

Abstract

Indonesia struggles with financial inclusion, especially in grassroot/remote areas. Laku Pandai BNI Agen46, a branchless banking program by BNI, tackles this challenge by appointing local merchants as agents (Agen46) to bring basic banking services closer to residents. Recognizing the power of digital marketing, Laku Pandai BNI Agen46 employs a strategic approach to reach its target audience. This research investigates how Laku Pandai BNI Agen46 leverages digital media to enhance its marketing communication and promote financial inclusion. It explores how Laku Pandai BNI Agen46 integrates digital tools within segmentation, targeting, positioning (STP) and the marketing mix (paid, owned, earned media) frameworks. The study aims to analyse the impact of digital media on Laku Pandai BNI Agen46's marketing efforts and assess how these strategies engage the target audience and promote financial literacy. By examining Laku Pandai BNI Agen46 as a case study, this research expects to reveal valuable insights into their digital communication channels and the challenges and opportunities of digital marketing in branchless banking. Ultimately, this research contributes to the understanding of digital marketing communication in finance and offers practical recommendations for Laku Pandai BNI Agen46 to refine their strategies and promote financial inclusion in underserved communities.

Keywords: Digital Marketing Communications, BNI Agen46, Financial Inclusion, Grassroots Marketing, Campaigns, STP model, Media Elements (paid, owned, and earned).