



# Marketing Communication Strategy in Maintaining Positioning Among Consumers By PT. Federal International Finance Group Kaptan Muslim Branch, Medan City

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**Abstract:** *This study aims to analyze marketing communication strategies and analysis in maintaining FIF's positioning among consumers. This study used descriptive qualitative method. Data collection techniques through interviews and documentation. The analysis technique used is data reduction, data presentation, and drawing conclusions. The informants in this study consisted of three main informants and three triangulation informants. The results showed that the marketing communication strategy implemented by FIF was by identifying audiences through surveys, questionnaires and interviews regarding market wants and needs, then designing messages by holding internal meetings, then determining the methods and media used such as social media, namely Instagram, TikTok, Facebook, YouTube, print media such as brochures, billboards, banners, and electronic media such as virtual exhibitions. FIF also carried out a strategy with complete products, cheaper installments and interest, locations with offices located throughout Indonesia and at cooperating shops and dealers, and finally carried out various promotions from various online, print and electronic media. Factors that maintain FIF's positioning among the public are the ease of requirements, the speed of the application process until disbursement, the friendliness of the employees, the many attractive offers such as promos delivered directly via WhatsApp, SMS, or telephone calls to consumers, finally the prizes given.*

**Keywords:** *communication strategy; marketing; positioning.*

## I. Introduction

The business world is a very competitive world, every company, both large and small, must have the ability to survive, and must even be able to continue to develop and progress further amid business competition. One of the most important things that every business should do and consider is retaining existing customers and monitoring potential new customers. This aims to prevent consumers from leaving the company by stopping buying products or stopping using services which then turn into consumers of competing companies. Companies must build consumer trust in their product brands to maintain and expand the market. A company is required to be able to retain its customers to subscribe by continuing to make repeated purchases.

PT Federal International Finance (FIFGROUP) was established under the name PT Mitrapusaka Artha Finance in May 1989. Based on the business license obtained, the company is engaged in leasing, debt collection and consumer financing. In 1991 the company changed its name to PT Federal International Finance which over time and to meet market demand the company focused on financing Honda motorcycles in 1996. In 2013 the company launched the FIFGROUP brand and based on the Financial Services Authority (OJK) Regulation Number 29/POJK.05/2014, FIFGROUP's line of business has expanded widely.

FIFGROUP present to accommodate the diverse needs of the Indonesian people by always adhering to the principle of creative innovation. 'Turning Challenges into Opportunities' is the premise that keeps FIFGROUP growing. FIFGROUP is engaged in the financing services business under the following brand names:



FIFGROUP offers a range of financing services to meet various consumer needs. The largest portfolio contribution comes from financing Honda motorcycles under the FIFASTRA (Motorcycle Financing) trademark, namely Honda motorcycle financing services. Then SPEKTRA (Multi Financing), which is a multipurpose financing service to answer the various needs of the community, ranging from electronic devices, household appliances, furniture, gadgets, lifestyle products, and other needs. Furthermore, DANASTRA (Micro Financing) was launched to answer the public's need for financing solutions in developing business and working capital as well as for multipurpose financing. Finally, AMITRA (Syariah Financing) with its superior religious travel products in the form of Umrah and Hajj, both regular and plus, all contracts are made in sharia-based contracts.

FIF offices are spread throughout Indonesia, including the city of Medan, where there are several branch offices. One of them is the Captain Muslim branch office which is located on Jl. Medan Muslim Captain and became the largest and first office in the Medan City area. Likewise with the relatively complete organizational structure compared to other branch offices in Medan City, making it easier for researchers to find information about FIF. The Captain Muslim branch office is one of the most visited offices because the location and size of the office as well as parking space are very adequate for visits by a large number of people compared to other FIF offices in Medan City.

Positioning is one of the three marketing strategies consisting of segmenting, targeting, and positioning. Companies in retaining consumers of course with the role of a marketing positioning strategy that positions companies, brands, products in the right position in the feelings and thoughts of consumers. Good positioning is expected to get a place in the hearts of consumers to become loyal consumers, with a good perception of a brand or product, consumer trust will arise in the company. But on the contrary, if a company does not position its brand and products properly among consumers, then these brands and products will be ignored by consumers because they do not attract the attention of consumers.

Communication is an activity that is always carried out in everyday life, with communication facilitating all forms of human activity in the world. Communication is something that is very important and needs to be considered so that life goes according to the wishes and expectations. Humans as social beings cannot be separated from relationships, interests, or other human assistance. All of these activities require communication in them, because communication is like the need for relationships with other humans which is a basic need and everyone does it. There is not a single human being who does not need communication.

One of the importance of communication in the world by humans is communication in the business field, especially marketing, namely marketing communications.

Communication in marketing allows businesses to reach and interact with consumers. Maintaining communication connections creates avenues for promoting products and services and building brand awareness. Every form of contact you have with consumers further builds your relationship, which can lead to greater overall revenue and business security.

Communication is not trivial because communication requires strategy. Strategy is a method, technique, or way of working communication so that individuals can achieve the goals that have been set. If the communicator wants to achieve the goals that have been planned, then the communicator will carry out a certain set of tasks to speed up, slow down, make effective or ineffective, encourage or hinder the achievement of goals, then the communicator determines a communication strategy (Liliweri, 2015: 133).

A strategy is certainly needed by a company, in this case it is communication which also has a certain strategy so that the company's aims and objectives reach the right communicants with the hope that the communicants will become consumers of the company by buying products or using its services. FIFGROUP as a company in the field of financing is certainly not an easy company to get to the market without the right strategy, because financing is an economic issue which is a crucial matter for everyone up to the company.

Based on the background description above, it has been explained how important positioning is for a large company like FIFGROUP which of course uses a good marketing communication strategy to maintain FIFGROUP's positioning from the past even to the present during the COVID-19 pandemic which has had a negative impact on the world business, however FIFGROUP actually received various awards. Therefore, researchers are interested in raising this matter in this study with the title "Marketing Communication Strategy in Maintaining Positioning among Consumers by FIFGROUP, Captain Muslim Branch, Medan City".

Based on the background above, the following is the focus of this research, including:

1. How is the marketing communication strategy implemented by PT FIF Group?
2. How does PT FIF Group maintain its positioning among consumers?

Based on the research focus above, this study aims to:

1. Analyzing the marketing communication strategy carried out by PT FIF Group.
2. Analyzing PT FIF Group in maintaining its positioning among consumers?

## **II. Review of Literature**

### **2.1 Communication Strategy**

Strategy is a method, technique, or way of working communication so that individuals can achieve the goals that have been set. If the communicator wants to achieve the goals that have been planned, then the communicator will carry out a certain set of tasks to speed up, slow down, make effective or ineffective, encourage or hinder the achievement of goals, then the communicator determines a communication strategy (Liliweri, 2015: 133). However, in achieving this goal the strategy does not function as a map that only shows direction, but must be able to show how the operational tactics are (Effendy, 2013: 32).

## **2.2 Marketing Communications**

Kotler and Armstrong in Crismaardani (2014: 178), explain that marketing communication is a company tool that is useful for providing information, persuading, and reminding consumers directly about a product or service from a company.

Marketing communication is a field of science that combines communication science with marketing science, giving rise to a new study, namely marketing communication (Priansa, 2017: 94). Marketing communication can also be interpreted as all forms of elements in marketing that interpret and communicate values or messages to consumers (Machfoedz, 2010: 16).

## **2.3 Positioning**

Prentice Hall in Sumarwan (2019: 104), argues that "Positioning is the act of designing the company's offering and image to occupy a distinctive place in the mind of the target market. The end result of positioning is the successful creation of a customer-focused value proposition, a cogent reason, why the target market should buy the product". Then Peter and Olson in (Sumarwan, 2019: 104) also argued that "Product positioning is designing and executing a marketing strategy to form a particular mental representation of a product or brand on the customer's mind. Typically the goal to position the product in some favorable way relative to competitive offerings.

## **2.4 Marketing Mix**

Marketing mix according to the American Marketing Association (AMA) is an organizational function and a set of processes for creating, communicating, and delivering value to consumers to manage consumer relationships in ways that benefit the company. According to Kotler and Armstrong (2012: 92), marketing mix is a good marketing tool, consisting of a set of products, prices, promotions, distribution, which are combined to produce the desired response from the target market. Next, Kotler and Armstrong (2012: 75), state that the marketing mix is a set of marketing tools that companies use to continuously achieve their company's goals in the target market. Then according to Alma (2011: 205), marketing mix is a strategy to mix marketing activities.

## **2.5 Promotion Mix**

According to Alma in Suryadana and Octavia (2015: 13), promotion is a form of marketing communication. According to Morrisani in Suryadana and Octaviana (2015: 125), promotion is part of communication in marketing that provides tourists with knowledge in an informative and persuasive way.

The promotion strategy according to Moekijat (2010: 443), is a company activity to encourage sales by directing convincing communications to prospective buyers. According to Sunyoto (2015: 152 – 157), promotion is an element in the company's marketing mix that is utilized to inform, persuade, remind about the company's products. The promotion mix is the combination of face-to-face selling, advertising, sales promotion, publicity and public relations that helps the company achieve its goals.

## **III. Research Method**

The qualitative approach focuses on general principles that underlie the perception of the meaning of phenomena in the culture of society (Bungin, 2011: 302). Qualitative research aims to gain a shared understanding of a social reality from the perspective of informants.

This understanding is not predetermined, but is obtained after analyzing the reality which is the subject of research and then conclusions are obtained in the form of a general understanding of these facts (Ruslan, 2010: 215).

## IV. Discussion

### 4.1 Marketing Communication Strategy PT FIF Group

Companies in marketing their products certainly have a strategy so that company goals are achieved, such as the FIF company through an interview with Mr. Andre as the Marketing Manager. According to him, it is very important to know the audience as a market to market FIF products, not only need a market, but companies need to recognize the market. Such as knowing what needs and wants are expected by the market, so the company will know how steps or actions will be taken to meet market demand which will certainly benefit the company.

Furthermore, Mr. Andre added that after recognizing the market, it will automatically identify market needs which will later become the target market for marketing the product. Like FIF, which recognizes a market that urgently needs financing for a certain thing that allows it to be owned immediately by means of credit payments. So the target market is people who cannot make cash payments. FIF certainly designs messages to convey about FIF companies that can be felt by the public through complete products and based on market wants and needs. So the message will be conveyed that there is a financing company, namely FIF, which will provide a solution for this, as stated by Mr. Andre.

*FIF* is a financing or leasing company that allows the public to finance through FIF when they need something. FIF's products are complete, with financing for motorcycles, electronics, Hajj and Umrah, and loan funds. So that all financing matters can be done through one company, as stated by Mr. Andre.

Meanwhile, fixing prices for FIF products is of course different, as in FIFASTRA which follows dealer prices, of course, plus admin fees and interest, all of which have been calculated and determined by the center, as said by Mrs. Theresia.

Mr. Ramanda added that the price is transparent by directly listing it on a brochure or price list which is always updated in accordance with central regulations. So that for the price there is nothing to cover or cheat.

As an effort to market the product, FIF certainly makes various efforts through advertising which is always done. Promotions carried out by FIF keep up with the times, namely relying on technology, including through various media, such as print media and online media, or electronically. Mr. Andre admits that all people certainly have social media, so choosing social media as a medium for promotion will be more effective and efficient. This enables broad market reach that is not limited by space and time. In addition, promotions are still being carried out online, such as virtual exhibitions during the pandemic. As well as distribution of brochures to exhibitions held by FIF at certain moments and locations.

The same was said by Mrs. Theresia who added that all information related to FIF promotions would also be assisted in spreading it by all employees by sharing it privately to personal accounts. So that it is not only companies with specific teams that will disseminate information, but also assisted by each employee.

Promotion is also carried out offline through various posters, banners, banners, and even billboards that can be found at certain points. Then there was an SMS blast that was carried out by FIF to consumers whose data was already in FIF to carry out various promos, as said by Mr. Ramanda.

Mrs. Theresia stated that for new customers or potential customers it was also promoted through brochures which of course clearly stated various promos that were regularly held, not only promos but also prizes that potential customers would get if they used FIF financing.

FIF is a large company located in all parts of Indonesia, even in the city of Medan itself there are several offices that allow easy access by consumers and FIF, as said by Mr. Andre.

In addition to offices located at several points, Mr. Andre also added that FIF is also present at shops or dealers that work with FIF. So that when people want to finance or purchase goods, FIF will immediately offer to finance through FIF. FIF provides sales counters with sales that will take care of requirements and submissions by prospective customers.

Mr. Ramanda added that there is a sales counter at the dealer or shop which simplifies the submission process because data collection and checking can be done directly on the spot. So that the process will be faster, besides that because the existence of a sales counter makes it easier for FIF to convey or disseminate promo offers made by FIF and can be directly utilized by potential customers when making purchases. Of course, with the convenience of simple requirements and low costs.

Mrs. Theresia added that the process could not only be done at dealers or shops, but also at the nearest FIF office. Furthermore, this can also be done through direct visits to consumers' homes which can be disbursed or then the goods will be delivered directly to the consumer's address. Even now there are applications that make it easier for consumers to transact online.

## **4.2 Triangulation**

### **a. Triangulation informants 1**

Mrs. Hafni is a private employee who has become a FIF customer. Mrs. Hafni knew about FIF from her family who worked at FIF, but did not use FIF at that time. He first found out from his family who then used FIF when he needed it, namely when he wanted mobile credit. According to him, credit at FIF is very easy because the requirements are only KTP and KK. Then the survey was only conducted once, because the track record was good. Mrs. Hafni knows that FIF is a financing or leasing company with a complete product line that allows consumers to own the goods they want by credit, for products ranging from personal needs such as cell phones, family needs such as refrigerators, to vehicles such as new and used motorbikes. In addition, there are also loan funds that can be borrowed from FIF.

According to him, the interest set by FIF is not that expensive compared to other leasing, the installments and interest rates are fairly standard so they are not burdensome to consumers. Then the process of submitting it is much easier because you have used FIF before, all you have to do is go through your cellphone and the desired item will be delivered to your home without the need to be surveyed again.

**b. Triangulation informants 2**

Mrs. Masdiana is a teacher who is a regular at FIF. Mrs. Masdiana knew about FIF from various brochures that clearly stated contact numbers. The first time Mrs. Masdiana used FIF was when she was going to buy a motorbike on credit. Mrs. Masdiana knows that FIF is a subsidiary of ASTRA which is a financing or leasing company.

Mrs. Masdiana decided to use FIF because she really remembered that the requirements for using FIF were very easy. Likewise, the process is fast, so for those who have a busy routine it is very helpful to apply for installments when they want to own an item, because the products on FIF are also said to be complete.

According to Ms. Masdiana, the service provided by FIF is very good, because FIF is very possible to hold discussions if there is a problem or obstacle by consumers. Consumers can easily consult with FIF employees directly, namely by coming to the office or via cellphone by contacting the employee whose number is stored. So that every time there is a problem FIF will always provide a solution.

**c. Triangulation informants 3**

Mr. Ramadhani is a FIF consumer who uses FIF on credit when buying a motorbike. Initially, he did not know that there was a leasing company like FIF because he only knew that buying a motorbike could only be done through credit. He found out about the existence of FIF when he was going to buy a motorbike on credit at the showroom, which the showroom then referred to as FIF as leasing used for credit.

According to him, the requirements for using FIF are very easy and the process is not complicated, making it easier for him to own a motorcycle. In fact, he even compared FIF with other leases, which he admitted was that the requirements and processes at FIF were better because they were easier and simpler than other leases. So, he has used FIF for motorcycle loans twice. As for the installments and interest, he admits that there are also differences from other leasing, which are cheaper.

**Table 1.** Categorization of Findings

Categorization	Findings
FIF Marketing Communication Strategy	<p><b>Know the Audience:</b>Knowing Market Wants and Needs (Surveys, Questionnaires, Interviews)  <b>Set Method:</b> Meetings Regarding Survey Results, Questionnaires, and Interviews)  <b>Composing Messages:</b>Designing a Message (Meeting)  <b>Media Use Selection:</b> Print Media, Electronic Media, Especially Online Media with Social Media</p> <p><b>Awareness:</b> FIF Is A Subsidiary Company Of ASTRA  <b>Interest:</b> Complete Product  <b>desire:</b> Easy Requirements and Fast Process  <b>decision:</b> Installments and Lower Interest, Lots of Promos and Prizes  <b>action:</b> Doing Financing (Credit) Through FIF</p> <p><b>Product:</b> Complete (FIFASTRA, SPEK'TRA, AMITRA, DANASTRA)</p>

	<p><b>Price:</b> Installments and interest are cheaper</p> <p><b>place:</b> Office Locations All Over Indonesia, Sales Counter at Stores and Dealers, Various Payment Methods (ATM, M-Banking, Post Office, Supermarkets)</p> <p><b>Promotions:</b> Print Media (Brochures, Flyers, Billboards, Banners), Online Media (Instagram, TikTok, Facebook, YouTube), Electronic Media (Virtual Exhibition)</p> <p>There are Valid Promos (Instalment Discounts, Installments in the Next Month, Cashback, Prizes)</p>
Factors Maintaining FIF Positioning	<p><b>Positioning Concept; User Concepts:</b> Complete Product</p> <p><b>Experience Concept:</b> Easy Requirements, Fast Process, Best Service, Various Payment Methods, There are Prizes, Lots of Promos</p> <p><b>Price Quality Concept:</b> Installments and interest are cheaper</p>

### 4.3 Discussion

Researchers will describe with a much more detailed, systematic, and in-depth analysis. The researcher describes the findings based on interviews with key informants and triangulation, as well as observations by the researchers themselves. The topic raised in this study is regarding PT FIF Group's marketing communication strategy in maintaining positioning. Based on in-depth interviews with all informants, the researcher was able to find research results which were divided into two discussions in accordance with the focus and research objectives listed in CHAPTER 1, as well as aspects of the study listed in CHAPTER 3. Two issues were discussed, the first regarding the communication strategy used PT FIF Group and the second regarding the factors that maintain the positioning of PT FIF Group.

### 4.4 FIF Marketing Communication Strategy

#### a. Marketing Communication Strategy

The purpose of the communication strategy in this case is marketing (Liliweri, 2015: 28) in this case is FIF, which is to disseminate information about what FIF owns and does for consumers, motivates people to finance through FIF, and informs that there is a FIF that is a financing or leasing company. There are four steps in the communication strategy, including in marketing communications, namely:

#### a. Know the Audience

The first step taken by FIF is to know the audience. Knowing the audience means finding out what the market wants and needs. Related to this, FIF recognizes audiences in various ways, such as conducting surveys, making questionnaires, and direct interviews with the public, so that FIF can identify audiences well who are expected to become consumers.

The observation results show that there was a survey conducted by FIF in order to find out the interests of potential customers or the general public, the survey was in the form of a questionnaire which was distributed by FIF at certain moments, for example from electronic media and print media which can be filled in directly, where researchers see that each question is indeed aimed at knowing the tastes and desires of the market.

This is in line with the acknowledgment of the triangulation informants who stated that there was a time when FIF provided questionnaires which were hoped to be filled in by consumers for evaluation from FIF, as well as for potential customers or the general public who were given questionnaires regarding their interests that intersect with financing.

#### **b. Set Method**

After getting to know the audience by conducting various surveys, questionnaires and interviews with the results being what the market wants and needs, then FIF will hold an internal meeting to discuss what method is most appropriate to use so that the aims and objectives of the company are achieved.

The researcher had the opportunity to observe that there was a small negotiation regarding the results of the questionnaires distributed by FIF and filled in by potential customers, namely they chose to reduce installment costs by adding tenors due to difficulty in paying during the pandemic, virtual exhibitions as a form of routine activity held by FIF to replace in-person or offline exhibition activities.

This is in line with the acknowledgment of the triangulation informants who said that there was an offer made by FIF to consumers to help consumers with payment problems during the pandemic by reducing installment fees and extending the tenor.

#### **c. Composing Messages**

Messaging is needed so that FIF can convey its aims and objectives to audiences who then have the potential to become consumers. The design of messages is also carried out jointly by the FIF division in charge of this matter by holding internal meetings.

The observation results show that there is a selection of messages, namely by adjusting the results of the questionnaire through a number of interesting words, namely various promotions carried out related to installments and interest which certainly tempts the market to do financing at FIF such as cashback, installment discounts, installments are paid the following month, and various other promos arranged in such a way by FIF.

This is in line with the acknowledgment of the triangulation informants who said that there were various attractive promos that they could always find out from their respective mobile phones via SMS blast or WhatsApp.

#### **d. Media Use Selection**

After identifying the audience, establishing the method, and compiling the message, FIF then determines the media to be used to apply the method and deliver the message that has been designed. The media used by FIF is through print media such as brochures, billboards, banners, banners. Then electronic media such as virtual exhibitions, and the most important thing is through online media such as TikTok, Instagram, Facebook which are considered by all people to have accounts on these social media.

The observation results show that there is use of print media which can be found at certain points such as billboards, banners, banners, brochures by FIF, besides that there is also electronic media such as advertisements and social media in the form of accounts used by FIF as a platform for promotions and sources of information. complete from FIF, such as website, YouTube, Instagram, Facebook, TikTok, and so on.

In line with the confessions of the triangulation informants who knew that there were banners, brochures obtained at certain malls or locations which were distributed to them, so did the social media owned by FIF which were also known by the triangulation informants.

Research conducted by Priyo Suswanto and Sri Dewi Setiawati with the title "Shopee Marketing Communication Strategy in Building Positioning in the Middle of the Covid-19 Pandemic in Indonesia" explains that the communication strategy used by Shopee, namely building positioning, is focused on using media channels, messages using rational ideas, emotional, and moral ideas presented in features on social media, messages are conveyed creatively through photos and videos with attractive, persuasive and informative captions by brand ambassadors or sellers. Similar to research conducted by Ella Lismati (2018) entitled "Marketing Communication Strategy in Improving Brand Positioning of PT Pos Indonesia (Case Study at Regional Post Office IV Jakarta)" explaining that marketing communication strategy is an element of the marketing mix that has been implemented by the company by creating new innovations in order to be able to compete with its competitors and create many services to facilitate people's life needs.

This research shows that FIF is active in using online media as well as the research, but this research focuses on the application features they have, while this research focuses on the use of social media which is actively used by many people in order to promote FIF of course with packaged promotions. in such a way according to the results of the stages of the implemented marketing communication strategy. It is inseparable from the role of the marketing mix which is implemented as one of the efforts in promoting and marketing FIF products.

## V. Conclusion

Based on the findings and previous discussion, the researcher can draw the following conclusions:

1. PT FIF's marketing communication strategy to market its products starts with getting to know the audience through surveys, questionnaires and interviews with the public. Then FIF arranges the message to be conveyed in accordance with the known wants and needs of the market. Furthermore, FIF determines what methods and media are most appropriate to use in conveying messages to the market such as social media Instagram, TikTok, Facebook, YouTube, print media such as brochures, billboards, banners, and electronic media such as virtual exhibitions, as well as offline, namely exhibition or bazaar. FIF has complete products to meet market wants and needs, FIF also sets lower prices than competitors, FIF also carries out various promotions both online and online with various attractive offers such as installment discounts, cashback, next month installments, and others. FIF can also be reached easily, namely offices spread throughout Indonesia as well as sales counters located in cooperating shops and dealers, as well as at exhibitions or bazaars.
2. Positioning PT FIF Group among consumers there are several positioning concepts, there is a positioning concept that is by fulfilling all consumer needs, then the experience concept is with ease of terms, speed of submission, friendliness of employees which creates comfort for consumers, then there is the price quality concept where FIF determines lower prices, next there is a user concept that meets modern lifestyles because there are FIFASTRA and SPEKTRA products, and lastly there is competitor positioning which has advantages over many factors over competitors starting from the many promos, prizes, to various solutions to problems that arise.

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