



Integrated Marketing Communication Strategy in Improving Brand Awareness of Gold Installment Products Bank Syariah Indonesia

Arum Wijayanti^{1*}, Muchtim Humaidi²

¹ Institut Agama Islam Negeri Ponorogo, Indonesia, arumw6671@gmail.com

² Institut Agama Islam Negeri Ponorogo, Indonesia, muchtimhumaidi@iaiponorogo.ac.id

Article Info

Article history:

Received June 07, 2023

Revised July 01, 2023

Accepted August 27, 2023

Available online September 15, 2023

*Corresponding author email:

arumw6671@gmail.com

Keywords:

Integrated marketing Communication,
Brand Awareness

Abstract

Brand Awareness or brand awareness is the ability of potential consumers to remember a brand. *Brand Awareness* is the main goal of communication for all marketing strategies to get *top of mind* in the eyes of consumers. Public brand awareness of gold installment products at BSI KC Kartoharjo is still low, not yet able to become *top of mind*, and sales targets are still lacking. The aim of this research is to know the *Integrated strategy marketing Communication* that has been done, supporting and inhibiting factors, impact of the strategy *Integrated marketing Communication* in increasing *Brand Awareness* of gold installment products at BSI KC Kartoharjo. This study uses a qualitative approach. Observation data collection techniques, interviews, documentation. The results of the research show the *Integrated strategy marketing Communication* that has been carried out by BSI KC Kartoharjo includes *Advertising, Sales Promotions, Events and Experience, Public Relations, Direct Marketing, Word Of Mouth*, and *Personal Selling*. The supporting factor is being consistent in carrying out the *Integrated strategy marketing Communication* both small and large scale, the inhibiting factors namely the application of the AIDA framework, feedback analysis, and RTL have not been maximized, there are semantic, sociological, ecological, and mechanical marketing communication barriers in the community. Impact of *Integrated strategy marketing Communication* from the side of banking and society is less than optimal. Based on the results of the data, 4 informants were categorized as *unware of brand*, 1 *brand informant recall*, 1 *top informant of mind* and sales of gold installment products have not met the target.

Page: 155-170

AICIE with CC BY license. Copyright © 2023, the author(s)

INTRODUCTION

Brand Awareness or brand awareness is the ability of potential consumers to remember a brand in different situations (Mujib, 2020). *Brand Awareness* is an important thing that must be built in every product marketing. The role of *Brand Awareness* is to create consumers who own awareness of a particular brand or product that is expected to be able to become *top of mind* in the minds of consumers (Sholihin, 2019). Consumers will select known brands in a group to consider and decide to buy. If a brand is not stored in memory, the brand will not be considered in the minds of consumers (Durianto, 2004). Consumers tend to buy a brand that is already known. The higher consumer awareness of a brand, the greater the potential for a company's product to be purchased by consumers (Eka Putri, 2021).

This shows how important *Brand Awareness* is for companies in increasing sales targets (Durianto, 2004). Brand awareness is the main goal of communication for all marketing strategies so that a product gets *top of the line mind* in the eyes of consumers (Dwiastuti, 2017). Can get *top of mind* in the eyes of consumers if they get high *awareness and a broad market* (Andi Wibowo, 2020).

So, the company must be able to communicate customer value persuasively by utilizing it all elements (Kotler, 2008). One of them is through the *Integrated strategy marketing Communications (IMC)* (Silviani, 2021). According to Philip Kotler and Gary Armstrong *Integrated marketing Communication (IMC)*, namely integrating and coordinating various corporate communication channels to convey clear, consistent, and attractive messages about organizations and products (Adi Nugroho, 2014). *Integrated marketing Communication (IMC)* aims to influence the behavior of its main target audience, namely brand awareness or *Brand Awareness* (Silviani, 2021).

As for *Integrated strategy activities marketing Communication (IMC)* that has been carried out by BSI KC Kartoharjo is *an event and experiences. Events and experience* together The Madiun City Government _ located in front of the Madiun City Bakorwil for two weeks and "BSI's Golden Rain" at the Gulun Sports Field. In this marketing process, BSI KC Kartoharjo has the goal of increasing *Brand Awareness* gold installment products before purchase. From the results of brand awareness interviews conducted by researchers, it was found that the strategy *Integrated marketing Communications (IMC)* which was held by BSI KC Kartoharjo was felt to be very low and had not been able to become *the top of mind* in the minds of the people.

This is not in line with the theory put forward by Yudho Yudhato that holding *events marketing* is a powerful way to build *Brand Awareness* by getting the attention of consumers and potential consumers to see and know *the brand* directly (Yudhanto, 2018). In an interview that was conducted by researchers with the community around the Gulun Sports Field with the following results. Interview with Mrs. Titin, Mrs. Widiati, and Mr. Kurniawan as a participant in the "BSI Gold Rain" event held by Bank Syariah Indonesia Kartoharjo Branch at the Gulun Sports Field. However, when asked where you can get gold in fixed installments, he spontaneously answered

at Pawnshops and Fund Applications. Subsequent interview with Ms. Evi, stated that she was not a participant in the “BSI Gold Rain” event. When Mrs. Evi was asked where you could get gold with fixed installments, Mrs. Evi admitted that she had never heard of gold installment products before and where to get gold installment products.

Then, the researcher also conducted interviews with Mr. Mohammad Anshori as the BSI KC Kartoharjo Pawning Pawn and Gold Installment Team. He said the benefits of gold installment financing at Bank Syariah Indonesia were that it was cheap but not *familiar* to the community and was still lacking (Anshori, 2022). Based on the interview, it proves that efforts have been made by BSI KC Kartoharjo in increasing *Brand Awareness* of gold installment products by maximizing *events and experience*. However, brand awareness of gold installment products is still low, unable to become *top of the line mind*, not *familiar* in the community, and sales targets for gold installment products are still lacking.

Thus, researchers are interested in analyzing how the strategy is *Integrated marketing Communication* (IMC) that has been carried out by BSI KC Kartoharjo in increasing *Brand Awareness* of gold installment products, what are the supporting and inhibiting factors for the *Integrated strategy marketing Communication* (IMC) in increasing *Brand Awareness* of gold installment products at BSI KC Kartoharjo, and how the impact of the *Integrated strategy marketing Communication* (IMC) which has been carried out by BSI KC Kartoharjo in increasing *Brand Awareness* of gold installment products.

Previous research studies on *Integrated marketing Communication* (IMC) has been carried out by many researchers before. The problems underlying the previous research are challenges resulting from the rise of sharia-based business activities, social, economic and technological developments. Previous studies have discussed more about increasing customer and *brand loyalty company equity*. While this research will discuss the *Integrated strategy marketing Communication* (IMC) in increasing *Brand Awareness* of Bank Syariah Indonesia gold installment products which has never been done by previous researchers. There are at least three themes in this study, namely *Integrated strategy analysis marketing Communication* (IMC), analysis of supporting and inhibiting factors for *Integrated strategy marketing Communication* (IMC), and *Integrated strategy impact analysis marketing Communication* (IMC) which has been carried out by BSI KC Kartoharjo in increasing *Brand Awareness* of gold installment products. The purpose of this study in general is to complement previous research on *Integrated strategy marketing Communications* (IMC). While specifically this research wants to examine how the *Integrated strategy marketing Communication* (IMC) which has been carried out by BSI KC Kartoharjo in increasing *Brand Awareness* gold installment product.

METHODS

In this study researchers used a qualitative approach. The type of research used is field research (*field research*), namely a study by making observations about a phenomenon in a

scientific situation (Prastowo, 2012) . The reason for this research is field research because it directly relates to the respondents. Study This later produce data research _ stated in verbal form and analyzed without technique statistics.

Researcher plunge direct to the field For observing and taking data based on phenomenon that occurs that is activity employees of BSI KC Kartoharjo in increase *Brand Awareness* product installment gold. Primary data is data related to *Integrated strategy data marketing Communication* (IMC) carried out by BSI KC Kartoharjo, data on supporting and inhibiting factors for the *Integrated strategy marketing Communication* (IMC) in increasing *Brand Awareness* the public regarding gold installment products in increasing community *Brand Awareness* regarding gold installment products and the impact obtained from implementing the *Integrated strategy marketing Communication* (IMC) for BSI KC Kartoharjo.

Secondary data is in the form of a profile of BSI KC Kartoharjo , vision and mission, and products of BSI KC Kartoharjo. The data sources for this research are BSI KC Kartoharjo employees and the surrounding community who have received the *Integrated Strategy. marketing Communications* in increasing *Brand Awareness* of gold installment products, both those who have become customers and those who have not become customers of BSI KC Kartoharjo. Collection techniques through observation, interviews and documentation. Data processing techniques through data *reduction*, data *displays Conclusion drawing / verification*. Data analysis techniques using the inductive method with a discussion starting from related theories followed by data and facts obtained in the field or research location. Meanwhile, the technique of checking the validity of the data uses the triangulation method.

RESULTS AND DISCUSSION

Integrated Strategy Analysis Marketing Communication in Increasing *Brand Awareness* of Gold Installment Products at BSI KC Kartoharjo.

1. Advertising or Advertising.

In its implementation, advertising of gold installment products was carried out by BSI KC Kartoharjo in two media, namely print and electronic (Anshori, 2023). Print media in the form of brochures and posters (Observation,2023). The brochure ad contains detailed information about gold installment products with the logo of Bank Syariah Indonesia, *the tagline* "Invest in Gold Without Worry, Own Gold at Today's Prices, Fixed and Light Installments".

Then, there is simulated information on gold installment financing including the weight of precious metals ranging from 5 to 100 grams, price per gram, market price, amount of DP and financing, admin fees, installments per month starting from 1 year to a maximum of 5 years, estimated gold price of 10 years future, the *buyback price* antam Rp.823,000, the financing requirements are in the form of a family card, ID card and passbook, the location address of the BSI KC Kartoharjo office to *a contact person* who can be contacted regarding gold installment products (Observation,2023).

Brochures were placed on the Customer Service desk, the tablet queue table containing brochures for Bank Syariah Indonesia products, the Teller desk, and in the Gold Pawn and Installment service room. Not much different, posters are also used to increase *Brand Awareness* customers and potential customers. Based on the researcher's observation, the poster was placed in Banking Hall facing the customer waiting chair. The poster advertisement contains information on Bank Syariah Indonesia's gold installments with *the tagline* "Gold Installments Invest in Gold Without Worrying, Own Gold with Fixed and Light Installments, Without Worrying About the Price of Gold Later ". At the top of the poster is a picture of Antam's gold product shining with the BSI logo, and a price description of Rp. 7,000/day.

BSI KC Kartoharjo uses social media WhatsApp and Instagram on each employee's account to run online advertisements. There are pamphlets used in online advertising (Anshori, 2023). Pamphlets contain the same information as brochures but there are differences between brochures and pamphlets. The difference lies in the installment simulation which contains the *weight* of precious metals ranging from 5 grams to 150 grams later, there is no *contact person* who can be contacted in the pamphlet, but prospective customers can replay the WhatsApp status or Instagram of BSI KC Kartoharjo employees to get more information (Heru, 2023).

Social media story posts WhatsApps and Instagram employees of BSI KC Kartoharjo as a form of online advertising were obtained from the official account of Bank Syariah Indonesia, namely the YouTube, Instagram and TikTok platforms. Based on the researchers' observations, the gold installment videos on the Youtube platform explain the advantages of gold installments which function as future investment funds, gold installments at BSI are definitely safe, easy installments, flexible financing time periods, in accordance with sharia, and further requirements at [https:// www.bankbsi.co.id](https://www.bankbsi.co.id) .

From the Youtube platform, customers are directed to visit the Bank Syariah Indonesia website. The Bank Syariah Indonesia website contains an overview of gold installment products, product advantages, rates and fees, general terms and conditions, how to apply, and the nearest Bank Syariah Indonesia location network. The post on Bank Syariah Indonesia's Instagram contains information that the right time to invest in gold is as early as possible, meaning don't delay it.

The video uses young advertising stars which reflect the compatibility between advertising materials that it doesn't take old time to invest in gold. Meanwhile, Bank Syariah Indonesia's gold installment video on the TikTok platform contains information on future investments by setting aside IDR 4,000/day to own gold. The advertisement targets mother's brand awareness because the advertisement explains that most mothers tend to be busy thinking about arisan and household furniture installments compared to millennial mothers who understand the benefits of gold installments at BSI. The last advertisement is through the installation of TV *displays* in *the Banking Hall* BSI KC Kartoharjo. Based on the researchers' observations, advertising using TV *display media* by BSI KC Kartoharjo did not only display gold installment products but other

products owned by BSI KC Kartoharjo.

Gold installment product advertisements displayed on TV *displays* include an overview of gold installment products, product advantages, rates and fees, general terms and conditions, and how to apply. Based on the researcher's analysis, advertising was carried out by BSI KC Kartoharjo is an advertisement that is *informative advertising*). Informative advertisements at length explain products/services regarding benefits and specifications in the pilot introduction stage in order to create demand for these products. BSI KC Kartoharjo tends to overflow *power of word* such as the use of *taglines* in advertising. A *tagline* is a slogan or phrase made by advertisers in visual or verbal form that expresses how important the benefits of a particular product are (Janto, 2017) . The ad is useful for providing knowledge of gold installment products to consumers. Changing consumers from *unware* to being *aware* of gold installments (Ilhamsyah, 2020). In advertising BSI KC Kartoharjo has integrated messages conveyed through visuals and non-visuals in increasing *Brand Awareness* of gold installment products.

2. Sales Promotion or Sales promotions

Sales Promotion is a value added offer designed to stimulate and accelerate response from response (Firmansyah, 2018). *Sales promotion* is used to motivate *customers* to take action by buying products that are triggered by the existence of product offers for a limited time. Examples of added value are the chance to win prizes, discounted prices, free admin fees, extra products and many others. (Dwi, 2020). In its implementation, *sales promotion* or sales promotion of gold installment products carried out by BSI KC Kartoharjo namely the first to give a *Walk in Costumer promo*.

Walk In Customers are users of bank services who do not have an account, excluding parties who receive orders or assignments from other customers to make transactions at the Bank. Based on the researchers' observations, *Walk In Customer* is a promo given to prospective customers who are willing to come in person to BSI KC Kartoharjo. Second, special margins for employees of the Mandiri Group, BNI Group, BRI Group, PNS, BUMN/BUMD, Doctors. Special margin is given because they are considered potential customers with a fixed income. In addition, Bank Syariah Indonesia is the only bank that has gold financing products with sharia principles in installments (Agil, 2023). Then, end of 2022 discount, 50% admin fee free and mini gold prizes during certain events (. *Sales promotion* integrates with advertising to encourage consumers to buy a brand (Silviani, 2021).

This has been done by BSI KC Kartoharjo where sales promotion information such as *Walk In Customer promos*, margin specials, discounts, cost reductions, etc. are included in both print and online media. The purpose of doing *Sales Promotion* is to improve integrated marketing communications or *Integrated marketing Communication* and building brand equity. According to David Aaker that increasing awareness is a mechanism to expand the market. *Brand Awareness* is *key of brands asset* or opening to enter other elements. So when awareness is low, it can be ascertained *Brand Equity* or low brand equity.

3. Events and Experiences or Events and Experience

Events and Experiences are significant situations or proportional events that have the main focus on capturing attention and involving *customers* in the *event* (Dwi, 2020) . In its implementation, *Event and The gold installment product experience* carried out by BSI KC Kartoharjo has conducted two *events and experiences*. The first *event was a joint event* with the Madiun city government in front of the Madiun City Bakorwil at *Pahlawan Street Center* for two weeks.

PSC is an icon of Madiun City which is always visited by many tourists. Bank Syariah Kartoharjo Branch Office held *an event* by opening *a stand* and displaying gold installment financing products. BSI KC Kartoharjo distributed brochures, posters and installed replica gold installment products to increase public brand awareness (Heru,2022). *Events and The second experience* is the BSI Gold Rain which will be held at the Gulun sports field on November 6, 2022. It is known that the Gulun sports field is the culinary and sports center for the people of Madiun City (Observation, 2023). The location is right to increase brand awareness of gold installment products and expand the market. Based on the researchers' observations, the Gold Rain *event* held by BSI KC Kartoharjo was packaged attractively by holding a children's coloring contest, aerobics for mothers, free health checks and *live music*. The participants seemed very enthusiastic and enjoyed the events being held (Observation,2022). BSI KC Kartoharjo distributed flyers and held socialization of gold installment products to the witnessing community. The socialization explained the products, benefits and convenience of investing in gold at BSI KC Kartoharjo. To support this *event*, Bank Syariah Indonesia decorated a gold-themed stage, *banners* and *stands*. In addition, there is a special officer in the car that has been *branded* with BSI gold installment products. This is to attract the public to do gold installment financing on location.

4. Public Relations or Public Relations

According to Philip Kotler and Kevine Lane Keller public relations are a variety of programs designed to promote or protect the image of a company or its respective products (APIO, 2021) . *Public Relations* or public relations arise due to dependence between individuals or public groups. The increasingly entrenched power of the individual in public groups makes relationships important.

Therefore, in *public organizations Relations* are very important in connection with efforts to foster harmonious communication both inside and outside the organization. In its implementation, *public relations* or public relations for gold installment products carried out by BSI KC Kartoharjo , namely at *Customer Service*. *Customer Service* is generally intended to provide customer satisfaction through services that can meet the needs and desires of customers. *Customer Service* plays an important role in addition to providing services as a relationship builder with the community (Sisca, 2022) .

Customer Service helps explain gold installment products to customers, the benefits and convenience of investing in gold at BSI KC Kartoharjo. then, hold a free health check as a form of

public relations. According to Lovelock , Wirtz & Mussry public relations involves a great deal of effort to stimulate positive interest in an organization and its products. The free health check is held together with *the event marketing* BSI's Gold Rain on November 6, 2022 at the Gulun sports field. *Public Relations* carried out by BSI KC Kartoharjo in increasing *Brand Awareness* of gold installment products to maximize the scope of the office, especially old customers or *existing customers*. BSI KC Kartoharjo uses *Customer Service as a public communicator relations* because they felt capable of being an information center and intermediary in introducing gold installment products (Anshori, 2023). Meanwhile, public health checks are an attempt to create harmonious relationships and gain positive public opinion (Yolanda, 2021). *Public Purpose Relations* is to influence the public, including the extent to which they know and know the activities of the organization or product which will eventually become known and liked by the public.

5. Direct or *Direct Marketing marketing*

According to Philip Kotler and Gary Armstrong direct marketing or *direct Marketing* is direct contact with carefully targeted individual consumers to obtain an immediate response and achieve lasting customer relationships (Kotler, 2008). *Direct marketing* includes database management, *telemarketing* and direct response by mail or telephone. With *direct Marketing* companies create *databases* that are used to collect customer data such as telephone numbers and home addresses. Then, the company directly contacted to offer its products to potential consumers. In addition, marketers can also send brochures, catalogs and letters to potential consumers to provide information about their products. In its implementation, direct marketing or *direct the marketing of* gold installment products carried out by BSI KC Kartoharjo is targeting *existing customers*.

Existing customers are old customers who have had a business relationship with the bank. Then, the BSI KC Kartoharjo Gold Cicil Pawning Team distributed brochures when customers were queuing to go to *Customer Service* or *Tellers*. Based on the researchers' observations, when distributing the brochures of the BSI KC Kartoharjo Gold Installment Pawning Team also explained gold installment products but with a limited and short time. Because of this limitation, the BSI KC Kartoharjo Gold Installment Pawning Team requested a customer *data base* in the form of telephone numbers and home addresses. BSI KC Kartoharjo uses collected customer data as a reference , namely old customers or *existing customers* who are considered potential customers of gold installment products. Furthermore, marketing communication is done by *telemarketing* to increase brand awareness of gold installment products for customers and prospective customers of BSI KC Kartoharjo by calling and *broadcasting* related to gold installment products explaining again the benefits, convenience and cheapness of investing in gold through BSI KC gold installments Kartohardjo.

The purpose of doing *Integrated marketing Communication* , namely to disseminate information that will cause cognitive effects , namely to form information awareness of a product. In *Integrated development marketing Communication* , *direct marketing* carried out by

BSI KC Kartoharjo has identified targets, namely *existing* customers (Anshori,2023).

6. Word of Mouth

According to Widjaja *Word Of Mouth* is the act of consumers providing information to other consumers whether brands, products or services. WOM has greater power than advertising or direct selling, because WOM's strength lies in its ability to provide recommendations (Silviani, 2022). In its implementation, *Word Of The mouth of the BSI KC Kartoharjo* gold installment product occurred after the socialization was held. *Word Of Mouth* carried out by BSI KC Kartoharjo in increasing product *Brand Awareness* through verbal intermediaries from person to person who has experience participating in socialization of gold installment products (Anshori,2023). There are three components of WOM, one of which is *content* , *content* is a message or information that becomes the subject of discussion in WOM processes and interactions, both positive and negative in relation to brands or products. (Firmansyah, 2020) . BSI KC Kartoharjo focuses on the advantages of its products so that the WOM that occurs is positive WOM.

7. Personal Sales or Personal Selling

Personal selling is a two-way communication in which the seller explains the features of a brand for the benefit of the buyer. In *personal selling* involves face- to-face communication and activities focused on solving problems and creating value for customers. *Personal selling* is part of *direct marketing* but the difference in *personal selling* is bridged by *sales people* interacting face to face with customers. The seller will be assisted with equipment or sales materials such as cards prices , brochures, catalogs, stickers, banners , and so on. In its implementation, personal selling or *personal selling* of gold installment products is carried out by BSI KC Kartoharjo , namely by promoting it to prospective customers.

Promotions are carried out every day, not only by the installment gold pawning team, but by all elements of promotion including micro, consumer, *customer service* and *tellers*. All of these elements explain gold installment products to better introduce BSI KC Kartoharjo 's gold installment products to prospective customers. Sale personal or *personal selling of gold installment products* by BSI KC Kartoharjo , namely targeting *existing customers*, associations of people, agencies , PWRD, associations of soldiers' wives, police to traders in markets, and to shops. By offering directly one or many people explain the benefits that can be obtained through installments of gold. Then, *personal selling through face-to- face* socialization of gold installment products *to face*. The socialization was carried out by way of direct presentations regarding gold installment products and the benefits obtained through gold installments. The targets were various associations, for example the association of soldiers' wives, police, PWRD, agencies, markets and shops. In observations made by researchers, not only the gold installment pawning team did *personal selling* of gold installment products.

This was also carried out by *Customer Service*, *Tellers* , and *AO Marketing* , socialization was carried out by government agencies, and the Madiun Iron Market in join distribution of gold

installment brochures for BSI KC Kartoharjo. Based on the researcher's analysis, *the personal selling* of gold installment products that has been carried out by BSI KC Kartoharjo has been good with face-to-face socialization with potential customers. Face-to-face communication with prospective customers to introduce a product to potential customers will form an understanding of *Brand Awareness of BSI KC Kartoharjo* 's gold installment products. The promotion is not only carried out by the gold installment Pawning team, but all elements of the promotion including micro, consumer, *customer service*, and *Tellers*.

All of these elements explain gold installment products to better introduce BSI KC Kartoharjo gold installment products to prospective customers Analysis of Supporting and Inhibiting Factors for *Integrated Strategy marketing Communication* (IMC) in Increasing *Brand Awareness of Gold Installment Products* at BSI KC Kartoharjo In implementing the *Integrated strategy marketing Communication* (IMC) of course there are supporting and inhibiting factors. Supporting factors are factors that support, invite, and are to participate in supporting an activity (Pakpahan, 2021) .

The supporting factor is consistently carrying out *Integrated activities every day marketing Communication* both small and large scale. BSI KC Kartoharjo is able to explain in as much detail as possible and answer questions through *personal selling* when consumers are not yet able to understand gold installment products through social media. In addition, *personal selling* is felt to be efficient in increasing *Brand Awareness* because there are many masses or participants who follow.

According to Soemanagara *Personal selling* is very important in marketing communications because companies can introduce their products directly to consumers through *sales persons*. By using *personal selling*, BSI KC Kartoharjo creates a lively, direct and interactive relationship with potential customers. Therefore, *personal selling* has advantages, including being more flexible because BSI KC Kartoharjo can observe the reactions of potential customers to understanding gold installment products and adjust their approach accordingly. In addition, BSI KC Kartoharjo conducts online advertising every day which is carried out by employees of BSI KC Kartoharjo in their respective accounts.

This is based on the researcher's observation that online advertising on WhatsApps is carried out every day on the status of each BSI KC Kartoharjo employee. This is in accordance with the *Integrated theory marketing Communication* (IMC) is integrating and coordinating the company's various communication channels to deliver clear, consistent, and compelling messages about the organization and its products. Besides the supporting factors, in implementing the *Integrated strategy marketing Communication* (IMC) in increasing *Brand Awareness* of gold installment products there are also inhibiting factors.

The inhibiting factors are everything form hinder the communication process (Khasanah, 2019). Barriers in communication, when conveying messages from the communicator to the communicant so that it often happens that the understanding is not achieved as desired, then

misunderstandings arise. There are several factors inhibiting the *Integrated strategy marketing Communication* (IMC) that has been carried out by BSI KC Kartoharjo in increasing *Brand Awareness* of gold installment products. *First*, the application of the AIDA framework has not been maximized.

This is based on the researcher's observation that *the tagline* in brochure and poster advertising media is different. *The tagline* in the brochure media is "Invest in Gold Without Worrying", own gold at today's prices, fixed and light installments. Meanwhile, *the tagline* on the poster media is "Investment Gold Installments Without Worrying, Own Gold with Fixed and Light Installments, Without Worrying About the Price of Gold Later". Based on the researcher's analysis taglines are indeed able to motivate consumers to build brand awareness.

Thus, in designing a message the AIDA framework suggests good and desirable message quality. When designing a marketing communication message, you must decide what to say (message content) in a concise, simple, and consistent manner across a variety of media. *Second*, the analysis of feedback and Follow-up Plans that have not been maximized is based on the observation of researchers that at the BSI Gold Rain event there was no recording of participants in the form of participant attendance, telephone numbers, or home addresses for further marketing (Wijayanti, 2022). Participants were only given brochures without any data collection such as names, WhatsApps numbers and home addresses for further marketing communications so, there was a lack of clarity on the RTL from BSI KC Kartoharjo to the participants present. Thus, *Events and experience* unable to optimally increase community *Brand Awareness* of installment products.

Third, there are semantic communication barriers. This is based on the researcher's observation that poster advertisements contain information on future investments by setting aside IDR 7,000/day to own gold. Meanwhile, the advertisement on the Tiktok video contains information on future investments by setting aside IDR 4,000/day to own gold. Based on the researcher's analysis, the price information that is featured in poster ads and TikTok ad videos is not the same. On poster media, it is enough to set aside Rp. 7,000/day to be able to have gold while on Tiktok videos it's only Rp. 4,000/day.

Communication barriers that may occur are semantic barriers which involve the language used by the communicator. For the sake of smooth communication, BSI KC Kartoharjo must pay attention to semantic disturbances because wrong words or writing can lead to misunderstandings or misinterpretations which in turn can lead to miscommunication.

Fourth, there are sociological communication barriers in *sales promotions*. This is based on the observations of researchers, namely special margins given specifically to employees of the Mandiri Group, BNI Group, BRI Group, PNS, BUMN/BUMD, Doctors who do not have a specified promo time limit. Based on the analysis of researchers, *sales promotion* carried out can hinder the *Integrated development process marketing Communication* (IMC), namely delaying purchasing decisions by consumers. This is because the promo given by BSI KC Kartoharjo does not have an

expiration date. Special margins are given to specific prospective customers, namely employees of the Mandiri Group, BNI Group, BRI Group, civil servants, BUMN/BUMD and doctors. This will hinder the process of communication to the public outside the work. These sociological barriers caused people to be less interested in recognizing gold installment products owned by BSI KC Kartoharjo because they seemed *expensive*. Sociological barriers are often encountered because society consists of various groups and layers, one of which is the level of wealth and employment.

Fifth, there are ecological communication barriers. This is based on an interview with Mrs. Titin as a participant in the BSI Gold Rain. The informant was asked about the reasons why the informant did not remember and understand the gold installment product owned by BSI KC Kartoharjo even though he had attended *the event and experiences* held. The focus of the participants is divided due to the many series of events in the *Integrated strategy marketing Communications* (IMC). The people who came only took part in *the event* not to get to know more about BSI KC Kartoharjo 's gold installment products. The obstacles that occur are ecological barriers, these obstacles occur because of the hectic of the event and the people attending *the event* which was held by BSI KC Kartoharjo when the communicator was conveying a message to increase *Brand Awareness* of gold installment products. So, *events and experience* unable to maximally increase brand awareness or community *Brand Awareness* of gold installment products.

Sixth, there are mechanical communication barriers in direct *marketing marketing*. Barriers that occur are mechanical barriers. Mechanical barriers are obstacles that are found in the media used in facilitating communication. In carrying out the Integrated strategy marketing Communication (IMC) type *direct voice marketing for mobile media* has disconnected. So that the message is not received perfectly and brand awareness related to *Brand Awareness* is not expected to increase optimally *Integrated Strategy Impact Analysis marketing Communication* (IMC) in Increasing *Brand Awareness* of Gold Installment Products at BSI KC Kartoharjo.

Integrated marketing Communication (IMC) is said to be successful if it has a positive impact on banks and society. Impact analysis in increasing *Brand Awareness* of gold installment products is assessed from two sides, namely from the bank and the public, both those who have become customers and those who have not. Banks as *Integrated strategy actors marketing Communication* (IMC) can assess how successful the *Integrated strategy is marketing Communication* (IMC) that he did. Brand awareness or *Brand Awareness* can measure how many consumers in the market are able to recognize or remember about the existence of a brand which will make it easier for potential consumers to make their purchasing decisions for the product. In its implementation, the impact of the *Integrated strategy marketing Communication* (IMC) carried out by BSI KC Kartoharjo to the community is still not as expected.

Even though the benefits derived from gold installment financing at Bank Syariah Indonesia are cheap, they are not *familiar* and sales are still lacking. Bank Syariah Indonesia continues to strive to introduce gold installment products to the public. Bank Syariah Indonesia

cannot assess the success rate of the *Integrated strategy with certainty marketing Communication* (IMC) in increasing *Brand Awareness* to the public. It's just that when carrying out an *Integrated strategy marketing Communication* (IMC) many customers ask or not. If not then it can be said to understand. However, it is possible that the public does not understand about gold installment products. From the community side the impact of the *Integrated strategy marketing Communications* (IMC) carried out by BSI KC Kartoharjo can be measured using the *Brand Awareness* level.

According to David Aaker awareness to something brand Alone own a number of level , increasingly easy something brand can recognized by society , then the more tall position brand the. The researcher conducted a survey by interviewing the informants' knowledge about gold installment products. Survey questions are divided into 4 levels with question criteria that have been leveled, namely *top of mind* , *brands recall* , *brands recognition* and *unware of brands*.

The first *Top of mind* is the highest level where a brand has become the main choice or main brand in the minds of consumers compared to various other brands. Based on the data, informants cannot be said to be at the *top level mind* because 4 informants spontaneously answered at other institutions, namely Pawnshops, Fund Applications, they did not even know where to get gold installments. Meanwhile, 2 informants knew where to get gold installment products, namely BSI KC Kartoharjo.

Of the 6 informants, only 1 had a gold installment product at BSI KC Kartoharjo , so this informant was included in the *top of the category. mind*. Secondly, *Brand Recall* is a higher level than *Brand Recognition* where at this level consumers do not only know about the existence of a brand but recognize and remember the brand spontaneously without using any reminder assistance. Based on the data, 4 informants did not know the tagline of Bank Syariah Indonesia's gold installment product , namely "Gold Investment Without Anxiety ". Meanwhile, 2 informants knew the tagline of Bank Syariah Indonesia's gold installment product, namely "Gold Investment Without Worry ".

In this level there is 1 informant who is included in the *brand category recall because, knowing and understanding about BSI KC Karoharjo* gold installment products. However, the informant did not decide on the purchase stage. Thirdly, *Brand Recognition* is a higher level than *unware of brands* where consumers know and acknowledge the existence of a particular brand where this level is the minimum level of brand awareness for consumers of a product brand. Based on the data, 4 informants did not know the types of gold that Bank Syariah Indonesia could finance, namely gold bullion or antam. Meanwhile, 2 informants knew the types of gold that Bank Syariah Indonesia could finance, namely bullion or Antam. Then, 4 informants did not know the advantages of Bank Syariah Indonesia's gold installment products, namely Safe, Professional, Easy and Liquid Services.

Meanwhile, 2 informants knew the advantages of Bank Syariah Indonesia's gold installment products, namely Safe, Professional, Easy and Liquid Services. The fourth, *Unware of*

Brand is the lowest level in the brand awareness pyramid where consumers are not aware of the existence of a particular brand. Based on the data, 4 informants did not know that gold installments were one of the financing products of PT. Bank Syariah Indonesia KC Kartoharjo which could make the dream of owning gold come true, it was enough to set aside funds of IDR 4,000 per day, not knowing gold installments was a financing product that could be pawned for urgent needs, do not know the collateral in gold installments, do not know the financing period and the requirements for gold installment financing at BSI KC Kartoharjo.

Meanwhile, 2 informants knew that gold installments were a financing product from PT.BSI KC Kartoharjo which could make the dream of owning gold come true, it was enough to set aside Rp.4,000 per day, knowing gold installments was a financing product that could be pawned for urgent needs, knowing guarantees in gold installments, find out the financing period and the requirements for gold installment financing at Bank Syariah Indonesia. Based on theory and data in the field, according to the analysis of the impact of *Integrated strategy researchers marketing Communication* (IMC) carried out by BSI KC Kartoharjo in increasing *Brand Awareness* of gold installment products from the banking side has not been maximized.

Features of *Integrated marketing Communication* (IMC) goes beyond brand awareness. According to Philip Kotler and Gary Armstrong, the stages that consumers usually go through to make a purchase include awareness and end in purchase. Sales of BSI KC Kartoharjo gold installment products are stated to be lacking and unfamiliar to the public. Meanwhile, from the side of the community who have received an *Integrated strategy marketing Communication* cannot be categorized as reaching the top level, namely *top of mind*. *Top of mind* is the highest level of *Brand Awareness* or can be called the leader of various brands of similar products. Of the 6 informants, 4 informants were categorized at the *unware level of brands*. Because spontaneously responding to other institutions as gold installment financing providers, namely Pawnshops and Non-BSI KC Kartoharjo Fund Applications. In addition, informants were not able to answer interview questions properly at the *top of level mind*, *brands recall* and *brands recognition*. 1 informant who is in the *top of category mind* and 1 informant in the *brand category recall* is an existing customer.

CONCLUSION

Based on the results of research conducted by researchers, it can be concluded that the *Integrated strategy marketing Communication* (IMC) carried out by BSI KC Kartoharjo in increasing *Brand Awareness* of gold installment products, namely *Advertising*, *Sales Promotions*, *Events and Experience*, *Public Relations*, *Direct Marketing*, *Word Of Mouth*, and *Personal Selling*. Factors supporting the *Integrated strategy marketing Communication* (IMC), namely consistency in carrying out the *Integrated strategy marketing Communications* (IMC) both small and large scale. As for the inhibiting factors, namely the application of the AIDA framework has not been maximized, the feedback analysis has not been maximized, the Follow-up Plan has not been

maximized, there are communication barriers in the community, namely semantic, sociological, ecological, and mechanical. Impact of *Integrated strategy marketing Communication* (IMC) that has been implemented from the banking and community side has not been maximized. This is based on the results of data from 4 informants who fall into the *unware category of brand*, 1 informant entered the category *brands recall*, 1 informant was in *the top of category mind* and sales of gold installment products have not met the target. Suggestion for BSI KC Kartoharjo.

In future research conducted by researchers, BSI KC Kartoharjo can maximize all elements of the *Integrated strategy marketing Communication* (IMC) by conducting further evaluations related to marketing communication barriers, paying attention to consumer *feedback* and Follow-Up Plans from the *Integrated strategy marketing Communication* (IMC) for gold installment products. For future researchers, they can conduct more in-depth research on the *Integrated strategy marketing Communication* (IMC) in increasing *Brand Awareness of BSI KC Kartoharjo* gold installment products.

REFERENCES

- Ade Sitorus, S. (2022). *Brand Marketing Art of Branding*. Indonesian Science Media.
- Adi Nugroho, S. (2014). *Competition Law in Indonesia , In Theory and Practice and Application of the Law*. Fajar Interpratama Mandiri.
- Andi Wibowo, R. (2020). *Marketing Management*. Semarang University.
- APIO. (2021). *The Modern World of Work A Psychological and Industrial&Organizational Perspective*. Cv. Literacy of the Eternal Archipelago.
- Basu Swastha, D. (2012). *Marketing Management Consumer Behavior Analysis*. BPFE.
- Durianto, D. (2004a). *Brand Equity Ten*. Main Library Gramedia.
- Durianto, D. (2004b). *Strategy to Conquer the Market Through Equity Research and Brand Behavior*. Main Library Gramedia.
- Dwi, R. (2020). *Entrepreneurial Marketing*. UB Press.
- Dwiastuti, R. (2017). *Agricultural Socioeconomic Research Methods*. UB Press.
- Effendi. (2008). *Communication Dynamics*. Rosdakarya youth
- Eka Putri, D. (2021). *Brand Marketing*. Widina Bakti Persada.
- Firmansyah, A. (2020). *Marketing Communications*. Qiara Media.
- Ilhamsyah. (2020). *Introduction to Digital Age Advertising Creative Strategies*. CV. Andi Offset.
- Janto, H. (2017). *TV Programing As One System To Reach Optimal Number Of Audiences*. golden.
- Khasanah, I. (2019). The Effect of Integrated Marketing Communication on Brand Equity. in *Thesis*. UIN Raden Intan Lampung.
- Komaryatin, N. (2022). *Marketing Implementation Teaching Module*. Media Scholar Partners.
- Kotler, P. (2006). *Marketing Principles*. Erlangga.
- Kotler, P. (2008). *Marketing Management*. Erlangga.

- Kurniasih, D. (2021). *Consumer Satisfaction Sudi Against Word Of Mouth Service Quality And Brand Image*. The Nine Stars of Visitama.
- Kurniawan. (n.d.). *Interview*.
- Mujib, F. (2020). *School Branding in the Disruptive Era*. Script Earth.
- Nur Syahputro, E. (2020). *Exploding MSME Marketing Through Social Media*. Caremedia Communication.
- Nursaimatussaddiya. (2022). *Decision on Selection of Services Based on Brand Image and Promotion*. PT. Inovasi Pratama Internasional.
- Pakpahan, M. (2021). *Health Promotion and Health Behavior*. Our Writing Foundation.
- Prasetyo, B. (2019). *Integrated Marketing Communications*. UB Press.
- Prastowo, A. (2012). *Qualitative Research Methods in the Perspective of Research Design*. Ar-Ruzz Media.
- Rakib, M. (2022). *Business Marketing Strategy*. Indonesian Science Media. Sholihin, R. (2019). *Digital Marketing in the 4.0 Era*. Quadrant.
- Silviani, I. (2021). *Marketing Communication Strategy Using Integrated Marketing Communication (IMC) Techniques*. Scopindo Media Pustaka.
- Sisca. (2022). *Service Marketing Theory And Practice Approach*. CV. Indonesian Science Media.
- Wijayanti, A. (2022). *Observation*.
- Yolanda, A. (2021). *The Role of Public Relations in Building Corporate Image*. Gramedia.
- Yudhato, Y. (2018). *Information Technology Business Start-Up*. Gramedia Journal