



## Exploring Digital Marketing Strategies During the New Normal Era in Enhancing the Use of Digital Payment

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### ABSTRACT

The New Life Order greatly affects the country's economy. COVID-19 has had a huge impact on tourism in Bali. People who work in the tourism sector are mostly laid off because the level of the visit is decreasing every month. The people who were sent home finally started to open new businesses to support the family economy. Currently, people still take advantage of conventional marketing in marketing their products. In the New Normal Era, people as traders should take advantage of technology in terms of product marketing. In addition, in terms of payment, the public should have used Digital Payment to reduce cash reduction because cash is one of the media for viruses to be intermediated. Bank Indonesia as an institution that regulates digital finance through policies should have the right strategy in helping MSMEs market their products through Digital Marketing so as to increase the use of Digital Payment and support the acceleration of a cashless society in Indonesia. This research used a qualitative method in the form of a case study conducted at one of the MSMEs assisted by Bank Indonesia. So that it is known that Bank Indonesia's strategy in developing fostered MSMEs to survive the midst of the COVID-19 pandemic by utilizing Digital Marketing while simultaneously increasing the use of Digital Payment to accelerate digital finance in Indonesia. The strategy used by Bank Indonesia also needs to be implemented by other institutions that have assisted MSMEs.

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### 1. Introduction

Data obtained from the website of the Province of Bali responding to COVID-19 (<https://infocorona.baliprov.go.id>) shows that as many as 9,547 people on October 6, 2020 tested positive for the corona virus. This figure is increasing every day, even when the Government implements a new normal policy or a new normal life order, COVID-19 cases in Bali Province increased by more than 100%, to be precise in September 2020. The growth of COVID-19 cases in Bali Province is an increase. the largest when compared to other cities / regencies in Indonesia.

As a result of COVID-19, tourism in Bali has weakened, so that many workers, especially those working in the tourism sector, have been dismissed due to the decline and even no foreign tourist arrivals coming to Bali. Many of the workers who are currently being dismissed have switched to opening small businesses or home industries. Various types of businesses and goods are bought and sold to support the family economy.

Some have used Social Media to promote their merchandise, but there are still some people who try to promote their merchandise in conventional ways such as opening roadside outlets using private cars. Selling in this way, it is possible to increase the spread of the COVID-19 virus because of a meeting between sellers and buyers in making transactions and still using cash as a medium or means of payment. In fact, according to the World Health Organization (WHO), cash is a medium for spreading the virus and everyone is advised to wash their hands immediately after handling cash.

In the New Normal Era, it is time for traders to start using technology in promoting products or what we know as digital marketing. Apart from traders, the community as buyers should also avoid making transactions using cash and make more use of digital payments, especially in the current era, the non-cash payment infrastructure has supported the creation of a cashless society.

Based on the results of research written by Putu Oka Kusuma and Prof. Gede Sri Darma in the journal Mobile Payment Transaction on MSMEs concluded that Mobile Payment has not been fully accepted by



MSMEs in Denpasar. Consumers use Mobile Payment because they have partnered with the application, if for offline shopping, consumers rarely use Mobile Payment and use more cash.

One of the institutions that has helped develop digital finance through policies is Bank Indonesia. Bank Indonesia has realized that the presence of business actors, micro, small and medium enterprises (MSMEs) can help support the country's economy. Various efforts and strategies have been made by Bank Indonesia in providing guidance to MSMEs that have become mentored. Starting with providing provision and skills development to how to promote through digital marketing. In conducting digital marketing coaching, to MSMEs, Bank Indonesia can immediately introduce digital payment so that it is in line with Bank Indonesia's task of increasing the use of digital finance. In achieving Strategic Program (SP) 1, Bank Indonesia focuses on developing MSMEs related to inflation and price stability, in this case volatile foods. Maintaining the inflation rate by encouraging the MSMEs harvest to meet the needs of the local population. Bank Indonesia also needs a strategy to develop export-oriented MSMEs so as to help manage the current account deficit and promote sustainable economic growth. By increasing the use of digital marketing for MSMEs, Bank Indonesia should be able to direct the payments received by MSMEs through digital payments. So that the strategy to achieve SP 1 and SP 2 can simultaneously achieve SP 6 and accelerate electrification in Indonesia.

## 2. Theory Foundation

### 2.1 Digital Marketing

Product marketing activities or promotion using digital media or the internet are often referred to as digital marketing. Digital marketing is considered very effective in the era of Industry 4.0 because it can attract consumers quickly and with a wider reach. Given that most people today are connected via the internet, companies make digital marketing the main choice in marketing.

#### a. Types of Digital Marketing

##### 1) Website

Until now, the existence of the website has played an important role in showing the performance and professionalism of the company, making it easier for consumers to find out about business and company profiles, besides as a means of promoting business media that is easy and does not require much money.

##### 2) Search Engine Marketing

This business and strategy aim to make the company's website easily found in the search engine system. Search Engine Marketing is divided into two, both of which have their respective advantages and disadvantages, namely Search Engine Optimization (SEO) and Search Engine Marketing (SEM). If SEO can be done alone with a longer time but does not require too high a cost, while SEM is paid but the results are obtained faster.

##### 3) Social Media Marketing

Social Media such as Facebook, Instagram and Twitter can be the platform of choice for promotion, apart from the large number of users, promotions can be done at a cost that is not too much or even for free which of course can increase the company's brand. D. Online Advertising  
Paid promotion media through the internet network. This method can reach consumers more quickly and broadly, the results are more satisfying but are somewhat expensive when compared to using social media.

##### 4) Email Marketing

Marketing can be done via electronic mail by sending promotions that are being held by the company to the customer's email address that is recorded in the company database.

##### 5) Video Marketing

Survey proves that by watching videos, consumers will be more interested and easier to understand the promotions held by the company. Through video, the company can directly explain the products and businesses being run. Adding customer testimonials in the form of video ads will attract more buyers.

#### b. Digital Marketing Strategy

##### 1) Search Engine Optimization (SEO)

Efforts to optimize a site in order to get top rankings from search results using SEO. By understanding how the search engine system works, you can easily rank your company at the top of the search engines. The media that can be used are websites, blogs and infographics.

##### 2) Content Marketing

An effort to attract readers to find out about the company's business and motivate them to become



buyers can be done by planning, creating, and sharing company information content. This content can be made in the form of blog uploads, social media, articles, e-books, infographics and online brochures.

**3) Marketing Automation Marketing**

Automation is a technique of automating repetitive tasks. In the form of workflows, content upload structures and campaign reports. This automation can be done on digital channels such as electronic mail (email) and social media.

**4) Pay-Per-Click (PPC)**

PPC is a way to drive traffic to your site for a fee per click. For example, Google AdWords, the company pays in advance and is charged a fee for each click which then gets the top slot for each search on Google. Apart from that, there are also Facebook Ads and LinkedIn Sponsored Messages.

**5) Native Advertising**

Native Advertising such as Promoted Post on Instagram and Facebook is paid content that is displayed as similar to media content and placement. The content looks and functions like part of the related media.

**6) Affiliate Marketing**

Giving commissions to advertisers by referring readers, visitors or viewers to a company's business if they have partnered with other people's services or sites, this method is also considered practical because it can be done at home and the company is just waiting for the results. For example, hosting video ads with YouTube.

**7) Social Media Marketing**

Promote brands and content on social media because social media is a means of promotion to introduce and grow the brand. Companies can choose between Facebook, WhatsApp, Twitter, or even Facebook Messenger. However, in order to shorten time, cost, human resources and knowledge, companies must initially focus on one social media only. Then determine the personality you use in social media, such as formal or semi-formal.

## 2.2 Digital Payment

Payment in general can be defined as transferring an amount of money from the payer to the receiver. Digital payments are technology-based payments because they use electronics as the medium. In digital payments, money is stored, processed and received in the form of digital information and the transfer process is initialized through electronic payment instruments. Payment is traditionally made via cash, check, or credit card while digital payments are made using certain software, payment cards, and electronic money. The main components of a digital payment system include a money transfer application, network infrastructure, rules and procedures that govern the use of the system. In the digital payment system, there are available payment methods for purchasing goods or services via the internet. Unlike the usual payment systems, the customer sends all data related to payment to the seller via the internet, there is no remote external interaction between the customer and the seller (by sending an invoice via email or confirmation by fax). Currently, there are more than 100 kinds of electronic payment systems.

In the past, until now, technology has continued to develop rapidly so that it has made several changes in human life. One of the changes is the ease of payment transactions in the form of digital payments which have many advantages, facilitating the transaction process without the need to pay in cash, even digital payments allow users to make payments without having to change places, and users do not need to worry about the difference in change because users only need to pay according to the requested value. Based on data obtained from Bank Indonesia, it shows that there was non-cash growth of 5.71% as of August 2019. Bank Indonesia has developed various initiatives and provided support to the Government in an effort to reduce cash in certain transactions. 2.2.1 Digital Marketing Method

**a. E-wallet**

Services that are currently popular with the millennial generation are Ovo, Gopay, Dana, Link Aja, and TCash. The existence of these e-wallets in addition to facilitating payment transactions can also facilitate various kinds of transactions such as food delivery services, top-up credit, online shopping, electricity bills and other bills, public or online transportation, cinema tickets, tour tickets, planes and trains, and still much more.

With this method, consumers make the payment process safer and faster because they don't have to queue because by relying on smartphones to transact you can do it anywhere. To top up the balance, it can be done via mobile banking, ATMs, EDC machines, retail outlets.

**b. M-banking**

Rapid technological advances make it easier for people to carry out various kinds of transactions using

smartphones only without the need to come to a bank or ATM. Starting from transfers, topping up credit, topping up balances and more so that it can save time and is easy to access anytime and anywhere.

**c. E-money**

E-money can be used for toll payments, fuel payments at Pertamina gas stations with the e-money logo, shopping at supermarkets such as Indomaret, Alfamart, Hypermart and others. With the widespread and comprehensive use of e-money, this is considered to be more effective in reducing the circulation of counterfeit money in the community, because it is faster, safer and more practical to use without having to spend cash. E-money also often offers discounts or discounts on certain products.

**2.3 Digital Payment Applications**

**a. OVO**

Online payment and transaction services as OVO use smart applications. OVO offers easy transactions without requiring its customers to carry too much cash. Payment is simply made by scanning a barcode and showing the OVO application in which there is an OVO Cash or OVO Point balance. Besides that, the promotion by collecting OVO points every time you make a payment transaction through OVO is able to increase the number of current OVO users.

**b. GO-PAY**

Go-Jek Indonesia's Chief Marketing Officer, Piotr Jakubowski, said, GO-PAY is Go-Jek's electronic wallet service. GO-PAY is a payment method offered by Gojek through its application, with GO-PAY users no longer need to pay cash to drivers. GO-PAY can be used in all types of Go-Jek services ranging from online motorcycle taxi services or Go-Ride, food delivery or Go-Food, to practical shopping at shops or mini marts using Go-Mart. Go-Jek also has credit or Go-Pulsa purchase services, massage services by certified masseurs or Go-Massage, house cleaning services or Go-Clean, ticket booking services ranging from concert tickets to watching Go-Tick, motor vehicle maintenance services or Go-Auto and several other services, in order to use GO-PAY users need to top up their balance or top up first, there are several ways you can top up your GO-PAY balance, namely through ATMs, minimarkets, Alfamart and through drivers.

**c. DANA**

DANA or Indonesia's digital wallet is an application-based digital payment service where the application is available for the Android Platform through the Google Play Store or the iOS Platform through the App Store. Users who use this application can make various payment transactions, from buying credit, paying bills (electricity, telephone, water to BPJS), buying Google Play vouchers, paying installments, and shopping online. The DANA platform comes with several advantages. which is complete in it, including one of which is service and transaction support using security technology that is monitored 24 hours. The platform made by PT. Espay Debit Indonesia Koe or EDIK guarantees that every use of it can transact safely and reliably. Even interestingly, this digital payment platform made in Indonesia also guarantees its users a money back guarantee if an error occurs when the user is transacting.

**3. Research Method**

The research method used is qualitative case study. According to Ardianto (2010, pp. 58-59), data collection does not use the help of statistics, but uses the 5W + 1H formula (Who, What, When, Where, Why, and How). The MSMEs assisted by Bank Indonesia, namely the Agung Bali Collection, will be used as informants in this study, because the Agung Bali Collection has the largest market share, ranging from local, national and international market share. By conducting in-depth interviews to find out the strategy of Digital Marketing that has been implemented by Bank Indonesia in assisting MSMEs so as to increase the use of Digital Payment. This research needs to be done in the midst of the COVID-19 pandemic because the economy is currently weakening due to large-scale restrictions, so conventional trade transactions must immediately switch to utilizing technology. Bali Province is one of the provinces affected by COVID-19 with the greatest impact on the economy because tourism weakened during the lockdown in several countries. Bank Indonesia as an institution that regulates economic growth while accelerating digital finance must have the right strategy to help economic growth through MSMEs, so that it will be known how to implement strategies in digital marketing in increasing the use of digital payments.

**4. Results and Discussion**

Bank Indonesia supports micro, small and medium enterprises (MSMEs) Go Digital by utilizing digital

platforms to find new business models that are fast, easy and inexpensive. In the midst of the COVID-19 pandemic, economic activity began to slow down so that Bank Indonesia realized the importance of advancing MSMEs as a source of economic growth and strength. The income of MSME assisted by Bank Indonesia at the beginning of the COVID19 pandemic decreased drastically by 75%. So that Bank Indonesia implements marketing through digital marketing for fostered MSMEs. Development of MSMEs uses 3 forms of development, namely 1). Utilizing technology in marketing products and supporting the development of digital ecosystems, 2). Developing fast, easy, cheap and reliable digital payments for MSMEs, 3). Providing provision for financial recording using an application to make it easier for MSMEs to record sales transactions.

Bank Indonesia strives for MSMEs On Boarding with the aim of MSMEs being able to enter as sellers in the online market and adjust to the mechanisms that apply in the marketplace environment where the MSMEs do business. In the strategy of Digital Marketing, MSMEs are facilitated by training and mentoring by Bank Indonesia for assisted MSMEs so that they can be On Boarding on the marketplace or use social media. Not only placing MSMEs in several marketplaces, but Bank Indonesia has also provided insights on how to make MSME products or sites in the top search position so that the opportunity to be found by buyers is even greater. Preparation of content in the form of photos and videos becomes material for provision for MSMEs so that the products they market can attract more buyers. Creating content in the form of photos and videos later, apart from being used in the marketplace, the assisted MSMEs must also take advantage of their Facebook, Instagram or active social media. Bank Indonesia also bridges between MSMEs and Content Creators to produce photos, videos and vloggers from influencers to add value to the sale of the content. After the photos and videos are uploaded via social media, it is time for MSMEs to take advantage of Native Advertising so that promotions can reach international market share. MSMEs have benefited from the provision and assistance provided by Bank Indonesia. By utilizing digital marketing and penetrating national and international markets through the marketplace, sales have begun to increase. 90% of the payments are received using mobile banking (Digital Payment).

When viewing products through photos or videos of MSMEs, consumers feel confident about the similarities of the products both in terms of color and quality. Consumers do not hesitate to make transactions online because it is very easy in terms of time. Choosing products through the marketplace, owning products, placing orders online, and even making payments easier are felt by consumers. Payments are made using mobile banking, because it is easy to make transfers between banks with adequate limits. It does not rule out, consumers use payment applications or we often call E-Wallets such as OVO and GoPay if a discount is provided when using payments with E-Wallet. The ease of payment with E-Wallet is also very easy for consumers with the QRIS which unites all payment applications with one QR Code.

## **5. Conclusions**

Bank Indonesia as the Central Bank that regulates the acceleration of digital finance in Indonesia has begun its acceleration strategy through assisted MSMEs. MSMEs were given briefing and training on how to use digital marketing as the most effective marketing medium during the COVID-19 pandemic. By creating creative content (content marketing) in the form of photos or videos then using SEO so that the product is at the top when searches are carried out by consumers is the most effective strategy to increase sales. The use of Social Media Marketing such as Instagram and Facebook is no less effective and is considered very capable of increasing sales, especially using Native Advertising to expand market share to the international level.

With a marketing strategy using the internet, 90% of the payments received by Bank Indonesia-assisted MSMEs are non-cash using mobile banking because the nominal amount of transactions using mobile banking is greater than E-wallets. Consumers also find it easy to make transactions with the option of payment by transfer because there is no need for meetings with buyers during the current New Normal Era.

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