

The Role of Marketing Strategy to Increase Brand Trust in the "Pospay" at PT POS Indonesia Malang

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ABSTRAK

Aplikasi Pospay berkembang cukup pesat di kalangan internal maupun eksternal perusahaan, maka memerlukan beberapa strategi marketing sehingga dapat mempengaruhi Brand Trust dari Aplikasi Pospay. Sehingga, diperlukan layanan keuangan terintegrasi yang baik agar PT Pos Indonesia (Persero) dapat melakukan transaksi yang semula satu orang tersebut hanya dapat melakukan satu transaksi, tetapi PT. Pos telah melakukan inovasi yang hal tersebut dapat memberikan manfaat bagi masyarakat. Dalam hal ini PT. Pos menghadirkan sebuah aplikasi untuk ditawarkan kepada konsumen untuk mempermudah transaksi. Disini aplikasi tersebut dinamakan POSPAY yang memiliki tujuan untuk memberikan kemudahan layanan keuangan kepada masyarakat yang tetap relevan dengan perubahan zaman pada era digital. Tujuan utama yaitu untuk dapat mempersingkat waktu dengan melakukan beberapa pembayaran hanya dengan satu waktu. Penelitian ini menggunakan metode Kualitatif, teknik pengumpulan data menggunakan observasi secara langsung dan wawancara dengan Manajer/Staf Jasa Keuangan. Observasi ini dilakukan secara diskusi fleksibel. Dari Subyek dan tempat penelitian ini adalah Pegawai PT Pos Indonesia (Persero) Regional 5 Malang. Dari hasil observasi dan juga wawancara penulis dapat menyimpulkan bahwa Strategi pemasaran yang mampu meningkatkan kepercayaan masyarakat terhadap PT.Pos Indonesia melalui aplikasi Pospay seperti membuat event workshop, menjadi sponsor dalam berbagai acara yang berhubungan dengan transaksi, hingga bekerja sama dengan berbagai produk diluar perusahaan.

Kata Kunci: Strategi, Marketing, Kepercayaan, Merek

ABSTRACT

Pospay application is growing quite rapidly both internally and externally, so it requires several marketing strategies so that it can influence Brand Trust from the Pospay Application. So, good integrated financial services are needed so that PT Pos Indonesia (Persero) can carry out transactions where previously one person could only carry out one transaction, but PT. Pos has carried out innovations that can provide benefits to society. In this case PT. Pos presents an application offered to consumers to facilitate transactions. Here the application is called POSPAY which aims to provide easy financial services to public which is fixed relevant with changing times in the digital era. The main goal is to shorten time by making several payments at just one time. This study uses a qualitative method, technique data collection using direct observation and interviews with Managers/Staff Financial Services. This observation was carried out in a flexible discussion. The subjects and place of this research are employees of PT Pos Indonesia (Persero) Regional 5 Malang. From the results of observations and interviews, the author can conclude that marketing strategies are able to increase public trust in PT. Pos Indonesia through the Pospay application, such as holding workshop events, sponsoring various events related to transactions, and collaborating with various products outside the company.

Key words: Marketing Strategy, Brand Trust

INTRODUCTION

Current technological developments can have an impact on various aspects of human life. With advances in technology, people's needs and desires have become easier to fulfill. This convenience can lead to changes in behavior and habits such as lifestyles that want to be fast-paced or can be done instantly. (Putra & Keni, 2020) So companies must be able to design effective marketing strategies so that consumers give a positive response to the product. Therefore, companies are required to be more creative in creating a new breakthrough or product that has never been thought of by competitors or to be more creative in determining the right strategy for the company so that it can attract consumer attention and influence consumers to consume the product.

Nowadays, consumers' needs are focused on brand image, brand trust and product quality, which will then determine their choices regarding goods and services, which will then make someone become a consumer. Moreover, consumers in the competitive era are also presented with various price choices and increasingly easy payment systems (Mamahit et al., 2015)

Currently, paying bills or installments through financial services is increasingly popular among the public, as can be seen from the increase in the number of individuals who switch from conventional purchasing methods to new or digital methods every year. This is also a phenomenon that occurs at the author's research site, namely at PT. Malang Indonesian Post. At several counters here there is often a high volume of visitors with the same interests. Technological innovation has now become another important driving force because it has provided financial services with greater capabilities to provide various financial services and take advantage of economies of scope (Claessens, 2003)

So, good integrated financial services are needed so that PT Pos Indonesia (Persero) can carry out transactions whereas previously

one person could only carry out one transaction, but PT. Pos has made innovations that can help the community, namely by having an application where one person can carry out various transactions just with the application and is able to carry out transactions anywhere.

In this case PT. Pos presents an application to be offered to consumers to make transactions easier and can be used for various transactions that can be carried out anywhere and at any time and only requires an Android to be able to run it. Here the application is called POSPAY which has the main goal of being able to shorten time by making several payments at just one time. (Dewi & Aslami, 2022)

The role of Marketing, Strategy is very important because it is a first impression to consumers in order to create trust in potential users. This is done by providing reliable information and effects to connect product companies with consumer needs and concerns. Marketing strategy is a form taken to increase the development of something, be it a brand, product or the company itself. The aim of promotion is to introduce products made by the company in marketing the product, the price of the goods, the form of the goods, how to use the goods, and to create consumer trust in a company's brand.

Therefore, researchers see that the Pospay application is growing quite rapidly among internal and external companies, so it requires several marketing strategies so that it can influence brand trust from the Pospay application. So this research aims to determine "the role of marketing strategies in increasing brand trust of the "pospay" at PT.Pos Indonesia Malang"

LITERATURE REVIEW

Marketing strategy

According to Kotler and Armstrong, a company must determine how it adds value to the target market, which requires thinking

about how to differentiate and position itself in the eyes of customers (Kotler, & Armstrong, (2016). then according to Nurfitriani and Suhartini (2018), The strategy for promoting a business is fundamental, where the company must identify the type of customers it wants to serve, which requires market segmentation and identifying target markets.

Felix et al (2017) draw the conclusion that in general the word "marketing" is often equated with the concept of sales or advertising. Therefore, sales and advertising are just two of the many components that make up marketing

Saleh & Said (2019) marketing is a social and management process in which people and groups obtain what they need and want through the development and reciprocal exchange of products and value with others.

Dalimunthe & Aslami (2021) supplement some of the equipment above with the statement that Promoting is a marketing approach that involves reaching the uninitiated to get the uninitiated to learn about the company's goods High quality products can and should be sold themselves. However, this is part of a marketing campaign

So the author draws the conclusion that Marketing Strategy is important and basic for a company, because having a Marketing Strategy can make it easier for a company to identify target markets with the aim of being able to differentiate market segmentation so that products or services are right on target.

Brand Trust

Trust in brand It is very important for a company to have it, especially for service companies operating in the financial or banking sector. An established brand usually becomes a symbol of a successful product, so it also influences consumer purchasing decisions. Even though there are many products circulating on the market that are similar to competing products, it all depends on the consumer's view of the brand.

If consumers really understand the brand they believe in, they will form an image of that brand in their minds, and it may even become stronger. If a brand is able to meet consumer expectations or even exceed customer expectations, provides quality assurance at every opportunity of its use and is produced by a company that has a good reputation, then consumers will be more confident in their choice and consumers will have confidence in the brand and consider the brand as part of himself. awareness of the importance of customer satisfaction. Therefore, the positive consumer perceived value of a particular product brand will increase consumer loyalty to a brand.

Trust is the main foundation in building and establishing business relationships, especially those related to the element of risk, including interactions with one of the product marketers. (Adhari, 2021) Then research conducted by Kusuma and Wulansari, revealed that consumers will have more trust in brands. big brands that already have a high reputation. For this reason, companies must strive to build a strong brand by providing a good experience to consumers (Santoso et al., 2020)

According to Aaker and Laser in Delgado-Ballester, et al., (2014) who in their research explained that brand trust is, brand trust is a sense of security that a consumer has through their interaction with a brand, which is based on the consumer's perception that the brand can be trusted and is responsible for the interests and welfare of consumers. (Wulansari, n.d., 2013)

Belief as cornerstone of the strategic partnership Due to the valuable relationship characteristics of trust and group expectations that create a committed relationship. Valuable assets can be obtained by a company if consumers feel trust in the brand. Consumers' freedom to choose products according to their preferences is an important issue for companies to offer benefit features that inspire consumer trust. Trust is created if the product

brand offered in the market can satisfy consumers. (Wardhana, 2021)

Delgado said Brand (2019) trust is the feeling of security and confidence that consumers have in a brand. Consumers feel that the brand is reliable and responsible for their interests and welfare. Brand love involves a willingness to take risks by relying on the brand's promise of value. Brand trust involves feelings of confidence and security, as well as general expectations because there cannot be trust without the possibility of error. Brand trust is also related to positive or non-negative outcomes. Apart from that, brand trust is also related to dispositional attributions towards the brand, which makes the brand considered reliable and trustworthy. (Madeline & O. Sihombing, 2019)

According to Lau and Lee (1999), customer trust in a brand (brand trust) is defined as the customer's desire to rely on a brand despite the risks it faces because of the expectation that the brand will lead to positive results. (Rizan, 2012)

Ferrina dewi (2014) said three activities were needed that companies could carry out to grow consumer trust, namely:

1. Achieving result
Namely, consumer expectations are nothing more than consumer promises that must be fulfilled if you want to gain consumer trust.
2. Acting with integrity
That is, acting with integrity means there is consistency between words and actions in every situation. The existence of integrity is a key factor for one party to believe in the sincerity of the other party.
3. Demonstrate concern
Namely the company's ability to show its attention to consumers in the form of showing an understanding attitude towards consumers when facing problems with the product, will foster trust in the brand. (Bastian & Siwalankerto, 2014)

From several explanations above the author draws the conclusion that Brand Trust is

a feeling of security that arises towards a brand, this is accompanied by positive thinking which will have an impact on the company's image being good among the public so that it can increase consumer loyalty to the brand.

METHOD

In this research the author uses a qualitative method. Qualitative research is a research and understanding process based on observing social phenomena and human problems. In this case, the researcher describes the situation, reports in detail the informants' perceptions, and conducts a study of the actual situation. (Arkandito et al., 2019)

Data collection techniques in research use direct observation, interviews and documentation. Interviews are conducted directly with Financial Services Managers/Staff. This observation was carried out in a flexible discussion. This research model is the best model for collecting original data to describe the state of the population (Sukardi, 2022)

The subject and place of this research are employees of PT Pos Indonesia (Persero) Regional 5 Malang.

In this research the author used sampling Andreas Adi Mulyo andFakhrul Rozi as manager and staff, as well as Edfin Budi Ardiansyah and Sheva Rama Ardhana Saputra as Pospay users.

Data analysis techniques use observation, interviews and documentation. According to Miles and Huberman, analysis activities consist of three activity streams that occur simultaneously, namely data collection, data reduction, data presentation, and drawing conclusions/verification. Occurring simultaneously means data reduction, data presentation, and drawing conclusions. (Fadli, 2021)

a. Data collection

Data collection methods in this research used observation, interviews and documentation. Researchers obtained data related to the Role of Marketing Strategy

Done to increase Brand Trust in the Pospay Application by coming directly to the field to collect data which will later be reduced.

b. Data reduction

Data reduction is a form of analysis that sharpens, categorizes, directs, removes unnecessary data, and organizes data in such a way that conclusions can finally be drawn and verified.

c. Data Presentation

After carrying out data reduction, the researcher presents the data. Presentation of data is a collection of information that is structured and can provide the possibility of drawing conclusions and taking action.

d. Drawing Conclusions

Researchers make related conclusions regarding the Role of Marketing Strategy Done to increase Brand Trust in the Pospay Application regarding the Role of Marketing Strategy Done in order to increase Brand Trust in the Pospay Application which has been obtained in the field after the data has been reduced and presented in the form of descriptive text.

financial services that can be provided through Pospay, namely:

- 1) Transfer money to various bank accounts
- 2) Transfer between Giro Post accounts
- 3) Send instant money transfer without an account
- 4) Pay various bills
- 5) Vouchers are like electricity bills
- 6) Electricity bills, telephone or cellphone, credit and data package
- 7) Payment of VAT and PPh taxes
- 8) Insurance Payments
- 9) BPJS payments
- 10) Top Up e-wallet dan e-money
- 11) Payment for transportation tickets (KAI, Air Asia, Citilink, Garuda, Lion Air, and Sriwijaya)
- 12) Music Concert Payments

RESULTS

The Pospay Financial Application is a new breakthrough in the digital transformation of Post Office and Giro products which implements an integrated direct payment system or what is known as SOPP (System Online Payment Point) (Romadhoni & Suriyanto, 2022), where the bill transaction process can be carried out quickly, because Customers can see directly the amount of the bill. The company meets needs by creating new innovations, one of which is the Pospay application which was launched by PT Pos Indonesia on April 13 2021. Starting from sending money, payment services and virtual accounts, bill payments. Even digital transactions using QRIS. The presence of Pospay aims to provide easy financial services to the public that remain relevant to changing times in the digital era. The following are

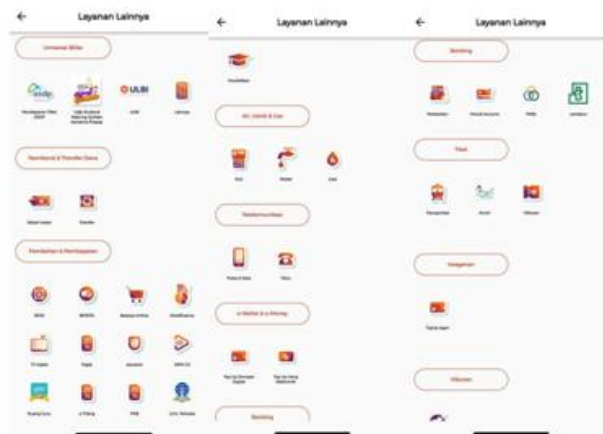


Figure 1: Features of Pospay

Currently, Pospay is able to compete as a trusted digital wallet application in Malang, because it has high security features, apart from that, Pospay has 24-hour customer service with various options that can be accessed via the application on the login page, such as:

- Telephone
- SMS
- Email



Figure 2 : Pospay Application information features

Part from independent observations, the author also conducted interviews with financial services staff and also users for information regarding the marketing strategies carried out Brand Trust Pospay application, especially in Malang City. According to Andreas Adi Mulyo and Fahrur Rozi who serve as managers and staff at Pospay financial services, this application was created to make it easier for all groups to make transactions, but the real target market is traders, because in this application there are features that benefit traders and trade results. can go directly to their account if there is a transaction via QR Pospay. This is popular with traders because they can withdraw cash and deposit cash at all post office outlets without any admin fees. then all over Payroll Internal to external PT. Pos Indonesia Malang also uses the Pospay application.

He said that the Open University and Widyagama University Malang also provide confidence in paying college bills and others. Apart from that, the promotions carried out include holding events such as workshops for MSMEs in Malang City, sponsoring various events, and collaborating with various products

outside the company. Pospay also routinely gives rewards to loyal users with quizzes held on Instagram @pospay_official. For future innovation, Pospay will continue to add new features and further improve customer security or privacy features. This strategy was carried out by the financial services division to increase trust, thereby creating Brand trust against the Pospay application.

The part from the staff, the writer also conducted an interview with Edfin Budi Ardiansyah as a Pospay customer, because with the BPJS Payment feature he felt helped, because it could be done easily. Meanwhile, based on the results of an interview with Sheva Rama Ardhana Saputra, he trusts Pospay in paying for electricity, water, WiFi and also QR codes. This really helps him because with his busy schedule as an entrepreneur, Pospay can help with these transactions effectively and efficiently.

From the results of observations and interviews, the author can conclude that marketing strategies are able to increase public trust in PT. Pos Indonesia through the Pospay application, such as holding workshop events, sponsoring various events related to transactions, and collaborating with various products outside the company. This has proven effective and efficient in increasing the number of customers who trust the Pospay brand.

CONCLUSION

From the research conducted by the author, it can be concluded that the Pospay application is able to provide benefits and fulfill people's needs in carrying out various kinds of transactions just from one application. As explained by Andreas Adi Mulyo and Fahrur Rozi, the Pospay application was created to make it easier for all groups to make transactions, but the real target market is traders. Currently, Pospay is able to compete as a trusted digital wallet application in Malang, because it has high and reliable security features, apart from that, Pospay has 24-hour customer service with various options

that can be accessed via the application on the login page. So a marketing strategy that can increase public trust in PT. Pos Indonesia through the Pospay application includes holding workshop events, sponsoring various events related to transactions, and collaborating with various products outside the company. This has proven effective and efficient in increasing the number of customers who trust the Pospay brand.

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