

## EXECUTIVE SUMMARY

In order to achieve its vision as a Top 10 Global Islamic Bank, PT Bank Syariah Indonesia Tbk (BSI) needs to carry out innovations that can answer the opportunities and challenges faced by the Islamic banking industry, one of which is to provide financial services with a high level of convenience and speed to meet customer needs, especially the millennial generation and Gen Z. Analytical data is used to identify existing problems and determine priority scales to be addressed immediately. The problem identification technique used is data mining methods by analyzing social media to get problems from the perspective of the community and customers.

From the results of the analysis, it is found that the priority problem that needs to be addressed is financial literacy. To determine the scope of financial literacy to be addressed, a Pareto analysis is carried out to determine the most influential market segment. From the results of the analysis, it was found that the biggest source of BSI's income was from the consumer segment with the highest income from the home financing segment. By referring to the largest group of recipients of home financing and the current shift in the segmentation of Muslim consumers in Indonesia, this project to increase Islamic banking literacy will be aimed at the Sharia home financing market segment in the millennial generation with the universalist type. Therefore, the scope of the problem in this project is the low literacy of the millennial generation which has a universalist nature for sharia mortgage products.

Identification of the root cause of the problem was carried out using fishbone and interrelation diagrams and it was found that the main root cause of the problems raised in this project was the conventional literacy approach. After identifying the root cause of the problem, the proposed solution considered is to develop Integrated Marketing Communication in accordance with the persona and customer journey of the BSI target market. The first stage to implement the integrated marketing communication is to determine the target audience, in this case there are 3 personas that represent the millennial generation discussed in this report.

The next stage is to determine the customer journey of each persona through the Aware, Appeal, Ask, Act and Advocate (5A) approaches, both from the digital touchpoint and physical touchpoint approaches. Each persona has a different intensity

on each platform in touchpoints in Aware, Appeal and Ask and Advocate phases, but has the same touchpoints in the Act phase. The following stage is to build a marketing mix program in accordance with the customer journey that has been analyzed for each persona. The final stage is monitoring and optimizing each marketing mix channel by utilizing analytics tools.

Descriptive analytics tools are used to monitor social media campaigns and determine Key Opinion Leaders to increase awareness of potential customers. Predictive analytics are used for gamification of consulting features, credit simulations to move customers from Ask to Act stage, and to predict the sales value that could be achieved from budget cost of each marketing mix channel. The last is prescriptive analytics which is used to optimize the budget from the marketing mix of each channel to get the optimal sales value.

To make the application of IMC as a competitive advantage for BSI, it is necessary to include it in the strategic plan prepared in the strategy mapping by using balance scorecard. The strategies made include financial, customer, internal processes, and learning & growth perspectives.

Risk analysis is carried out to identify the risks of the solutions made. Based on the analysis of the probability and impact of each possible risk on the implementation of the solution, most of them are in the medium-high risk level. Therefore, plans for mitigation and corrective action plans are made as a risk management effort so that the implementation of solutions can run optimally with minimal risk.