

***Improvement for 360<sup>o</sup> Marketing Communication Strategy Using Customer Relationship Management (CRM) Approach To Increase Digital Banking Platform Utilization :A Case of Kopra in PT. Bank Mandiri (Persero), Tbk***

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ARTICLE INFO	<i>Abstract</i>
<b>Article History:</b> Accepted : Juni 2023 Fixed : Juni 2023 Approved: Juni 2023	<p><i>This research aimed to understand how Customer Relationship Management is implemented through existing 360<sup>o</sup> marketing strategy by Bank Mandiri to promote the use of Kopra for its customers and to provide improvement for existing 360<sup>o</sup> marketing strategy in order to increase the utilization of Kopra on Commercial Banking customers. The methodology used for this research is quantitative and qualitative methods. The study found that the digitalization in banking industry is the new phase for banking customers to conduct their transaction. The improvement for existing 360<sup>o</sup> marketing communication strategy, in order to maximize utilization of "Kopra by Mandiri", is based on CRM approach, which elaborate and dig more comprehensively toward customers situation, point of view, and possible pain points. The 3 approaches proposed to improve 360<sup>o</sup> marketing communication strategy are educative-based marketing, customer involvement, and continuous improvement.</i></p>
<b>Keywords:</b> <i>Digital Platform, Customer Relationship Management (CRM), Customer Experience, Customer-perceived Value, Educative Marketing, 360<sup>o</sup> Marketing Strategy</i>	
	<b>Abstraks</b>
<b>Kata Kunci:</b> <i>Platform digital, Customer Relationship Management (CRM), Customer Experience, Customer-perceived Value, Pemasaran Edukatif, 360<sup>o</sup> Marketing Communication Strategy</i>	<p>Penelitian ini bertujuan untuk memahami bagaimana Customer Relationship Management diimplementasikan melalui strategi pemasaran 360<sup>o</sup> yang ada oleh Bank Mandiri untuk mempromosikan penggunaan Kopra bagi nasabahnya dan untuk memberikan perbaikan bagi strategi pemasaran 360<sup>o</sup> yang ada dalam rangka meningkatkan pemanfaatan Kopra pada nasabah Commercial Banking. Metodologi yang digunakan untuk penelitian ini adalah metode kuantitatif dan kualitatif. Studi ini menemukan bahwa digitalisasi di industri perbankan merupakan fase baru bagi nasabah perbankan untuk melakukan transaksinya. Peningkatan strategi komunikasi pemasaran 360<sup>o</sup> yang ada, untuk memaksimalkan pemanfaatan "Kopra by Mandiri", didasarkan pada pendekatan CRM, yang menguraikan dan menggali lebih komprehensif terhadap situasi pelanggan, sudut pandang, dan kemungkinan titik keluhan pelanggan. Pendekatan yang diusulkan untuk meningkatkan strategi komunikasi pemasaran 360<sup>o</sup> adalah pemasaran berbasis edukatif, keterlibatan pelanggan, dan perbaikan berkelanjutan.</p>
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## INTRODUCTION

Almost in every corner of the world, the businesses are impacted by Covid-19 with new normal rules. In the midst of the almost 3 years of pandemic the new phenomenon is happening, the habit of transaction is shifting from offline transaction to digital transaction. The limitation of social activities as part of many governments' regulation around the world to overcome the pandemic is the main trigger for the shifting. Indonesia's economic digital could be USD 124 billion at 2025, with ASEAN would be USD 309 billion according to Airlangga Hartarto in the event of US-Indonesia Investment Summit 2021 (*Katadata.co.id, December 2021*).

On 2022 digital financial and economic transaction grew rapidly, supported by increasing acceptance and preference of people for online shopping, the wide and easy of digital payment system, and rapid digital banking development. Bank of Indonesia, Indonesia Central Bank, is projecting value of digital banking transaction on 2023 will grow to 22,13%, achieving Rp 64.175 trillion. "On year 2023 it is predicted that digital banking transaction could achieve Rp 67 thousands trillion", said Perry Warjiyo (*Indonesia.go.id - TransaksiUangElektronikMelejitseinin, 6 Februari 2023*).

The development of digital technology on financial service industry is one of the most rapid during Covid-19 pandemic. Numbers of investor compete for acquisition of small size banks to be transformed as digital banks, meanwhile the major banks do not keep silent by creating innovation to provide their customers new experience of digital banking transaction.

Director of Research Center of Reform on Economics (CORE) Piter Abdullah said that digital disruption phenomena will deliver all banks finally to become digital banks, and the future competition is the competition in on digital system. (<https://finansial.bisnis.com> *Penyelamat Bank di Masa Depan, Strategi 'Sekoci' Bank Digital & Pengembangan Aplikasi, 20 Desember 2021*). In order to develop digital banking each banks has different strategy with the same goals, that is to win the banking competition in digital era. Pieter said there were 2 strategies developed by banks to start the digitalization, that is starting with digital bank and developing application or platform for transaction.

Banking industry already witnessed many implementation of digital banking conducted by Indonesian banks, such as :

**Table 1. Development of Digital Banking Among Major Banks**

No.	Bank	Strategy
1.	Bank Mandiri	Launch super application "Livin' by Mandiri" for retail segment, and "Kopra by Mandiri" for wholesale segment
2.	Bank Central Asia	Launch "Blu" application
3.	Bank Negara Indonesia	Plan for acquisition of small bank to be transformed as digital bank
4.	Bank Rakyat Indonesia	Launch super application BRImo, BRISpot, and BRILink

(processed by Author)

## METHOD

The methodology used for this research is quantitative and qualitative methods. Quantitative method is conducted by collecting and analyzing numerical data (Malhotra, 2019), that gained from survey. Surveys gather information from a population with providing questionnaire to each eligible respondents. The respondents become the target are existing Commercial Banking customers that have regular or routine transactions with Bank Mandiri. Qualitative method is conducted by in-depth interview with internal of Bank Mandiri, especially the employees with activity and responsibility related to Kopra. The interview as a mean to get understanding from the employees primarily about their conceptions, thoughts, and experiences during the process of Kopra's marketing and implementation of the platform for customers. The focus of interview will be on the implementation of 360<sup>0</sup> marketing strategy for Kopra, with customer perceived value and customer experience as the 2 main approaches. The analysis toward implementation of 360<sup>0</sup> marketing strategy by Bank Mandiri and the result of Kopra's utilization is conducted through Customer Relationship Management (CRM), with focus on analysis and data collection from the 2 approaches, Customer Experience and Customer Perceived Value. The data are gathered by using survey/questionnaire from customers of Bank Mandiri with the selected criteria. Beside survey from customers, in-depth interview will be conducted for Bank Mandiri's employees that have connection with Kopra on their daily activities.

## RESULTS AND DISCUSSION

Based on the survey and in-depth interview on every aspects of Customer Relationship Management (CRM) approach, the selected data

and information will be classified as essential. For the purpose of this research author sets essential criteria as data and information with greatest importance that could affect the marketing strategy of Kopra. The critical data and information are analyzed with 360° marketing strategy that implemented by Bank Mandiri. The results of analysis are intended to construct proposed business solution in order to improve the existing marketing strategy, so that Bank Mandiri could achieve and maintain its sustainable business goal.

### Respondents Profile

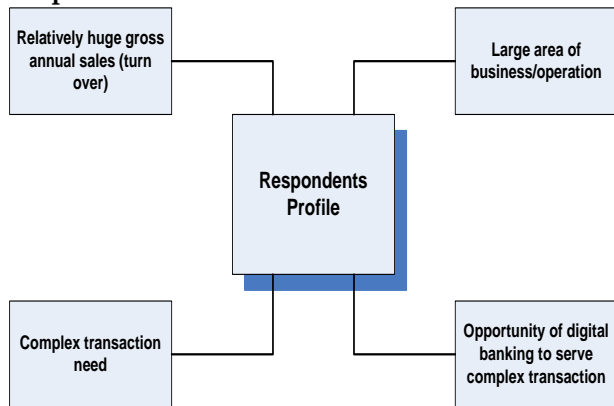


Figure 1. Highlight of Respondents Profile

### Transaction Aspect

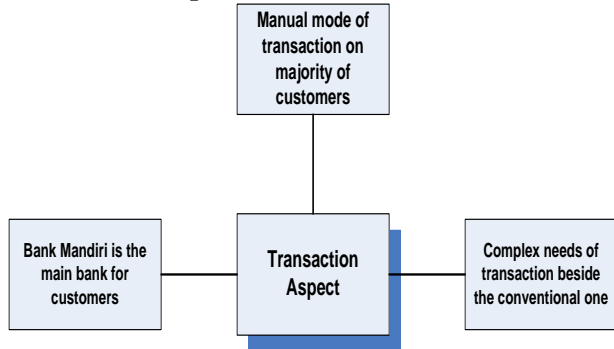


Figure 2. Highlight of Transaction Aspect

### Banking Product Knowledge

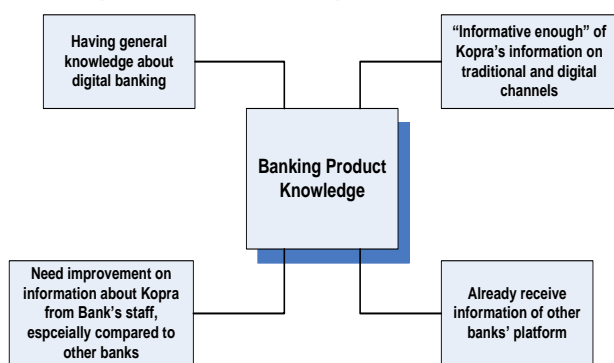


Figure 3. Highlight of Banking Product Knowledge

### Digital Awareness

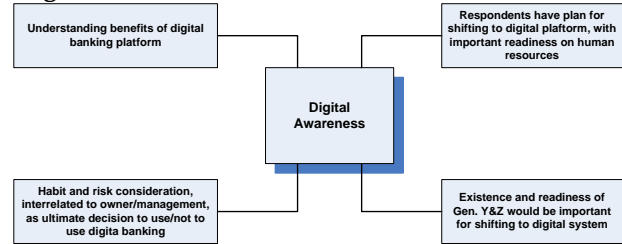


Figure 4. Highlight of Digital Awareness

### Customer Perceived Value

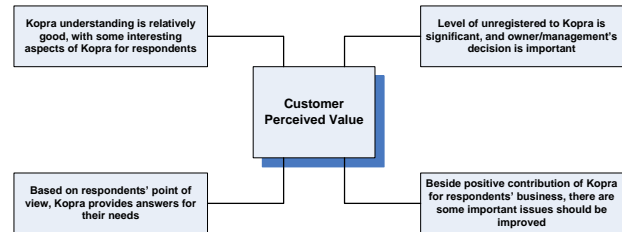


Figure 5. Highlight of Customer Perceived Value

Based on Customers Experience aspect, the essential points are :

1. All respondents should be the users of "Kopra by Mandiri" and have no restrictions to be familiarized with digital banking practices based on their characteristics.
2. Even though they have complex needs of transaction with large scale of business, manual transaction is still in the top of their mind.
3. There are major issues to solved based on effectivity and intensity of information channels of Kopra's marketing campaign. Meanwhile the presence of other banks' digital platform would be a potential threat for Kopra if the issue on delivery of Kopra's marketing campaign yet to be solved.
4. Marketing strategy of Kopra should renew perception and attitude of respondents toward digital banking, support the future digital shifting, and empower indirectly Gen. Y and Z as the "game changer" of digital transition.

Based on Customer Perceived Value aspect, marketing strategy of Kopra should consider that the mission is not just selling products, but the importance of improved marketing approach should be taken. Deliver Kopra's value proposition should be intensive so that customers achieve comprehensive understanding about the value proposition. Improvement marketing approach should be implemented, not just focus to the importance of information channels, because fundamental issue to deliver digital banking is about habit, work culture, and risk consideration

toward digital banking itself. Meanwhile Bank Mandiri should be well-prepared to respond inputs from customers, therefore decreasing pain points of customers in the middle of transition on their habit, work practice, and risk consideration.

internal of Bank Mandiri is to obtain interviewees' point of view regarding survey results on Bank Mandiri's customers and essential factors that become consideration for Kopra's 360<sup>0</sup> marketing communication strategy. The result of interview will be mapped as follows :

### In Depth Interview

The purpose of internal interview toward

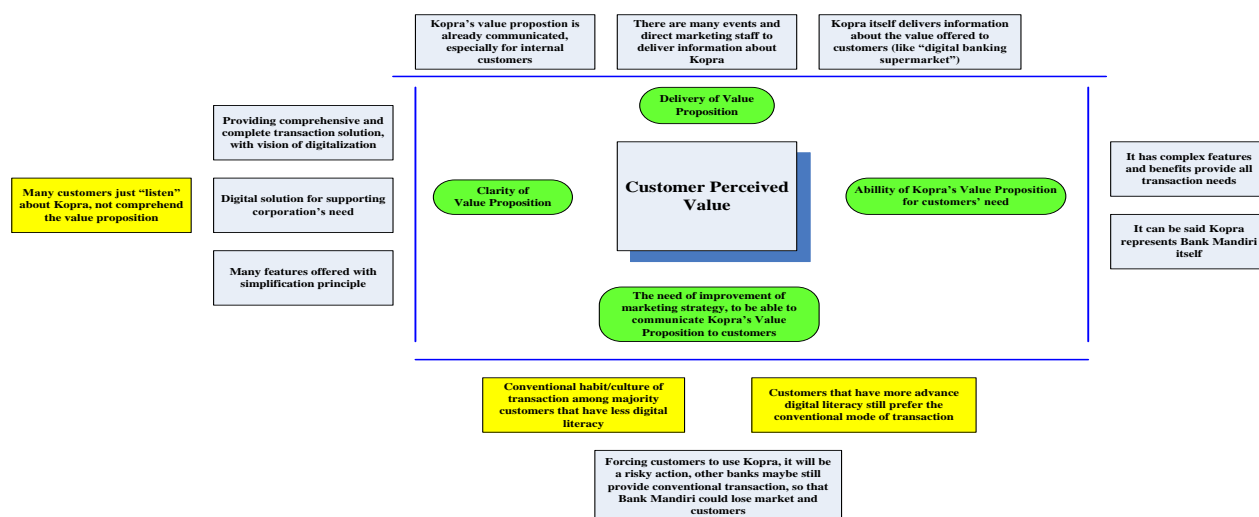


Figure 6. Result of Interview on Customer Perceived Value

The explanation from interviewees concerning customer perceived value (Figure 4.43) can be concluded as follows :

1. Kopra's value proposition is clear and can be known by customers because Kopra is launched in line with strategic plan of Bank Mandiri on digitalization, so that Kopra is created to provide comprehensive solution with many benefits for customers. Meanwhile interviewees also find that not a few customers just "listen" about Kopra without receive core message of Kopra, and becomes essential point (yellow box). This will be related to the result of survey from respondents ultimately on aspect of product knowledge.
2. According to interviewees Kopra's value proposition is already delivered clearly to customers, through events, bank's staff, even inside Kopra itself delivers value proposition continuously through some content in the platform.
3. Kopra's value proposition according to interviewees can answer customers need comprehensively.
4. Related to marketing strategy, that centered on 360<sup>0</sup> marketing communication strategy, all interviewees agree need of improvement for existing strategy. The essential factor (yellow

box) according to interviewees are 2 type of customers, having less digital literacy and having more advance digital literacy. Other essential factor is the habit and culture that drive both type of customers to prefer conventional mode of transaction.

Meanwhile on customer experience map there are many essential factors (yellow box) for next consideration :

1. Marketing strategy that fits to customers' characteristic becomes aspect with most essential concerns.
2. Essential factor on importance of social media for Kopra's marketing process is that the targeted person, who are owners, key person, and decision makers of customers. Without targeting them any channels or strategy for Kopra's marketing process will be useless.
3. Sufficiency of marketing channels of Kopra is also essential because interviewees perceive Kopra is yet top of mind of customers, and the priority for targeting owners, decision makers, and key persons of customers on every marketing strategy and channels.
4. Generally can be side as "after sales service", existence of channels with immediate support becomes essential.

5. All interviewees agree that implementation of 360<sup>0</sup> marketing communication strategy is already optimal.

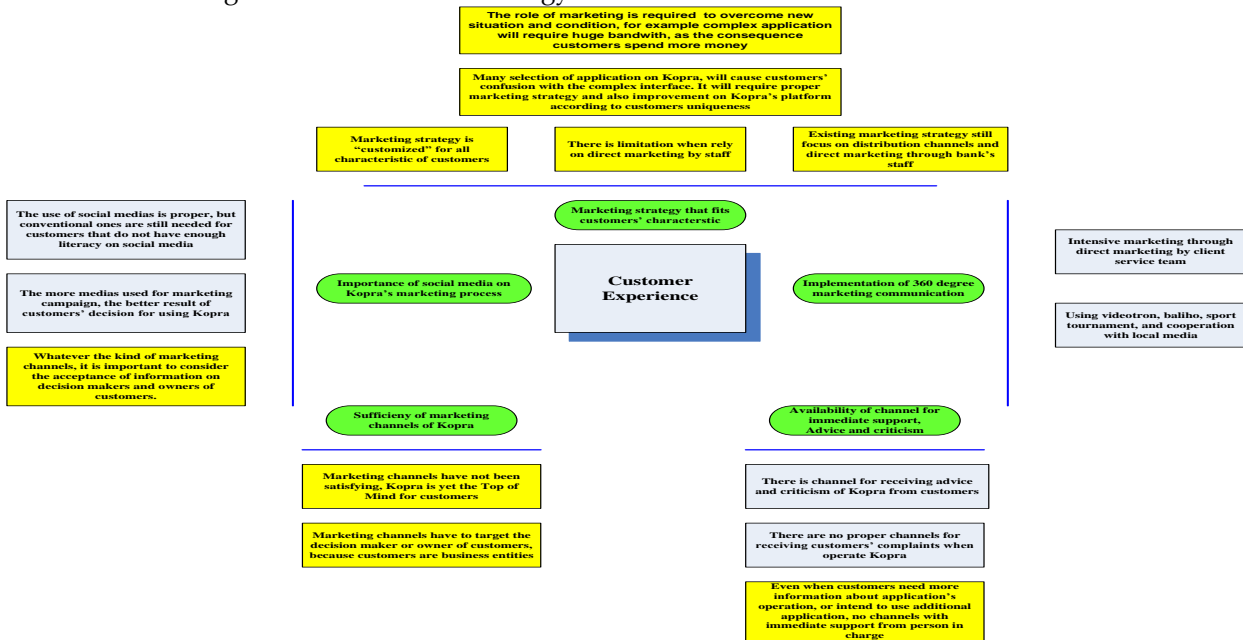


Figure 7. Result of Interview on Customer Experience

### Building Block of Customer Relationship Management Approach

Based on survey and in-depth interview, bulding block is created to meet the essential factors from both sources, and next the construction of CRM approach to improve 360<sup>0</sup> marketing communication strategy.

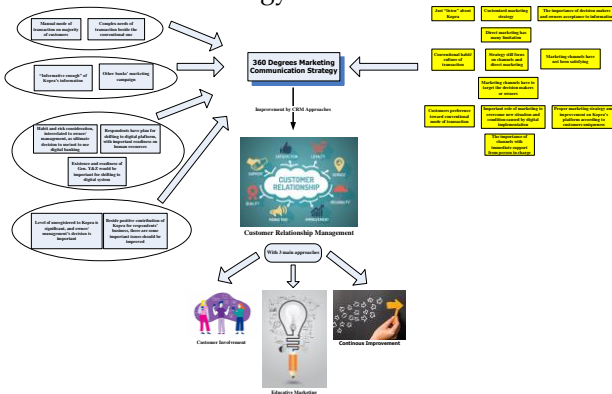


Figure 8. Building Block of CRM Approach

The results of survey and in-depth interview generate some essential factors with similarity on their substance. Generally, author conclude the need of improvement on existing 360<sup>0</sup> marketing communication strategy based on CRM approach with consideration :

1. Digital banking should be marketed not only from conventional point of view, means that introduce digital banking for corporation segment should not consider the aspect of

culture and habit, not just the product or service itself. Transforming daily best practice of transaction is a matter of how to change fundamental habit/culture of customers, which most of them are characterized as family business company with old-fashioned management style. The habit/culture affects also how they perceive risk aspect of digital transaction practises. That's why based on CRM approach it is important to adopt educative marketing within 360<sup>0</sup> marketing communication strategy.

2. As part of effort to transform or change culture/habit of customers, continous improvement is also needed especially on the channels of information. Since the result of survey about about Kopra's information, in traditional and digital channels, majority is "informative enough" and "less informative", improvement on how message of Kopra delivered, the substance of the message or information whom are the owners, key persons, and key management is a priority. The ultimate result is that customers and owners (include key persons and key management level) could comprehend the message and value proposition of Kopra optimally, thus change their attitude positively for digital practice adoption. Improvement is also needed especially in supporting side, when supporting channel is

important for handling objections or problems during customers operate the platform. The philosophy is beside the matter of habit/culture transformation, the pain points during digital practices adoption are have to be minimized.

3. The involvement of customers in the era of globalization and digitalization becomes marks the change of business model and practice. Change in business is marked by shifting from exclusivity to inclusivity, and making customers well-informed. Customer is not just the object of marketing but equal subject of marketing (www.marketeers.com). The key word is collaboration to maximize corporate goal.

### **Business Solution**

The objective of proposed solution, which is improvement of 360° marketing communication strategy using CRM approach, can be defined as follows :

1. Facilitating digital transformation for customers through proper marketing strategy
2. Increasing utilization of "Kopra by Mandiri" based on level of customers' registration.
3. Increasing and maintaining business market share of Bank Mandiri, especially the third party funds (dana pihak ketiga), in order to achieve corporate vision.

Based on CRM approach, business solutions that proposed are described below.

### **Educative Campaign Through Channels of Marketing**

This solutions are centered on the educative content of marketing with maximize all channels of marketing that already used by 360° marketing communication strategy. The implementations are :

1. Uploading information about importance of digital transformation consists of
  - a. Benefits and advantages using digital banking, which are traditional contents but still important.
  - b. How the development of business landscape nowadays and in the future, which require speed and precision during transaction
  - c. The potential business development with possible business counterparts that have digital literacy, and lack of digital literacy would affect business for every companies.

- d. Principle of "go green" that indirectly related to digital practice. The decreasing use of paper and printer ink, ultimately for companies that have abundant of daily transaction, is very supporting "go green".

The information is uploaded through traditional media and social media regularly and last for 6 months, which the second 3 months would be periode of renew the content and layout of information based on the evaluation of the first 3 months. The schedule could be on Monday, Wednesday, and Saturday for a week. The focus of this solution is to make "Kopra by Mandiri" the "top of mind" for customers.

2. Uploading educational message about risk and mitigation on digital transaction. The message could present :
  - a. Information on how to manage secrecy of password properly
  - b. The development of cyber crime and impact to business
  - c. The strategy to avoid cyber crime, for example how to detect data scam through whatsapp or email, how to acknowledge messages from real banks or from irresponsible parties.

Like importance of digital transformation, information about risk and mitigation is uploaded through traditional media and social media regularly and last continuously. Regular uploading, share the schedule with importance of digital transformation, is scheduled on Tuesday, Thursday, and Friday.

3. Sending live information through Youtube directly to owners, key persons, or key management. The information consist of all aspects that mentioned previously. The sending could be once in 2 weeks so that they would not feel disturbed. The duration of program is proposed for 1 year.
4. The educative campaign could involve public figure, influencer, or business figure that deliver message or experiences about digital banking. Public figure or business figure involvement is proposed also for 3 months and start at the beginning of educative campaign.




The proposed mock up marketing materials can be described as follows :

**Table 2. Proposed Mock Up on Marketing Communication**

No.	Proposed Mock Up	Location of Placement	Content
1.	Billboard, Baliho & Videotronic	<ul style="list-style-type: none"> <li>✓ High traffic area</li> <li>✓ Business Center District, i.e SCBD, TB Simatupang, Sudirman-Thamrin Area, etc</li> <li>✓ Industrial estate area, i.e PuloGadung, Bekasi, Cikarang, Karawang, Batang, Kendal, and other industrial estates.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Short description about current and future business landscape</li> <li>✓ Benefits and advantages using digital banking, especially "Kopra by Mandiri"</li> </ul> Note : the contents presented alternately.
	Printed media	Mainstream media : Kompas, Bisnis Indonesia, Investor Daily, Tempo.	

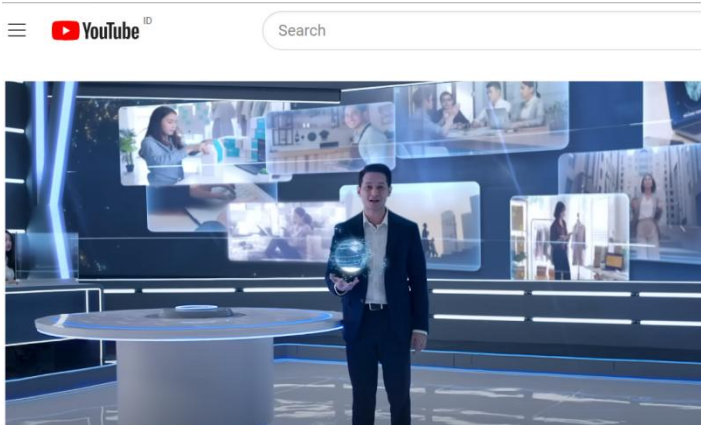
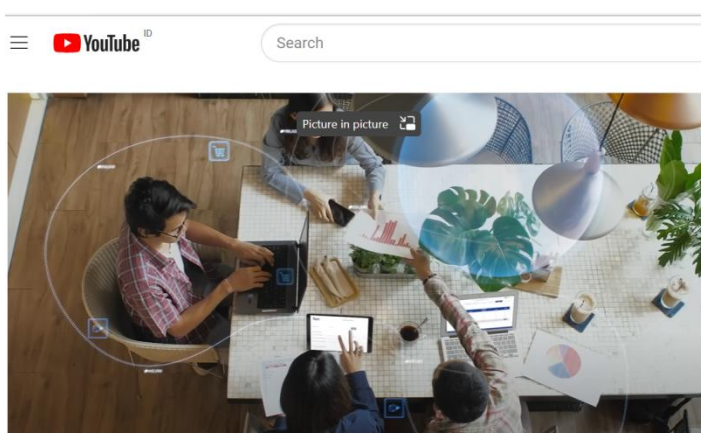
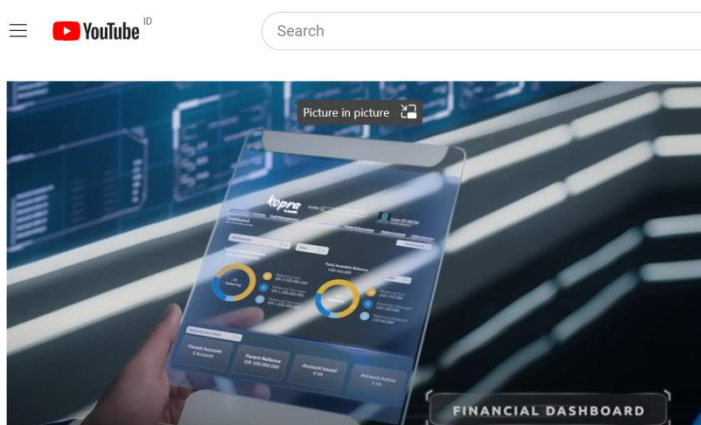
Examples of content :



2.	Message on digital media	Mainstream digital media : Youtube, Instagram, Tik Tok, and Facebook.	<p>Deeper about importance of digital transformation, such as :</p> <ul style="list-style-type: none"> <li>✓ Benefit of digital literacy in the borderless business environment</li> <li>✓ Environmental awareness from business practices, especially "go green"</li> <li>✓ Risk and mitigation awareness on digital banking</li> </ul> <p>Note : the contents presented alternately.</p>
<p>Examples of content :</p> <div style="text-align: center;">    </div>			
3.	Digital media	Youtube link, sent directly to owners, key persons, and key management members.	<p>All aspects that mentioned previously on point 1 and 2 with more personal touch.</p> <p>Note : the contents presented alternately.</p>



Examples of content :



Akses dan Kontrol Bisnis Hanya dengan Sentuhan Jari Melalui Kopra by Mandiri

### Customer Involvement Program

Composition of Gen. Y and Z as employees would be positive trigger for Kopra's marketing, which make customers as subject of marketing. Bank Mandiri could arrange program of training for eligible persons of customers, to become an expert of Kopra for his/her company. Bank Mandiri already has long experiences in training and education through Mandiri University as a

competent corporate university. With well competencies on digital banking, ultimately "Kopra by Mandiri", employees could accelerate digital transformation, include the change of habit and culture toward digitalization, within his/her companies. The positive attachment between Bank Mandiri and customers would also overcome pain points when operating "Kopra by Mandiri" even if Bank Mandiri provides channel for handling

objection.

The training program could be held once in a month, with 2 hours duration every training. The training could be mix between online and offline, where offline could be held on Mandiri University at each region. The duration of program is proposed for 6 months, and could be held again according to customers' need. The program is proposed to start on the 4<sup>th</sup> month of educative marketing program or after evaluation of first 3 months.

### Continous Improvement Program

Improvement for Kopra is critical, mainly on the early phase of digital transformation. Based on survey and in-depth interview, some improvements are required in order to minimize pain points of customers when at the same time customers in the phase of changing their culture/habit. Some improvements are :

1. Providing channel for immediate handling objection and support customers. Even if there are employees that already trained, direct support from Bank Mandiri's staff is important. The program is proposed 1 month after the launching of educative campaign and lasts onward.
2. Adjust the interface or layout of Kopra's menu according to customers' need. For example for customers that only need cash management application, since early setting Kopra's layout just displays only cash management, and so on for application needed by customers. The adjusted interface or layout can minimize bandwidth of internet, therefore decreasing another pain point of customers. The program is proposed to start at the 4<sup>th</sup> month of educative campaign for one-shot improvement.

### Implementation Plan Schedule

The implementation plan schedule is proposed as follows :

No.	Action Plan	Key Performance Indicator of Program	Strategic Key Performance Indicator	Month 1				Month 2				Month 3			
				Week 1	Week 2	Week 3	Week 4	Week 1	Week 2	Week 3	Week 4	Week 1	Week 2	Week 3	Week 4
1	Uploading educative campaign on social/digital media	Success uploading to Facebook, Instagram, Tik Tok, and Youtube. Number of visitors at least same with total unregistered customers on last position of data	-Achieving additional registration for about 50% unregistered customers of Commercial Banking (from the latest based figure) at the 3rd month. -Achieving 100% unregistered customers of Commercial Banking (from the latest based figure) at the 6th month	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat		
	Uploading educative campaign on conventional/traditional media	Success placement on mainstream media, such as Kompas, Bisnis Indonesia, Investor Daily, Tempo. Also baliho, posters, and flyers on strategic locations.		Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat		
2	Upload educational message/information about risk mitigation	Succes uploading to Facebook, Instagram, Tik Tok, and Youtube. Number of visitors at least the same with total unregistered customers on last position of data		Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri		
3	Sending live information via Youtube to owners, key persons, and key management	Achieving number of owners, key persons, and key management of customers			Sending		Sending		Sending		Sending		Sending		
4	Involving public figure, influencer, or business figure	1 public/business figure for every social/digital media		Involved	Involved	Involved	Involved	Involved	Involved	Involved	Involved	Involved	Involved		
5	Training program for customers	Every unregistered customers sending 1 representative													
6	Channel for immediate support and handling objection	On service status on the 2nd month						On service				On service			
7	Interface improvement for customized needs	On service status at the 4th month													

No.	Action Plan	Key Performance Indicator of Program	Strategic Key Performance Indicator	Month 4				Month 5				Month 6			
				Week 1	Week 2	Week 3	Week 4	Week 1	Week 2	Week 3	Week 4	Week 1	Week 2	Week 3	Week 4
1	Uploading educative campaign on social/digital media	Success uploading to Facebook, Instagram, Tik Tok, and Youtube. Number of visitors at least same with total unregistered customers on last position of data	-Achieving additional registration for about 50% unregistered customers of Commercial Banking (from the latest based figure) at the 3rd month. -Achieving 100% unregistered customers of Commercial Banking (from the latest based figure) at the 6th month	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	
	Uploading educative campaign on conventional/traditional media	Success placement on mainstream media, such as Kompas, Bisnis Indonesia, Investor Daily, Tempo. Also baliho, posters, and flyers on strategic locations.		Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat	Mon, Wed, Sat
2	Upload educational message/information about risk mitigation	Succes uploading to Facebook, Instagram, Tik Tok, and Youtube. Number of visitors at least the same with total unregistered customers on last position of data		Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Tue, Thur, Fri	Onward
3	Sending live information via Youtube to owners, key persons, and key management	Achieving number of owners, key persons, and key management of customers			Sending	Sending	Sending	Sending	Sending	Sending	Sending	Sending	Sending	Sending	Onward until 1 year
4	Involving public figure, influencer, or business figure	1 public/business figure for every social/digital media													
5	Training program for customers	Every unregistered customers sending 1 representative		Offline/Online	Offline/Online	Offline/Online	Offline/Online	Offline/Online	Offline/Online	Offline/Online	Offline/Online	Offline/Online	Offline/Online	Offline/Online	Onward until 10th month
6	Channel for immediate support and handling objection	On service status on the 2nd month		On service				On service				On service			
7	Interface improvement for customized needs	On service status at the 4th month	On service onward												

Figure 9. Implementation Plan

## CONCLUSIONS

The digitalization in banking industry is the new phase for banking customers to conduct their transaction. Not like digital banking application for retail/personal segment, Kopra as corporate digital application is quite different. Retail segment is private area, the digital banking for this segment answers the need of speed, simplicity, gimmick, abundant of choice, and new experience during transaction. Similar, but not quite similar to personal digital application, digital platform application for corporation segment is more complex. There are some important points should be considered, such as habit and work culture, risk consideration, and possibility of pain points that customers would face. Persuading existing customers to register and use "Kopra by Mandiri" indeed like "hunting in the zoo" for Bank Mandiri. As current marketing strategy, 360° marketing communication can be perceived as good and focus on channels and message of sales. Meanwhile as results of survey and in-depth

interview, digital banking marketing strategy should pay attention on the attitude and situation that customers have, that's why Customer Relationship Management (CRM) provides insight to look deeper on that situation. Therefore, the ideal utilization of "Kopra by Mandiri" as measured by number of registered customers is affected very well by 360° marketing communication strategy, which result is could be improved.

The improvement for existing 360° marketing communication strategy, in order to maximize utilization of "Kopra by Mandiri", is based on CRM approach, which elaborate and dig more comprehensively toward customers situation, point of view, and possible pain points. The 3 approaches proposed to improve 360° marketing communication strategy are educative-based marketing, customer involvement, and continuous improvement.

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