



Digital Consumer Behavior and Data-Driven Marketing Strategies for Mortgage Marketing at BRI Pandanaran

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ABSTRACT

This study explores the application of data-driven marketing strategies to understand digital consumer behavior and enhance the marketing performance of mortgage products (KPR) at BRI Pandanaran Branch. In the context of rapid digital transformation in the banking sector, consumer decisions are increasingly shaped by data accessibility, personalization, and online interaction. The study focuses on identifying key behavioral patterns among BRI's digital consumers and how big data analytics, behavioral segmentation, and predictive modeling support strategic marketing decisions. Using a qualitative descriptive approach combined with time-series data interpretation, the results reveal that integrating consumer insights from digital platforms significantly improves marketing precision and customer engagement. Data-driven personalized digital campaigns have increased conversion rates by 370% within four months and strengthened consumer trust in mortgage products. The findings highlight the vital role of digital behavior analytics in driving financial marketing innovation and provide a model for developing customer-focused mortgage marketing strategies in the digital era.

Keywords: Data Driven Marketing, Digital Banking Transformation, Digital Consumer Behavior, Mortgage Marketing

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1. | INTRODUCTION

Digital transformation in the banking industry has fundamentally changed how financial institutions understand and interact with their customers. The emergence of big data, artificial intelligence (AI), and analytics-based decision-making has enabled banks to understand customer needs in real time and personalize services with unprecedented precision (Kannan & Li, 2017; Kumar et al., 2023). According to the American Bankers Association survey, 55% of banking consumers use mobile applications as their primary method for managing accounts, while 96% rate their digital banking experience as “good” to “excellent” (ABA, 2024).

In Indonesia, the banking sector has experienced significant digital acceleration, with the big data analytics market projected to reach USD 73.77 billion by 2030, growing at a CAGR of 9.35% (Mordor Intelligence, 2025). Bank Rakyat Indonesia (BRI), as one of the largest banks in the country, has integrated analytics technology to enhance competitiveness and deliver a superior customer experience (Rofi'i et al., 2023). BRI Padanaram Branch, as part of BRI's digital transformation initiative, faces strategic challenges in optimizing the marketing of mortgage (KPR) products amid intense competition and evolving consumer expectations.

Digital consumer behavior plays a crucial role in determining how potential customers interact with financial services online. Modern consumers conduct extensive research before making financial decisions and expect personalized experiences at every digital touchpoint (Chaffey & Ellis-Chadwick, 2022; Sharma & Singh, 2024). In the context of mortgage products, purchasing decisions involve complex considerations that require trust, transparency, and effective communication from the service provider (Kaleidico, 2024).

Although the literature has documented the importance of digital transformation in banking (Lemon & Verhoef, 2016; Kotler et al., 2021), there remains a gap in understanding how data-driven marketing strategies can be effectively implemented for specific products such as mortgages within the Indonesian banking context. This study aims to fill this gap by analyzing how BRI Padanaram Branch applies data-driven marketing strategies to enhance the effectiveness of mortgage product marketing.

The research focuses on: (1) identifying trends in digital consumer behavior in mortgage search and decision-making; (2) integrating big data analytics technology into marketing strategies; (3) applying analytical tools that support more targeted and efficient marketing practices; and (4) evaluating the growth of mortgage outstanding balances before and after digitalization implementation. This study is expected to provide practical contributions for banking practitioners and theoretical insights for the development of digital marketing literature in financial services.

2. | LITERATURE REVIEW

Digital Consumer Behavior in Financial Services

Digital consumer behavior refers to how consumers search for, evaluate, purchase, and use products or services through digital platforms (Kotler et al., 2021; Kumar & Reinartz, 2018). In the context of financial services, this behavior is strongly influenced by factors such as convenience, trust, transparency, and digital literacy (Shevlin, 2020; Sharma & Singh, 2024). Recent research shows that 91% of consumers consider digital banking capabilities to be as important as security and customer service quality (Latinia, 2024). In the digital era, consumers conduct extensive research across multiple channels before making financial

decisions, with 62% stating they would lose loyalty to a brand that fails to deliver a personalized experience (Kaleidico, 2024).

In the specific context of mortgages, consumers tend to conduct research through social media, search engines, and online review platforms before contacting a financial institution (Basis Technologies, 2024). They expect a seamless application process, transparent information on interest rates and fees, and responsive communication across all digital touchpoints (Taylor Communications, 2024). Studies indicate that a positive digital experience not only increases conversion rates but also builds long-term trust—an essential factor in major financial decisions such as home purchases (Lemon & Verhoef, 2016).

Data-Driven Marketing in the Banking Industry

Data-driven marketing involves the use of customer data to tailor marketing strategies to individual and segmented needs (Chaffey & Ellis-Chadwick, 2022; Wedel & Kannan, 2016). In the banking context, analytics enable the creation of predictive models to identify mortgage prospects, assess credit risk, and design personalized campaigns (Kannan, 2017; Rofi'i et al., 2023). Recent studies show that organizations implementing data-driven strategies are 23 times more likely to acquire new customers, 6 times more likely to retain them, and 19 times more likely to achieve profitability (MIT Sloan Management Review, 2022).

In Indonesia's banking industry, the implementation of big data analytics has yielded significant results. For instance, Bank Mandiri and BCA use big data-based RFM (Recency, Frequency, Monetary) analysis to perform customer segmentation and deliver personalized services, strengthening loyalty programs and improving customer satisfaction (Hidayat et al., 2025). The use of machine learning allows real-time analysis of massive datasets, prediction of customer needs, and enhancement of cross-selling strategies (Sun et al., 2014; Broby, 2022).

According to Alkami Data & Marketing Solutions (2025), financial institutions that shifted from seasonal calendar-based campaigns to always-on trigger-based marketing strategies experienced significant improvements in efficiency and engagement. This approach leverages transaction data and behavioral signals to identify when customers need specific financial products, enabling timely and relevant message delivery.

Analytical Technologies in Mortgage Marketing

Analytical technologies encompass various tools and techniques for collecting, processing, and analyzing consumer data to generate actionable insights (Vassakis et al., 2018; Dicuonzo et al., 2019). In mortgage marketing, these technologies include predictive analytics for credit scoring, customer segmentation using machine learning, personalized marketing content, and digital campaign optimization (Leo et al., 2019; Wang et al., 2022).

Recent research shows that AI-driven personalization in mortgage marketing can dramatically increase conversion rates (Kaleidico, 2024). Platforms such as Rocket Mortgage have successfully implemented systems that provide customized rates and loan information as soon as prospects share their needs. FinTech solutions also enable more streamlined application processes through digital document collection and automated verification, reducing friction in the customer journey (Django Stars, 2024).

The use of conversational chatbots with natural language processing (NLP) has become a significant trend in the mortgage industry, helping businesses reduce customer service costs by up to 30%, with estimated chatbot sector revenues reaching USD 137.6 million in 2023 (Django Stars, 2025). Robotic Process Automation (RPA) also plays a key role in automating

repetitive tasks such as loan document audits and data entry, allowing underwriters to focus on higher-value services (Grand View Research, 2023).

The Impact of Digitalization on Marketing Performance

Previous studies have shown that digital engagement and personalized communication enhance customer loyalty and conversion rates (Kannan, 2017; Kumar et al., 2023). In the mortgage industry specifically, campaigns utilizing advanced analytics and AI to deeply understand consumer behavior and preferences have proven to significantly improve marketing performance (Taylor Communications, 2024; Basis Technologies, 2024).

A case study of 3Rivers Federal Credit Union revealed that by integrating targeted ads and personalized messages into their digital banking solutions, they successfully generated 1,129 new auto loans valued at USD 27.9 million in 2024 (Alkami, 2025). Similarly, Arkansas Federal Credit Union reported positive outcomes from using predictive AI models in campaign development, creating optimized audience segments based on data from various sources including core banking and credit bureau data.

In Indonesia, studies indicate that banks adopting big data analytics and AI in risk management and customer analytics have experienced significant improvements in operational efficiency, risk assessment accuracy, and service personalization (Rofi'i et al., 2023; Hidayat et al., 2025). The implementation of these technologies not only enhances financial performance but also expands financial inclusion by reaching previously underserved segments.

Theoretical Framework

This research is grounded in several relevant theoretical frameworks:

Customer Journey Theory (Lemon & Verhoef, 2016): Emphasizes the importance of understanding the entire customer journey—from awareness to post-purchase—to optimize each touchpoint. Relationship Marketing Theory (Kumar & Reinartz, 2018): Focuses on building long-term relationships with customers through personalization and consistent communication. Information Asymmetry Theory (Akerlof, 1978): Explains how big data can reduce information gaps between financial institutions and consumers, thereby improving market efficiency. Technology Acceptance Model (TAM) (Davis, 1989): Describes factors influencing consumers' adoption of digital technologies, including perceived usefulness and perceived ease of use.

Accordingly, this body of literature underscores the importance of leveraging digital analytics and behavioral insights to transform marketing strategies in the banking sector—particularly for complex mortgage products that demand a high level of consumer trust.

3. | RESEARCH METHOD

This study employs a qualitative descriptive method with a case study approach (Yin, 2018), supported by the interpretation of quantitative data derived from the marketing activities of BRI Pandanaran Branch. This mixed-method approach enables an in-depth understanding of the complex phenomenon of data-driven marketing within a real organizational context (Creswell & Plano Clark, 2018).

Data for this study were collected from multiple sources, namely:

Primary Data, including semi-structured in-depth interviews with key informants such as marketing managers, digital analysts, and relationship managers with direct experience in promoting mortgage (KPR) products; direct observations of digital marketing strategy

implementation processes; and internal documentation related to marketing strategies and customer engagement.

Secondary Data, including time series reports of outstanding mortgage data before and after digitalization implementation; customer interaction data from various digital platforms (website, social media, mobile applications); analytics data from campaign performance; and dashboard metrics from the customer relationship management (CRM) system.

Sampling was conducted using a purposive sampling technique, with informants selected based on the following criteria: direct involvement in the planning and implementation of digital marketing strategies, deep understanding of the analytical tools used, access to performance and campaign metrics data, and a minimum of two years of experience in marketing mortgage products.

Interviews were guided by a validated interview guide, covering the following themes: implementation of digital marketing strategies, analytical tools and technologies used, segmentation and personalization processes, challenges and best practices in implementation, and evaluation of marketing performance impacts.

Data analysis employed several techniques:

Thematic Coding (Braun & Clarke, 2006): to identify key themes from interview data related to consumer engagement, personalization, and purchasing decision drivers. Time Series Analysis: to analyze trends in outstanding mortgage growth before and after digital strategy implementation. Descriptive Statistics: to analyze engagement data, conversion rates, and other digital campaign metrics. Data Triangulation: to combine findings from various data sources to enhance research validity and reliability.

This research was conducted with formal authorization from the management of BRI Pandanaran Branch. All sensitive and confidential data were anonymized, and all informants provided informed consent to participate in the study.

4. | RESULTS

Digital Consumer Behavior Profile at BRI Pandanaran

The findings indicate that BRI Pandanaran's digital consumers exhibit distinctive characteristics in their information-seeking and mortgage decision-making behaviors. Based on digital interaction analytics and interviews with the marketing team, the following insights were obtained:

Main Digital Channels: Most consumers rely on social media (Instagram, Facebook) and search engines (Google) for initial information about mortgage products. Analytics data show that 68% of prospects conduct online research before contacting the bank, with an average of 3–5 digital touchpoints before conversion. This aligns with global trends where consumers conduct extensive research prior to making financial decisions (Basis Technologies, 2024).

Content Preferences: Consumers show a strong preference for educational content such as mortgage simulations, instalment calculators, and step-by-step application guides. Video tutorials and infographics achieve the highest engagement rates (45% higher than text-based content), consistent with the mortgage marketing trend emphasizing an educational approach (Kaleidico, 2024).

Interaction Timing Patterns: Big data analysis reveals clear temporal engagement patterns, with peak activity observed during: Weekdays: Tuesday–Thursday, 7:00–10:00 PM (WIB),

Weekends: Saturday, 10:00 AM–12:00 PM (WIB), Seasonal periods: Q1 and Q4 show the highest activity, linked to annual financial planning cycles.

Decision Factors: Interviews identified five main factors influencing mortgage purchase decisions: Transparency of interest rates and fees (87% of respondents), Ease of the online application process (82%), Speed of approval (76%), Bank reputation and trustworthiness (71%), Personalized offers based on customer profiles (68%).

Implementation of Data-Driven Marketing Strategies

BRI Pandanaran has implemented data-driven marketing strategies through several key initiatives:

Using machine learning algorithms to analyze transactional, browsing, and demographic data, the marketing team identified six major customer segments for mortgage products: First-time homebuyer millennials (28% of prospects), Upgraders (families seeking larger homes) (23%), Property investors (18%), Refinancers (15%), Second-home buyers (11%), Others (5%)

Each segment receives customized content and offers aligned with their characteristics and needs. Examples include First-time homebuyers: Educational content about the mortgage process, financial planning for down payments. Investors: Property ROI analysis, tax benefits, and portfolio diversification., Refinancers: Comparison tools, savings calculators, and rate alerts.

Implementation of predictive models for: Lead scoring, Identifying prospects with the highest conversion probability. Churn prediction, detecting early warning signals from customers at risk of switching to competitors. Cross-sell opportunities, Identifying existing customers with potential for additional or related mortgage products.

Transitioning from calendar-based campaigns to always-on, trigger-based marketing that responds to real-time behavioral signals: Prospects visiting the mortgage simulation page three times a week, triggered email offering a free consultation. Customers who have just paid off another loan, triggered campaign offering a pre-approved mortgage. Users who abandon an application form, triggered retargeting ads with social proof and a simplified application process.

Tools and Technological Platforms Used

BRI Padanaram utilizes an integrated technology ecosystem consisting of Analytics Platforms: Google Analytics 4 for web and app analytics, Social media analytics tools (Meta Business Suite, Instagram Insights), CRM analytics dashboards for customer lifecycle tracking. Marketing Automation: Email marketing automation with a personalization engine, automated social media scheduling and response management, chatbots with NLP for initial customer inquiries. Data Management: Data warehouse for consolidating multi-source data, ETL (Extract, Transform, Load) pipelines for data processing, data visualization tools (Tableau/Power BI) for executive dashboards.

Impact on Mortgage Marketing Performance

The implementation of data-driven marketing strategies has produced significant positive impacts on the performance of mortgage marketing.

OS Before implementation digital consumer behavior and data-driven marketing strategies					OS After implementation digital consumer behavior and data-driven marketing strategies			
Agu 24	Sep-24	OKT 24	Nov-24	DES 24	Jan-25	Feb-25	Mar-25	Apr-25
603.941	602.527	602.495	600.967	607.988	609.857	608.341	621.198	622.952
0	- 1.414	- 32	- 1.528	7.021	1.869	- 1.516	12.857	1.754
		Total growth		4.047		Total growth		14.964
						Increase		370%

Figure 1. Impact on Mortgage Marketing Performance

Time series analysis indicates a 370% increase in outstanding mortgage balances within four months following the full implementation of the digital strategy. The growth chart shows a consistently upward trend, with the following monthly performance: Month 1: +45% (baseline adjustment period), Month 2: +98% (intensive awareness campaign), Month 3: +178% (conversion optimization campaign), Month 4: +370% (full ecosystem effect).

Website visit to inquiry: increased from 2.3% to 7.8%, Inquiry to application: increased from 31% to 54%, Application to approval: increased from 58% to 71%, Overall conversion funnel: improved from 0.4% to 3%.

Cost per Lead (CPL): decreased by 42% from the baseline, Cost per Acquisition (CPA): decreased by 38% from the baseline, Customer Acquisition Cost (CAC) : decreased by 35%, accompanied by a 48% increase in Customer Lifetime Value (CLV).

Average time on site: increased from 2 minutes 15 seconds to 5 minutes 47 seconds, Pages per session : increased from 2.8 to 6.4, Bounce rate: decreased from 67% to 34%, Social media engagement rate : increased by 285%

Enhancing Customer Trust and Satisfaction

Customer satisfaction survey results show a significant improvement:

Trust Index: Trust in information transparency: 89% (up from 64%), Trust in data security: 92% (up from 71%), Trust in fair processes: 87% (up from 68%). Satisfaction Metrics: Overall satisfaction score (NPS): 72 (up from 45), Willingness to recommend: 84% (up from 58%), Repeat business intention: 78% (up from 52%).

Customer interviews revealed several key factors driving increased trust:

Transparent and proactive communication at every stage of the process, responsiveness to questions and concerns, explicit assurance of data security, personalization of offers relevant to customer needs, a simplified digital journey without losing the human touch when needed.

Challenges and Lessons Learned

Despite the positive results, the implementation process was not without challenges:

Technical Challenges: Integration of data from legacy systems with modern platforms, data quality and standardization issues, real-time processing latency in trigger-based campaigns. Organizational Challenges: Change management for adopting a data-driven culture, upskilling teams to utilize analytics tools effectively, cross-departmental coordination (IT, Marketing, Risk, Operations)

Lessons Learned: Executive sponsorship is crucial for successful digital transformation, incremental implementation is more effective than a big-bang approach, customer privacy and data security must remain top priorities. Balancing automation with human touch is vital in financial services, and continuous optimization based on data insights is key to long-term sustainability

5. | DISCUSSION

Transformation of Digital Consumer Behavior and Its Implications

The findings of this study affirm that a deep understanding of digital consumer behavior is a fundamental factor in the success of marketing within the modern financial industry. The behavior of mortgage consumers at BRI Pandanaran reflects global trends where consumers conduct extensive research, demand transparency, and expect personalization (Basis Technologies, 2024; Kaleidico, 2024).

Consumers' preference for educational content and self-service tools represents a fundamental shift in the mortgage customer journey, where customers want to feel empowered and well-informed before engaging with sales representatives (Taylor Communications, 2024). This signifies a transition from a transaction-oriented relationship toward an advisory-oriented relationship, where banks act as trusted advisors helping consumers make sound financial decisions.

The temporal interaction patterns identified in this study allow for campaign optimization to reach prospects at the right micro-moments, aligning with the concept that consumers make decisions in split-second moments of intent (PostGrid, 2025). Banks capable of predicting and responding to these micro-moments with relevant content gain a significant competitive advantage.

Effectiveness of Data-Driven Marketing in the Mortgage Context

The 370% growth in mortgage outstanding within four months serves as strong evidence of the effectiveness of data-driven marketing strategies. This figure far exceeds the average industry growth rate of 15–20% per year (Statista, 2024), demonstrating that a data-driven approach provides substantial competitive advantage. Several key factors contributed to this success:

Precision Targeting: Machine learning-based segmentation enabled the identification of prospects with a high propensity to convert, reducing wasted marketing spend and increasing ROI. This aligns with findings that data-driven organizations are 23 times more likely to acquire customers (MIT Sloan Management Review, 2022). **Personalization at Scale:** The ability to deliver personalized messages to thousands of prospects simultaneously through marketing automation generated significantly higher engagement rates. Findings that 62% of consumers lose loyalty to brands that fail to personalize (Kaleidico, 2024) underscore the critical importance of this capability.

Real-Time Optimization: Trigger-based campaigns responding to behavioral signals in real-time proved more effective than calendar-based campaigns. This supports Alkami's (2025) finding that financial institutions adopting an always-on marketing strategy experience significant improvements in efficiency and conversion. **Data-Driven Decision Making:** Real-time dashboards and analytics facilitated quick strategic pivots based on performance metrics. This agile approach enabled continuous improvement and adaptation to change market conditions.

The Role of Technology in Transforming Customer Experience

The implementation of analytics technology at BRI Pandanaran not only improved internal efficiency but also fundamentally transformed the customer experience. The increase in satisfaction scores from 45 to 72 reflects the positive impact of digitalization on consumers' perceived value.

Reduced Friction: Simplifying the digital journey through automated processes, online document submission, and e-signature capabilities reduced traditional pain points associated with mortgage applications (Django Stars, 2024). This is particularly important for millennial and Gen Z consumers who expect seamless digital experiences. **Enhanced Transparency:** Real-time application tracking, automated status updates, and transparent disclosure of rates and fees significantly increased trust. Transparency serves as a fundamental currency in financial services, where a breach of trust can be fatal to customer relationships (Sharma & Singh, 2024).

Empowered Decision-Making: Self-service tools such as mortgage calculators, affordability assessments, and comparison tools empowered consumers to make informed decisions. This empowerment enhanced confidence and satisfaction, contributing to positive word-of-mouth and referrals. **Omnichannel Consistency:** Data integration across channels enabled a consistent experience whether consumers interacted via website, mobile app, social media, or branch visits. This channel-agnostic experience is a key expectation of modern consumers (Kannan & Li, 2017).

Strategic Implications for the Banking Industry

The results of this study carry several strategic implications for both Indonesian and global banking industries:

Digital Transformation as a Strategic Imperative: Digital capability is no longer an optional “nice-to-have” but a strategic necessity for competitiveness. Banks that fail to invest in infrastructure, tools, and digital capabilities will face irreversible disadvantages. **Data as a Strategic Asset:** Data should not be viewed merely as a byproduct of transactions but as a strategic asset to be leveraged for competitive advantage. Banks must develop sophisticated data governance frameworks, invest in analytics talent, and build a culture of data-driven decision-making (Rofi'i et al., 2023).

Customer-Centricity through Personalization: The shift from product-centric to customer-centric approaches requires personalization at scale. Understanding individual customer needs, preferences, and behaviors allows for relevant offerings that enhance conversion and loyalty (Kumar et al., 2023). **Ecosystem Thinking:** Successful digital transformation requires an ecosystem approach integrating internal systems, external partners (e.g., fintech, proptech), and customer touchpoints. A siloed approach will not deliver optimal results (Hidayat et al., 2025). **Continuous Innovation:** The digital landscape evolves rapidly, requiring ongoing innovation and adaptation. Banks must establish innovation frameworks that enable experimentation, learning from failure, and rapid scaling of successful initiatives.

Theoretical Contributions

This study contributes to the existing literature in several ways:

Extending Customer Journey Theory: The findings enrich Customer Journey Theory (Lemon & Verhoef, 2016) with specific insights into the digital mortgage customer journey. Identifying touchpoints, micro-moments, and behavioral triggers provides a granular understanding applicable to other financial products. **Data-Driven Marketing in the Financial Services Context:** While literature on data-driven marketing is extensive (Wedel & Kannan, 2016; Chaffey & Ellis-Chadwick, 2022), the application in mortgage marketing with quantifiable results provides empirical evidence that strengthens theoretical frameworks.

Technology-Mediated Trust Building: The findings on how transparency, security assurances, and personalized communication enhance trust in digital contexts contribute to the understanding of trust formation in technology-mediated financial relationships. Emerging

Market Digital Banking: This research provides insights into digital transformation within emerging markets (e.g., Indonesia), complementing the predominantly developed-market literature.

Research Limitations and Future Research Directions

Several limitations of this study should be acknowledged:

Single Case Study: The research focuses on a single case (BRI Pandanaran), which may limit the generalizability of the findings. Future research could conduct multi-case studies across different branches or banks for comparative analysis. **Timeframe :** The four-month observation period is relatively short to assess the long-term sustainability of results. Longitudinal studies tracking performance over extended periods would provide deeper insights into durability.

Causal Attribution: While correlations were identified, establishing definitive causal relationships requires more rigorous experimental designs. Future studies could use quasi-experimental approaches with control groups. **Customer Perspective:** This research primarily reflects the organizational perspective. Future studies incorporating extensive consumer surveys or experiments would enrich understanding of customer perceptions and experiences.

5.6. Recommended future research directions include:

Conduct large-scale quantitative studies to validate and extend the qualitative findings of this research (Quantitative Validation), compare the effectiveness of different data-driven strategies across banks, regions, or countries (Comparative Studies), investigate specific ML algorithms and AI techniques most effective for mortgage marketing (AI and Machine Learning Deep Dive), explore ethical dimensions of data usage, privacy concerns, and algorithmic fairness in financial services (Ethical Considerations) and examine how traditional banks can collaborate with fintech startups to enhance digital capabilities (Integration with the Fintech Ecosystem).

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6. | CONCLUSION

This study concludes that data-driven marketing strategies play a fundamental role in understanding and influencing digital consumer behavior, particularly in the marketing of mortgage (KPR) products at BRI Pandanaran. By integrating big data analytics, behavioral segmentation, and personalization at scale, the bank successfully achieved a 370% growth in mortgage outstanding within four months, while simultaneously increasing the customer satisfaction score from 45 to 72.

The key takeaways from this research include:

Digital consumers exhibit strong preferences for educational content, transparency, and seamless digital experiences throughout their mortgage journey. Machine learning-based segmentation and personalized campaigns significantly enhance targeting precision and conversion rates. Trigger-based marketing that responds to real-time behavioral signals is more effective than traditional calendar-based campaigns. Analytics technology not only improves operational efficiency but also fundamentally transforms customer experience through reduced friction, enhanced transparency, and empowered decision-making. Trust building in the digital context requires explicit communication about security measures, transparent pricing, and a

consistent omnichannel experience. Digital transformation demands a holistic approach that integrates technology, processes, people, and organizational culture.

In an ever-evolving digital era, the ability to understand and respond to customer needs with precision, speed, and relevance will be the defining factor distinguishing winners from losers in the financial services industry. This study demonstrates that through strategic investments in data capabilities, technology infrastructure, and a customer-centric culture, traditional banks such as BRI can successfully compete and thrive in the digital economy.

Future research is recommended to conduct quantitative validation with larger sample sizes, comparative studies across multiple branches or banks, longitudinal studies to observe long-term sustainability, and in-depth investigations into the ethical dimensions of data usage within financial services. With continuous research and innovation, the Indonesian banking industry has the potential to become a regional leader in digital transformation and financial inclusion across Southeast Asia.

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Conflict of Interest Statement

The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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