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The Impact Of Online And Proactive Marketing Strategies On Bank

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Abstract—The rapid development of information and communication technology has encouraged banks to innovate in marketing strategies to improve competitiveness and expand their customer base. This study examines the effects of online marketing and proactive outreach strategies, both individually and simultaneously, on customer growth at Bank BKK Boyolali Nogosari Branch. An associative quantitative approach was used. Primary data were collected through structured questionnaires from 100 respondents selected using the Slovin formula. Data were analyzed using classical assumption tests and multiple linear regression with SPSS. The results show that online marketing ($t = 4.820$; $p = 0.000$) and proactive outreach strategies ($t = 4.452$; $p = 0.000$) each have a positive and significant effect on customer growth, with online marketing contributing slightly more ($\beta = 0.406$). Simultaneously, both variables significantly affect customer growth ($F = 36.814$; $p = 0.000$). The coefficient of determination ($R^2 = 0.432$) indicates that 43.2% of customer growth is explained by these variables, while 56.8% is influenced by other factors. Banks are therefore encouraged to integrate digital promotion and structured personal interaction to strengthen customer trust and expand market reach.

Keywords— *Online Marketing; Proactive Strategy; Customer Acquisition; Regional Branding; Multiple Linear Regression*

I. INTRODUCTION

The rapid development of digital technology has brought significant changes to the world of marketing, including in the banking sector. Competition among financial institutions requires companies to continuously innovate their marketing strategies to reach more customers. One widely used approach today is an online marketing strategy that leverages various digital platforms to reach consumers broadly, quickly, and efficiently.

Online marketing strategies provide banking companies with the flexibility to disseminate information about products and services to the public in real time, while also enabling two-way interaction between banks and potential customers. Through social media, websites, and information technology-based applications, banks can build closer relationships with customers, strengthen their brand image, and enhance the effectiveness of marketing communications. However, not all segments of society have equal access to digital technology. Especially in areas with limited infrastructure or low digital literacy, an online strategy alone is insufficient to reach these segments. Therefore, a proactive “outreach” strategy remains a relevant and effective alternative. This strategy involves directly visiting potential customers at their locations, explaining banking products, and offering simpler and faster service processes.

Bank BKK Boyolali’s Nogosari Branch, as a regionally owned financial institution, plays a strategic role in supporting financial inclusion and the economic empowerment of the local community. In the face of increasingly complex competitive dynamics, the bank is required to be more adaptive and responsive to changing consumer preferences. The implementation of online marketing and outreach strategies represents a concrete effort to reach various segments of the community, including those already familiar with technology as well as those who still rely on conventional services. Based on this background, this study was conducted to analyze the extent to which online marketing and outreach strategies contribute to increasing the number of customers at Bank BKK Boyolali’s Nogosari Branch by 2025. The results of this study are expected to serve as a foundation for strategic decision-making in developing a more targeted and sustainable marketing system.

Marketing is defined as a set of activities aimed at creating, communicating, and delivering value to customers while building mutually beneficial relationships with stakeholders (Kotler & Keller, 2020). Marketing is also regarded as a human activity directed toward satisfying needs and wants through the creation, offering, and exchange of valuable products and services (Kotler, 2016). Marketing management encompasses the analysis, planning, implementation, and control of marketing activities within an organization (Dharmesta & Handoko, 2020). Marketing management combines both art and science to attract, retain, and develop customer relationships through appropriate target market selection and superior value creation (Kotler & Keller, 2016).

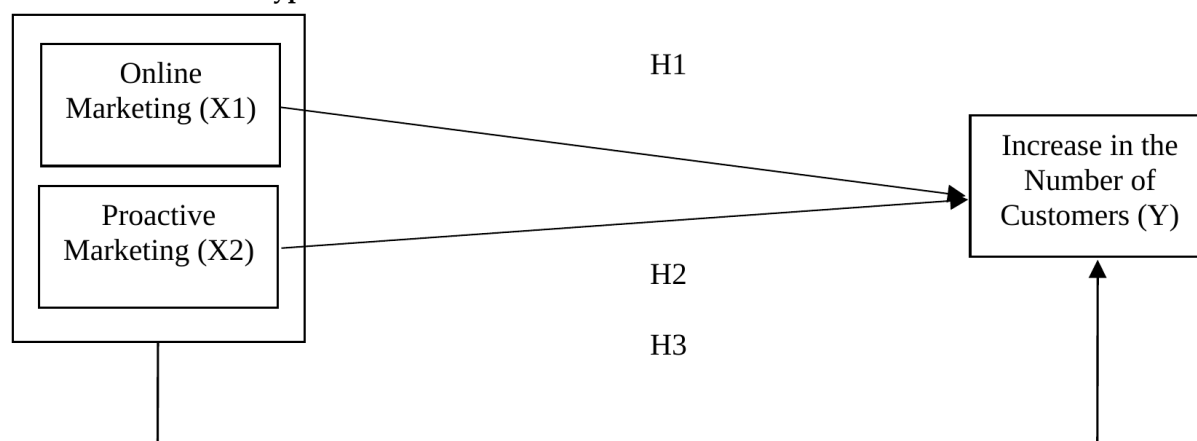
Online marketing has become one of the fastest-growing communication and sales channels, enabling more personalized interactions between businesses and consumers (Kotler & Keller, 2021). The proactive outreach strategy refers to an additional

banking service in which bank representatives directly visit customers to facilitate deposit transactions, thereby improving convenience and service efficiency (Siligar & Hidayah, 2023). Through this service, the transaction process becomes more convenient because customers simply need to contact a representative, who will then come directly to collect the funds to be deposited into the account. Customer growth refers to strategic efforts undertaken by organizations to attract more consumers to use their products or services in order to meet customer needs and expand market share (Hamdan & Edy, 2021).

Several previous studies have demonstrated that both online marketing strategies and proactive outreach strategies have a significant impact on increasing the number of customers at financial institutions. In their study of BPRS Bangkalan, found that the implementation of digital marketing through social media, websites, and other digital channels was able to raise public awareness of the bank's products and drive growth in the number of new customers (Salsabila and Abrori, 2024). The effectiveness of proactive outreach strategies in the context of local banking and concluded that a direct approach by banks can increase public interest in becoming customers (Faisol and Wahyudi, 2023). Furthermore, in examining the effectiveness of combining online and conventional marketing strategies, their study concluded that implementing both strategies simultaneously yields a more significant impact than implementing either strategy alone (Yudha and Setyaningrum, 2024).

Based on a review of previous research, it is evident that each strategy has its own advantages and has proven effective in different contexts. However, to date, no study has simultaneously examined the combined effect of online marketing strategies and proactive outreach strategies on increasing the number of customers, particularly in the context of regional banks such as Bank BKK Boyolali's Nogosari Branch. Thus, this study is expected to fill this gap and provide an empirical contribution to the development of more effective and context-specific marketing strategies for regional banks.

Theoretical Framework and Hypotheses



Description:

Independent Variables :

- Online Marketing (X1)
- Outbound Marketing (X2)

Dependent Variable :

- Customer Growth (Y)

This study employs a quantitative approach to analyze the effect of online marketing (X₁) and outreach strategies (X₂) on customer growth (Y). This framework emphasizes the partial and simultaneous effects of both independent variables on the dependent variable.

This study was conducted to examine the impact of online marketing strategies and outreach strategies on customer growth at Bank BKK Boyolali's Nogosari Branch. The first variable, online marketing strategy, refers to digital-based promotional activities—such as social media, email, and online advertising—aimed at expanding reach and generating interest in banking services. Meanwhile, the second variable, the outreach strategy, is a proactive approach undertaken by the bank by directly visiting potential customers to offer its products or services.

Research Hypotheses:

H₀₁: Online marketing strategies do not have a significant effect on customer growth at Bank BKK Boyolali's Nogosari Branch, when considered in isolation. H_{a1}: The online marketing strategy has a significant effect on the increase in customers at the Nogosari Branch of Bank BKK Boyolali, considered in isolation. H₀₂: Proactive Marketing Strategies do not have a significant effect on customer growth at the Nogosari Branch of Bank BKK Boyolali when analyzed in isolation. H_{a2}: The

Proactive Marketing Strategy has a significant effect on the increase in customers at the Nogosari Branch of Bank BKK Boyolali, considered in isolation. H_{03} : The Online and Proactive Marketing Strategies do not have a significant effect on customer growth at the Nogosari Branch of Bank BKK Boyolali when considered simultaneously. H_{a3} : Online Marketing and Proactive Outreach Strategies have a significant, simultaneous effect on increasing the number of customers at Bank BKK Boyolali's Nogosari Branch.

II. METHOD

This study employed a descriptive-associative quantitative approach, with data collected via a questionnaire from 100 respondents determined using the Slovin formula. The independent variables were *online* marketing strategies (X_1) and outreach strategies (X_2), while the dependent variable was the increase in the number of customers (Y).

Data analysis was conducted through validity and reliability tests, descriptive statistics, classical assumption tests (normality, multicollinearity, and heteroscedasticity), the Coefficient of Determination test (R^2), and multiple linear regression. The regression equation applied is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

III. RESULTS AND DISCUSSION

This study involved 100 respondents who were customers of Bank BKK Boyolali's Nogosari Branch. Data were collected via questionnaires distributed in person and analyzed using SPSS. Among the respondents, 54 were male and 46 were female, indicating a slightly higher proportion of male participants in this study. By age category, 3 respondents were aged 26–35, 69 were aged 36–45, and 28 were in the 46–55 age range. The majority of respondents belonged to the 36–45 age group, making it the most dominant age segment in this study.

In terms of educational level, 17 respondents had a junior high school education, 82 had a senior high school education, and it was noted that only 1 respondent had completed a bachelor's degree. Therefore, the majority of respondents were recorded as having a senior high school education as their highest level of education, totaling 82 people. Based on data regarding the length of time as a customer, 5 respondents had been customers for 1 to 3 years, 92 respondents for 4–6 years, and 3 respondents had been customers for more than 6 years.

TABLE I. T-TEST RESULTS

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	76,807	4,171		18,415	,000
	X1	,472	,098	,406	4,820	,000
	X2	,424	,095	,375	4,452	,000

a. Dependent Variable: Increase_in_Number_of_Customers

Based on the results of the t-test, the Online Marketing variable (X_1) has a calculated t value of 4.820 with a significance level of 0.000, indicating a positive and significant effect on the increase in the number of customers. Similarly, the Proactive Outreach variable (X_2) has a calculated t-value of 4.452 and a significance level of 0.000, indicating that it also has a positive and significant effect. The standard beta value for X_1 (0.406) is slightly higher than that for X_2 (0.375), indicating that online marketing makes a relatively larger contribution. The constant value of 76.807 is statistically significant, meaning that the number of customers would still exist even without these two strategies. Overall, both independent variables have been partially proven to support customer growth and are worth further development.

TABLE II. RESULTS OF THE F-TEST

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	260,715	2	130,358	36,814	,000 ^b
	Residual	343,475	97	3,541		
	Total	604,190	99			

a. Dependent Variable: Increase_in_Number_of_Customers

b. Predictors: (Constant), X2, X1

The F-test results show a calculated F-value of 36.814 with a significance level of 0.000 (< 0.05), indicating that Online Marketing (X_1) and Proactive Outreach (X_2) together have a significant effect on the increase in the number of customers (Y). This suggests that the regression model is suitable for use as a basis for marketing strategy decision-making.

TABLE III. COEFFICIENT OF DETERMINATION (R^2) TEST RESULTS

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,657 ^a	,432	,420	1,882

a. Predictors: (Constant), X2, X1

An R-squared value of 0.432 means that 43.2% of the variation in customer growth is explained by online marketing and proactive outreach. An R value of 0.657 indicates a strong, positive correlation, while an adjusted R-squared of 0.420 and a standard error of 1.882 suggest that the model is reasonably accurate and predictive.

TABLE IV. RESULTS OF THE MULTIPLE LINEAR REGRESSION ANALYSIS

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	76,807	4,171		18,415	,000
	X1	,472	,098	,406	4,820	,000
	X2	,424	,095	,375	4,452	,000
a. Dependent Variable: Increase_in_Number_of_Customers						

Based on the regression output above, the multiple linear regression equation can be written as follows :

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2$$

Increase in Number of Customers = 76,807 + 0.472 Online Marketing + 0.424 Outreach Marketing.

Regression Interpretation Results :

- Constant (76.807): If there is no online or proactive marketing ($X_1 = X_2 = 0$), the number of customers is estimated to remain at 76.807.
- Coefficient of X_1 (0.472): Every 1-unit increase in online marketing increases the number of customers by 0.472, indicating a positive effect.
- Coefficient of X_2 (0.424): A 1-unit increase in the outreach strategy increases the number of customers by 0.424, also indicating a positive effect.

IV. CONCLUSIONS

Online marketing strategies have a positive and significant impact on increasing the number of customers. The more intensive the marketing activities through digital media, the greater the growth in the number of customers acquired. Outreach strategies also demonstrate a positive and significant impact. A direct approach to potential customers has proven effective in building trust and encouraging them to become customers. The results of this study indicate that both strategies have a significant impact on customer growth. The regression model used explains 43.2% of the variation in the number of customers based on the variables of online marketing and proactive outreach.

With the implementation of these two strategies, Bank BKK Boyolali will be able to continue developing and integrating them as its primary approach to reaching potential customers. Online marketing and proactive outreach strategies require active and ongoing interaction and must be carried out systematically, with appropriate segmentation of potential customers and periodic evaluations of their effectiveness in the field. Future research could include other variables, such as service quality, customer satisfaction, or brand image, to gain a more comprehensive understanding of the factors that influence customer growth.

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