimed to determine the influence of marketing strategies and service quality on customer satisfaction and their impact on customer loyalty to increase term deposit savings at PT. Bank Jawa Barat Banten TBK Bekasi Branch. The difference from this study is that the type of customer used tends to be civil servant customers, while the current study focuses more on urban and suburban customers regardless of employment status.

## 3. Research methods

In this research, in order for the desired target to be directed towards the desired goal, it is necessary to have an effective and efficient research method in assuming the identification of the problem correctly, in connection with this, by referring to the characteristics studied, the appropriate approach used is a qualitative approach. With the aim of describing / describing the context of the important hierarchical relationship in research with all forms of interaction, especially with other research objects (Muhajir, 2004: 48). According to Bogdan and Taylor (in Moleong, 1990: 3) qualitative research methods are research procedures that produce descriptive data in the form of written or spoken words from people and observable behavior, on the other hand Kirk and Miller (in Moleong 1990: 3) define qualitative research as a certain tradition in social science that fundamentally depends on human observation in its own insight and relates to those people in its language and in its terminology.

Qualitative research emphasizes that the researcher is the key instrument, meaning the researcher collects data themselves through documentation, observation, behavior, or interviews with research subjects. Moleong (1990:62) states that research focus is necessary for the following purposes: 1. Research focus will limit the study or will limit the research field, 2. Meet the criteria for entering and releasing new information obtained in the field.

This research was conducted at the Gresik Branch of Bank BPR Jatim, a specific location for the case study. This research will explore marketing funding strategies for building customer loyalty in urban and suburban areas, particularly in the service sector, so that customer base at the Gresik Branch of Bank BPR Jatim continues to grow in line with the company's targets.

The research subjects consisted of funding customers (both savings and deposits), operational leaders, funding supervisors, and funding staff specifically involved in funding services within the bank's operations. Subject selection criteria were based on their roles and contributions to operational activities at Bank BPR Jatim, as well as their experience and understanding of Bank BPR Jatim's strengths. Subject selection also took into account a variety of experiences and backgrounds to obtain diverse perspectives.

In qualitative research, data collection is carried out in natural settings (natural conditions), primary data sources, and data collection techniques are more in-depth interviews and documentation (Sugiono, 2008: 63).

The methods used in this study are: 1. Interviews are conversations and questions and answers directed to achieve certain goals. This interview aims to gain knowledge about the subjective meanings understood by individuals regarding the research topic, 2. Observation, while qualitative observation here is, seeing, paying attention to and observing the behavior and activities of individuals at the research location in which the researcher directly goes into the field (Creswell, 2012). The observations made by the researcher were during interviews with the subjects. In addition to recording conversations with the subjects, the researcher also noted behaviors relevant to the research theme. Observations aim to see the behavior or expressions of employees when providing services to customers. So in addition to field notes, the researcher used a digital camera to photograph and record the subjects, 3. Documentation, Another data collection technique is through documentation. This data collection uses a cellphone camera to record conversations with the subjects, and a digital camera to photograph and record the subjects' behavior.

Documentation is used to obtain data directly from the research site, intended to supplement data from observations and interviews. To further clarify the source of the information, researchers document it in the form of photographs and relevant data relevant to the research.

Research instruments are tools or means used by researchers to collect data in the form of information relevant to the research questions posed. Research instruments are used to support the operational steps of the research, especially those related to data collection techniques. Researchers will use instruments in the form of semi-structured interview guides, participatory observation sheets, voice recorders, notebooks, and qualitative data analysis to support this research. The following are research instruments: 1. In-depth interviews, with management and customers of PT. BPR Jatim Gresik Branch to understand marketing funding strategies and customer loyalty, 2. Observation of the marketing funding process and interactions between employees and customers at PT. BPR Jatim Gresik Branch, 3. Analysis of company documents, financial reports, and performance of PT. BPR Jatim Gresik Branch.

The research procedure consists of 1. Research Preparation Stage, 2. Data Collection Stage, 3. Data Analysis Stage and report writing.

Data Analysis Techniques, data analysis is an ongoing process that requires continuous reflection on the data, asking analytical questions, and writing short notes throughout the research (Creswell, 2012).

The steps taken in data analysis include processing and preparing the data for analysis. This step involves interview transcripts, photographs of the subjects, and the results of observations. According to Sugiyono (2019), qualitative data analysis is inductive, meaning that the analysis is based on the data obtained and then develops specific relationship patterns. Activities in data analysis include:
1. Data reduction, namely summarizing, selecting the main points, focusing on important things, looking for themes and patterns and removing unnecessary ones. Thus, the reduced data will provide a clearer picture, and make it easier for researchers to collect further data and search for it if needed, 2. Data presentation in qualitative research, data presentation can be done in the form of a brief description or narrative, charts, relationships between categories. By displaying data, it will be easier to understand what happened, plan further work based on what has been understood, 3. Drawing conclusions and verification, the initial conclusions put forward are still temporary and will change if no strong supporting evidence is found. The data analysis method used in analyzing is a qualitative method where the research interacts directly with the facts being studied.

The analysis stage used qualitative data expressed not in numbers, but in words, sentences, and images. Qualitative data analysis was conducted by descriptively describing the problem being studied.

## 4. Results and Discussion

**Table of Differences between City Customers and Suburban Customers**

| Objective | City Customers | Outlying Customers |
|---|---|---|
| **Marketing Funding Strategy** | -get to know the customer's character more deeply<br>-patient in serving customers<br>-accept criticism and suggestions that must be responded to immediately<br>-challenge bigger problems<br>-focus on the target<br>-give attention other than holidays | -know the customer's character<br>-on-the-ball service<br>-family services<br>-social and cultural values are prioritized<br>-not many complaints<br>-provide attention and souvenirs |

| Objective | City Customers | Outlying Customers |
|---|---|---|
| | -actively add balance | -actively add balance |
| **Differences in Marketing Funding Strategies** | -distribute brochures, put up pamphlets<br>-offers to agencies<br>-profitable fundraising (CSR)<br>-active promotion via WA and Instagram<br>-actively communicate about the latest products<br>-holding exhibitions between related agencies | -active in community activities<br>-active posyandu activities<br>-active religious study activities<br>-actively creating WA status<br>-good reciprocal relationship |
| **Factors influencing customer loyalty in urban and suburban areas** | -excellent and on-call service<br>-the latest and most accurate banking interest rate information<br>-the role of fast marketing funding in serving customers<br>-adequate banking facilities such as mobile banking must be available immediately | -actively participate in social activities<br>-maintain family relationships<br>-good communication<br>-respect and appreciate each other<br>-provide many references such as closest family, family environment, village associations so that they want to start saving at BPR Jatim<br>-prefer manual face to face service |

**Source: Data processed in 2025**

From the explanation of the chart above, it can be concluded that it is in accordance with Kotler and Keller's theory on service quality in their book "Marketing Management" which explains that service quality is divided into two parts: internal service quality and external quality. Internal quality is supported by the company's general management pattern, provision of human resources, work climate, and intensive patterns, namely the reciprocal relationship between marketing funding and funding customers. That the quality of funding customer service in terms of loyalty depends on the good or bad role played by marketing funding in the company. External quality is a form of service quality to customers, in this case customers, which is influenced by factors related to service providers and those related to goods providers.

As well as the theory of loyalty in "Seven Stages of Customer Loyalty" by Jill Grifin which explains that there are several factors that influence consumer (customer) loyalty including satisfaction, emotional ties between funding customers and marketing, level of trust, ease of communication, and how a company can obtain loyal funding customers and make repeat purchases so that the targets set by the company can be achieved every year.

## 5. Conclusion

Based on the description and discussion on the previous page, the researcher concludes that the efforts made by PT. BPR JATIM Gresik Branch to increase and maintain the loyalty of its funding customers involve several strategies employed by the funding marketing team. These strategies include product strategy, pricing strategy, location strategy, and promotion strategy. This aligns with the theory expressed by Jill Griffin that "a company can gain several benefits from having loyal customers."

PT. BPR Jatim (Perseroda) Gresik Branch strives to establish the best possible cooperative relationship with its customers. Based on this statement. PT. BPR Jatim (Perseroda) Gresik Branch strives to implement strategies or efforts made by marketing to maintain the loyalty of its funding customers. These efforts include: 1. Finding products that suit the needs of the community, 2. Increasing synergy of cooperation with various institutions such as regional government institutions engaged in SMEs, Cooperatives, Educational Institutions, BUMN, Social Institutions, and others, 3. Playing an active role in CSR activities that are mutually beneficial to both parties, 4. Increasing promotions through mass media and promotions through PT. BPR Jatim employees themselves, 5. Improving service to customers, 6. Quickly and responsively providing solutions to transaction problems to customers, 7. Providing convenience for customers to get information about all PT. BPR Jatim products, 8. Creating marketing gimmicks. One of them is giving direct prizes, where the strategy of giving gimmicks will help maintain the number of customers. Be more selective and creative in choosing the type of gimmick, this will help and strengthen the branch image if the gimmick is related to bank products and services, 9. Give appreciation to customers by giving souvenirs or gifts as an expression of appreciation from PT. BPR Jatim to customers who have good partnerships.

This is a mandatory effort for marketing funders to serve both urban and suburban customers, ensuring a clear and effective marketing fund strategy. Differences in marketing strategies and the factors influencing urban and suburban funding customers are certainly worth considering. According to Kotler and Keller, service quality is divided into two parts: internal service quality and external service quality. Internal quality is supported by the company's general management model, human resource provision, work climate, and an intensive pattern, namely the reciprocal relationship between marketing and funding customers.

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