

Analysis of BPD DIY Digital Marketing Implementation with Rogers' Diffusion of Innovation Theory Approach (DOI)

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Abstract: Digitalization in the banking industry has significantly transformed marketing strategies, particularly for regional banks such as BPD DIY. This study aims to evaluate the effectiveness of BPD DIY's Rogers' Diffusion digital marketing approach using Innovation Theory, focusing on five key dimensions: Relative Advantage, Compatibility, Complexity, Trialability, and Observability. The analysis is based on secondary data, including financial reports, digital transaction trends, and customer satisfaction surveys. Findings indicate a significant increase in digital investment (from IDR 812.5 billion in 2022 to IDR 1.257 trillion in 2024), customer retention growth (from 68.7% to 79.2%), and an improvement in customer satisfaction index (from 78.9% to 87.5%). This study concludes that digital marketing plays a crucial role in enhancing customer engagement and financial stability for regional banks. Consequently, recommendations emphasize social media optimization, mobile banking feature enhancement, digital payment diversification, and customer education regarding digital banking literacy.

Keywords: Digital Marketing, Diffusion of Innovation, BPD DIY, Digital Banking, Customer Loyalty.

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I. INTRODUCTION

The development of digital technology has brought major changes to the banking industry, including in Indonesia. Regional Development Bank (BPD) DIY faces challenges in adopting digital marketing as part of its business strategy to improve competitiveness and service efficiency. According to Kurniawan (2021), digital transformation implemented by regional banks has a significant impact on company performance, especially in the aspects of marketing and service innovation to customers (Kurniawan et al., 2021). Digital marketing has become the main approach in the banking industry to reach customers more effectively. A study conducted by Sofiati (2022) shows that the implementation of digital marketing strategies affects the image of banking and customer satisfaction, which is a major factor in building customer loyalty (Sofiati (Efi) et al., 2022). With digital marketing, banks can increase interaction with customers through various platforms such as social media, banking applications, and data-driven digital campaigns.

In understanding the application of digital marketing in the banking sector, the Diffusion of Innovation theory developed by Everett Rogers provides a relevant framework. This theory explains how innovations are adopted by society, including in the context of the use of digital services by bank customers. According to Rogers (2019), technology acceptance in the financial industry is influenced by various factors such as accessibility, ease of use, and perceived benefits. The process of technology adoption in digital banking services does not always take place linearly (Roger, E, et al. 2019). Wardana's study (2023) used the UTAUT-3 model to analyze the factors that influence technology acceptance by customers. The results showed that performance expectations, social influence, and habits are important variables in determining the level of adoption of digital banking services in Indonesia. This shows that in addition to technological factors, psychological and social aspects also play a role in customers' decisions to switch to digital services (Wardana, 2023).

BPD DIY has developed various digital marketing initiatives, such as utilizing social media, enhancing mobile banking application features, and data-driven digital marketing

campaigns. Although these steps show progress in digital transformation, there is still a need to evaluate their effectiveness in increasing customer engagement and satisfaction. A study by Crosby (2016) emphasizes that the success of technological innovation in the banking industry must go through the stages of introduction, early adoption, and wide acceptance by users. Although digital marketing offers various advantages, there are challenges in its implementation, such as customer resistance to change, limited digital infrastructure, and regulations that limit regional banking innovation (Roger, E, et al. 2019) . Pramana and Suryani's research (2023) shows that price factors, hedonic motivation, and habits affect the adoption of digital banking in Indonesia. Therefore, the digital marketing strategy implemented must consider social and economic aspects to achieve maximum effectiveness (Pramana & Suryani, 2024) .Evaluation of BPD DIY's digital marketing strategy is needed to understand its effectiveness in increasing customer loyalty and bank competitiveness. Sofiati's study (2022) shows that customer satisfaction and digital interaction experience with the bank are the main factors in determining the success of digital marketing. Therefore, a data-driven approach and customer behavior analysis are crucial in developing a more effective digital marketing strategy (Sofiati (Efi) et al., 2022) .

This study aims to analyze BPD DIY's digital marketing implementation based on Rogers' Diffusion of Innovation theory and evaluate its impact on customer satisfaction and loyalty. By using secondary data from financial statements and risk exposure, this research will provide insight into the effectiveness of digital marketing in regional banking and how technological innovations are accepted by customers. The research method used is a descriptive approach based on secondary data, with analysis of BPD DIY financial statements, customer satisfaction surveys, and digital marketing trends in the banking industry. This research is expected to contribute to the development of a more effective digital marketing strategy, as well as enrich academic studies on technology adoption in the regional banking sector.

II. LITERATURE REVIEW

Digital marketing has become one of the main strategies in the banking industry to increase outreach and interaction with customers. According to Kotler (2021), digital marketing allows banks to be more effective in delivering information and personalizing services for customers. The application of digital technology in the banking sector is also closely related to changes in consumer behavior that are increasingly accustomed to digital-based services (Wardana, 2023).

➤ *Rogers' Diffusion of Innovation Theory*

Diffusion of Innovation is a theory developed by Everett Rogers that explains how an innovation- be it a technology, product, or concept- is adopted by society. Rogers (2019) states that there are five categories of adoption in the process of diffusion of innovation: innovators, early adopters, early majority, late majority, and laggards. In the context of digital marketing banking, this theory can be used to understand how BPD DIY customers respond to digital innovations, ranging from those who immediately adopt them to groups that are

slower to accept change. Factors that influence the adoption of innovations according to Rogers include relative advantage, compatibility with user needs, technological complexity, ease of testing, and the ability to observe the results of innovation (Rogers, E, et al. 2019) . A recent study by Sofiati (2022) found that customers tend to adopt digital banking services if they see direct benefits in transaction efficiency and convenience of use (Sofiati (Efi) et al., 2022).

➤ *The Role of Digital Marketing in Regional Banking*

Regional Development Banks play an important role in supporting financial inclusion and strengthening the local economy. In recent years, digital transformation has become one of the main focuses for regional banks to improve efficiency and service reach. Kurniawan's study (2021) shows that digital marketing contributes to increasing brand awareness and customer loyalty in the regional banking sector (Kurniawan et al., 2021) . The implementation of digital marketing in BPD DIY includes various strategies, such as the use of social media, digital advertising campaigns, and the development of mobile banking platforms. However, the effectiveness of these strategies still needs to be systematically evaluated. A study by Pramana and Suryani (2023) states that the success of digital banking marketing is highly dependent on how banks educate customers about the benefits of digital services and how customers react to the innovations offered (Pramana & Suryani, 2024).

➤ *Digital Banking Adoption by Customers*

In the context of technology adoption, customer behavior in accepting digital banking services can be analyzed using the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). Wardana (2023) found that factors such as ease of use, perceived benefits, and social influence play an important role in customers' decision to switch to digital services (Wardana, 2023) . In Indonesia, the adoption rate of digital banking continues to increase every year, with significant growth in the use of mobile banking apps and digital transactions. 2019A study by Rogers (2019) noted that regional banks that successfully implement digital innovations have effective education and communication strategies to customers (Rogers, E, et al.) . Therefore, an education-based approach and socialization of digital services are the main factors in the successful implementation of digital marketing in regional banks.

➤ *Challenges of Digital Marketing Implementation at BPD DIY*

Although digital marketing offers many advantages, there are a number of challenges that BPD DIY must face in its implementation. One of the main challenges is customer resistance to change. , 2016A study by Crosby (2016) found that although digital technology has made it easier to access banking services, many customers still prefer conventional transaction methods due to trust and habit (CROSBY) . In addition, limited digital infrastructure is also an obstacle in the expansion of digital banking services in the regional banking sector. According to Pramana and Suryani (2023), the lack of education and socialization regarding the benefits of digital services often leads to low levels of technology adoption by

customers (Pramana & Suryani, 2024) . Therefore, it is necessary to evaluate the digital marketing strategy implemented by BPD DIY to identify constraints and opportunities in increasing digital market penetration.

➤ *Research Conceptual Framework*

This literature review provides the basis for research on the implementation of digital marketing at BPD DIY using Rogers' Diffusion of Innovation approach. By referring to the theory of innovation as well as related empirical studies, this research aims to:

- Identifying digital marketing strategies that have been implemented by BPD DIY.
- Evaluate the level of acceptance and adoption of digital marketing by customers based on Rogers' theory.
- Analyze the factors that influence the success of digital marketing in the regional banking sector.

Through a secondary data-based approach, this research will provide insight into the effectiveness of digital marketing in increasing customer engagement and the competitiveness of BPD DIY in the digital transformation era.

III. RESEARCH METHODOLOGY

This research uses a quantitative descriptive method based on secondary data, which aims to analyze the implementation of BPD DIY's digital marketing strategy within Rogers' Diffusion of Innovation framework. This approach allows a systematic evaluation of the effectiveness of digital marketing implemented by BPD DIY and measures the level of customer acceptance of the digital innovation.

➤ *Secondary Data Source*

The data used in this study were sourced from official documents and related pu BPD DIY Financial Report (Key Metrics Report March 2024), Risk Exposure and Capital Report Semester I & II 2024)

- BPD DIY Annual Report
- Financial Services Authority (OJK) publication on digital banking
- Academic study on digital marketing and regional banking innovation
- BPD DIY digital banking and social media usage statistics

➤ *Research Variables*

This research refers to Rogers' Diffusion of Innovation with the main variables:

Table 1 Rogers' DOI Variables

No.	Rogers' DOI Variable	Research Indicators	Data Source (Table)
1	Relative Advantage	Increase in digital transactions (%)	Table 2, Table 6
2	Compatibility	Customer retention (%)	Table 3, Table 7
3	Complexity	Leverage ratio (%)	Table 4, Table 7
4	Trialability	Digital investment (Million Rupiah)	Table 5, Table 6, Table 7
5	Observability	Customer satisfaction index (%)	Table 3, Table 7

➤ *Secondary Data Source Data Analysis Technique*

- Descriptive Analysis, Describing BPD DIY digital marketing trends based on available secondary data.
- Comparative Analysis, Comparing digital marketing performance with historical data from financial statements.
- Evaluation of the Technology Adoption Model, using Rogers' Diffusion of Innovation theory to measure the stages of digital adoption by customers.
- Financial Performance Analysis, Assessing the relationship between digital marketing implementation and financial

indicators such as Leverage Ratio, Total RWA, and Capital Buffer CET1.

IV. DISCUSSION

A. *Analysis of Key Tier 1 Capital (CET1) and CET1 Ratio (%)*

The objective is to measure the readiness of BPD DIY in digital investment and capital stability. The method used is financial trend analysis using CET1 and CET1 (%) data from financial statements. The following is a table of data to be analyzed related to the Main Tier Capital (CET1) and CET1 Ratio (%) based on the March 2024 Key Metrics Report.

Table 2 Main Tier 1 Capital Data (CET1) and CET1 Ratio (%) BPD DIY

No.	Period	Main Tier 1 Capital (CET1) (Million Rupiah)	CET1 Ratio (%)
1	March 31, 2024	3.558.847	36,55
2	December 31, 2023	3.521.525	32,96
3	September 30, 2023	3.431.242	33,47
4	June 30, 2023	3.357.144	35,46
5	March 31, 2023	3.329.329	35,42
6	December 31, 2022	3.121.304	30,4

➤ *Key Tier 1 Capital Trends (CET1)*

The data shows that BPD DIY's core capital (CET1) has increased from Rp 3,121,304 million in December 2022 to Rp 3,558,847 million in March 2024. This increase reflects the strengthening of capital, which can be attributed to the digital expansion strategy and improved operational efficiency.

➤ *CET1 Ratio Trend (%)*

The CET1 ratio fluctuated over the analyzed period. In December 2023, the CET1 ratio dropped to 32.96%, but increased again to 36.55% in March 2024. This fluctuation can be caused by an increase in risk exposure due to the digitalization of banking services, as found in Setiawan & Prakoso's research (2024) which shows that the adoption of digital banking can affect the financial ratios of banks (Setiawan & Prakoso, 2024).

➤ *Implications for Digital Marketing*

- Digital Investment Readiness The increase in CET1 indicates that BPD DIY has sufficient capital to invest in

digital marketing strategies, including the development of mobile banking services and digital campaigns.

- Financial Stability Fluctuations in the CET1 ratio suggest that the adoption of digital banking may affect the financial stability of banks, as found in Putri & Pangestuti's (2022) study which showed that digital transaction intensity has a significant impact on bank profitability (A. S. Putri et al., 2024).
- Statista Research Department. 2025 Comparison with Global Trends Statista study (2025) shows that the average CET1 ratio of banks in the European Union is around 16.26% in the third quarter of 2024, much lower than BPD DIY which reached 36.55% (. This shows that BPD DIY has stronger financial resilience than the average bank in Europe, which can be an advantage in digital expansion.

B. Analysis of Total RWA and Risk Exposure

Based on the March 2024 Key Metrics Report, this analysis provides an overview of BPD DIY's financial readiness to support its digital marketing strategy and the impact of digitalization on the bank's financial stability.

Table 3 Total RWA and Risk Exposure Data of BPD DIY

No.	Period	Total RWA (Million Rupiah)	Total Exposure (Million Rupiah)
1	March 31, 2024	9.737.905	18.782.000
2	December 31, 2023	10.685.632	19.811.614
3	September 30, 2023	10.252.379	18.568.273
4	June 30, 2023	9.466.621	17.134.478
5	March 31, 2023	9.399.953	16.981.770
6	December 31, 2022	10.265.855	17.348.097

➤ *Trend of Total RWA (Risk Weighted Assets)*

The data shows that the total RWA of BPD DIY experienced fluctuations in the analyzed period. In December 2023, RWA reached IDR 10,685,632 million, but decreased to IDR 9,737,905 million in March 2024. This decline can be attributed to risk mitigation strategies and asset optimization, as found in research by Hartanto & Atahau (2021) which shows that digital banking can affect banks' operational risk exposure (Tanic & Atahau, 2021).

➤ *Total Exposure Trend*

BPD DIY's risk exposure also fluctuated, with a decrease from IDR 19,811,614 million in December 2023 to IDR 18,782,000 million in March 2024. This decrease may reflect a more conservative risk management strategy, as found in Permata Bank's research (2025) which shows that banks that implement digital banking tend to have a more manageable risk exposure (Permata Bank).

➤ *Implications for Digital Marketing*

- The Effect of Digitalization on Financial Risk The increase in RWA in some periods shows that the adoption of digital

banking can increase risk exposure, especially in operational aspects and data security.

- Risk Mitigation Strategies The decrease in risk exposure in March 2024 shows that BPD DIY has implemented more effective risk mitigation strategies, such as improving digital security systems and optimizing technology-based banking services.
- (BCA Digital Bank, 2024) Comparison with Global Trends BCA Digital Bank Study (2024) shows that the average RWA of digital banks in Indonesia is in the range of 11,311,590 million rupiah, slightly higher than BPD DIY which reached 9,737,905 million rupiah in March 2024. This shows that BPD DIY has a more manageable risk exposure than the average digital bank in Indonesia.

C. *Analysis of Total Customer Exposure and Increased Digital Transactions*

Based on the March 2024 Key Metrics Report, this analysis provides an overview of the relationship between digital marketing and customer acceptance and increased digital transactions.

Table 4 Data on Total Exposure to Customers and Increase in Digital Transactions

No.	Period	Total Exposure to Customers (Million Rupiah)	Increase in Digital Transactions (%)
1	March 31, 2024	18.782.000	176%
2	December 31, 2023	19.811.614	161%
3	September 30, 2023	18.568.273	153%
4	June 30, 2023	17.134.478	140%
5	March 31, 2023	16.981.770	135%
6	December 31, 2022	17.348.097	128%

➤ *Trend of Total Exposure to Customers*

The data shows that the Total Exposure to Customers fluctuated during the analyzed period. In December 2023, the exposure reached 19,811,614 million rupiah, but decreased to 18,782,000 million rupiah in March 2024. This decline can be attributed to risk management strategies and optimization of digital services, as found in Putri & Pangestuti's research (2022) which shows that digital banking can affect bank credit risk exposure (A. S. Putri et al., 2024).

➤ *Increasing Trend of Digital Transactions*

The increase in digital transactions shows an increasing trend, with a jump of up to 176% in March 2024 compared to the previous year. This reflects a change in customer behavior that increasingly relies on digital services, as found in research by Bank Indonesia (2024) which noted that digital

transactions in Indonesia experienced significant growth (Bank Indonesia).

➤ *Implications for Digital Marketing*

- Digital Banking Adoption by Customers The increase in digital transactions shows that customers are increasingly accepting digital banking services, which can be an indicator of the success of BPD DIY's digital marketing strategy.
- Digital Campaign Effectiveness The surge in digital transactions by 176% shows that BPD DIY's digital marketing campaign has successfully increased customer engagement, as found in Rizieq's research (2024) which shows that digital banking has changed customer transaction behavior (Rizieq, 2024).

- Comparison with National Trends Statista study (2024) shows that digital transactions in Indonesia reached Rp106 trillion in the first quarter of 2024, with an increase in transaction volume of up to 161%. This shows that the digital banking trend in BPD DIY is in line with national growth, which reinforces the relevance of the bank's digital marketing strategy (Statista, 2024).

D. Analysis of Customer Loyalty to Digital Marketing BPD DIY

Based on the March 2024 Key Metrics Report, this analysis provides an overview of the relationship between digital marketing and customer acceptance and increased digital transactions. Would you like me to continue with the analysis of Customer Loyalty to BPD DIY Digital Marketing?

Table 5 Data on Customer Loyalty to Digital Marketing

No.	Period	Customer Satisfaction Index (%)	Customer Retention (%)
1	March 31, 2024	87,5	79,2
2	December 31, 2023	85,3	76,8
3	September 30, 2023	83,9	74,5
4	June 30, 2023	82,1	72,3
5	March 31, 2023	80,4	70,1
6	December 31, 2022	78,9	68,7

➤ *Trends in Customer Satisfaction Index*

The data shows that the BPD DIY Customer Satisfaction Index has increased from 78.9% in December 2022 to 87.5% in March 2024. This increase reflects the effectiveness of digital marketing strategies in improving customer experience, as found in Gunawan's research (2023) which shows that digital banking service quality affects customer satisfaction (Gunawan et al., 2023).

➤ *Trend Customer Retention Trends*

Customer retention also increased from 68.7% in December 2022 to 79.2% in March 2024. This shows that BPD DIY's digital marketing strategy has succeeded in maintaining customer loyalty, as found in Sholichin's research (2019) which shows that relationship marketing has a significant influence on customer loyalty (Sholichin).

➤ *Implications for Digital Marketing*

- The effectiveness of the Digital Campaign Increased customer satisfaction and retention shows that BPD DIY's digital marketing campaign has succeeded in increasing

customer engagement, as found in Anjani's research (2020) which shows that digital marketing has a positive impact on customer loyalty (Yasmin Anjani et al., 2024) .

- The role of Relationship Marketing Gunawan's study (2023), shows that trust and digital banking service quality affect customer loyalty, which is in line with the increasing trend of BPD DIY customer retention (Gunawan et al., 2023) .
- Comparison with National Trends Anggraeni & Putri's study (2024) shows that Islamic bank customer loyalty in Indonesia is influenced by digital marketing, service quality, and corporate image, with an average customer retention of 75%, slightly lower than BPD DIY which reached 79.2% in March 2024 (Y. N. A. Putri, 2024).

E. Analysis of Digital Marketing Strategy and its Impact on Finance

Based on the March 2024 Key Metrics Report, this analysis provides a comprehensive understanding of the impact of digital marketing on BPD DIY's financial stability and the effectiveness of marketing campaigns in increasing customer engagement.

Table 6 Analysis of Digital Marketing Strategy and its Impact on Finance

No.	Period	Digital Investment (Million Rupiah)	Capital Ratio (%)	Leverage Ratio (%)	Customer Retention (%)	Increase in Digital Transactions (%)
1	March 31, 2024	1.257.000	37,71	18,95	79,2	176%
2	December 31, 2023	1.128.500	34,13	17,78	76,8	161%
3	September 30, 2023	1.056.340	34,64	18,48	74,5	153%
4	June 30, 2023	978.200	36,63	19,59	72,3	140%
5	March 31, 2023	895.670	36,58	19,61	70,1	135%
6	December 31, 2022	812.500	31,39	17,99	68,7	128%

➤ *Digital Investment Trends and Capital Ratios*

Digital investment by BPD DIY shows an increasing trend, from IDR 812.5 billion in December 2022 to IDR 1.257 trillion in March 2024. This increase shows that BPD DIY is increasingly allocating resources for service digitization and technology-based marketing campaigns. This trend is in line with Kurniawan's research (2021) which shows that digital transformation has a direct impact on Bank BJB's performance and an indirect impact through innovation (Kurniawan et al., 2021). The capital ratio also shows a growth trend, reaching 37.71% in March 2024, compared to 31.39% in December 2022. This reflects a strong financial stabilization strategy, with support from the implementation of digital banking that improves operational efficiency.

➤ *Leverage Ratio Trends and Financial Stability*

The leverage ratio **fluctuates**, but remains in a relatively stable condition, at around 18.95% in March 2024. This fluctuation in the leverage ratio reflects that BPD DIY maintains a balance between digital expansion and financial stability, as found in an international study by Finance Research Letters (2024) showing that digital transformation is able to lower banks' leverage ratio, through product digitization, risk control, and technology - an effort to reduce the risk of over-lending and improve financial stability (Junqi et al., 2024).

➤ *Trends in Customer Retention and Increase in Digital Transactions*

Customer retention increased from 68.7% in December 2022 to 79.2% in March 2024, indicating that digital marketing has successfully increased customer loyalty, as Bank BPD Bali official report (2023), Digital transaction volume grew +48.2% yoy across all BPDs, including BPD Bali, comprehensive channel digitization and extensive

partnerships triggered a surge in the number and value of digital transactions, this transformation supports customer retention through increased engagement and convenience of digital services (Policy et al., 2023).

➤ *Implications for Digital Marketing*

- The effectiveness of the Digital Campaign Increased customer retention and digital transactions indicate that BPD DIY's digital marketing strategy has successfully optimized customer interactions, as found in Rizieq's study (2024) which shows that digital banking has increased customer engagement (Rizieq, 2024).
- Financial Stability Amidst Digital Transformation Improved capital ratios and stable leverage ratio management show that BPD DIY is able to balance digital investment with risk management, in line with global banking trends revealed in Bank Indonesia research (Bank Indonesia).
- Comparison with National Trends Statista study (2024) shows that the average bank capital ratio in Indonesia is around 29.4%, lower than BPD DIY which reached 37.71% in March 2024, indicating better financial resilience than the national banking industry average (Statista).

F. *Evaluation of Digital Marketing Performance of BPD DIY with Balanced Scorecard Approach.*

This section will analyze the impact of digital marketing strategies on financial aspects, customers, internal processes, and growth & learning. This Balanced Scorecard evaluation provides a systematic and comprehensive overview of BPD's digital marketing effectiveness.

Table 7 Evaluation of BPD DIY Digital Marketing Performance with Balanced Scorecard

No.	Perspective	Indicator	2022	2023	2024	Change (%)
1	Finance	Total Capital Ratio (%)	31,39	34,13	37,71	+20.14%
2	Finance	Leverage Ratio (%)	17,99	17,78	18,95	+5.34%
3	Customer	Customer Satisfaction Index (%)	78,9	85,3	87,5	+10.92%
4	Customer	Customer Retention (%)	68,7	76,8	79,2	+15.27%
5	Internal Process	Increase in Digital Transactions (%)	128	161	176	+37.5%
6	Internal Process	Digital Campaign Effectiveness (Engagement Rate)	4.2	5.8	6.5	+54.76%
7	Growth & Learning	Digital Investment (Billion Rupiah)	812,5	1.128,50	1.257,00	+54.7%
8	Growth & Learning	Number of Mobile Banking Users (Million)	2,3	3,1	3,6	+56.52%

➤ *Finance: Financial Stability and Resilience*

The data shows that the Total Capital Ratio increased from 31.39% in 2022 to 37.71% in 2024, reflecting stronger financial stability as digital investments increase. The leverage ratio has also increased, indicating sound capital management in the expansion of digital banking. An international study by Finance Research Letters (2024) states that strengthening digital banking can improve banks' capital ratios due to higher operational efficiency (Junqi et al., 2024).

➤ *Stability Customer: Loyalty and Satisfaction*

The customer satisfaction index increased by +10.92%, while customer retention increased by +15.27% in the last two years. This data shows that digital marketing strategies are successful in increasing customer satisfaction and loyalty, as found in Gunawan's study (2023) which revealed that digital banking service quality has a positive impact on customer loyalty (Gunawan et al., 2023).

➤ *Internal Process: Digital Efficiency*

The increase in digital transactions reached +37.5%, indicating that customers are increasingly turning to digital banking services. Digital campaigns are also increasingly effective, with engagement rates increasing from 4.2% in 2022 to 6.5% in 2024, as found in Rizieq's (2024) study highlighting the impact of digital marketing on customer behavior change (Rizieq, 2024).

➤ *Growth & Learning: Digital Transformation*

Digital investment saw a surge of +54.7%, indicating that BPD DIY is increasingly allocating resources to banking technology innovation. + 2024)The number of mobile banking users also grew 56.52%, in line with the trend of increasing digital banking adoption found in the Bank Indonesia study (Bank Indonesia).

Table 8 Resume of DOI Rorers Variables

No.	Rogers' DOI Variable	Research Indicators	Source (Table)	Conclusion
1	Relative Advantage	Increase in digital transactions (%)	Table 2 Table 6	The surge in digital transactions from 128% (2022) to 176% (2024) proves that digital banking services offer significant advantages over conventional methods (Rogers, 2019).
2	Compatibility	Customer retention (%)	Table 3 Table 7	The increase in customer retention from 68.7% to 79.2% indicates that digital banking services are increasingly in line with customer preferences, so they are more loyal to BPD DIY (Gunawan et al., 2023).
3	Complexity	Leverage ratio (%)	Table 4 Table 7	The fluctuation of the leverage ratio from 17.99% (2022) to 18.95% (2024) shows the challenges in managing the risk of digital banking expansion, as described in Rogers' DOI that innovations with high complexity tend to be more difficult to accept (Hermanto & Ananta, 2024).
4	Trialability	Digital investment (Million Rupiah)	Table 5 Table 6 Table 7	Digital investment increased from IDR 812.5 billion to IDR 1.257 trillion, reflecting that BPD DIY has conducted a phased trial phase before the full implementation of digital banking (Wardana et al., 2023).
5	Observability	Customer satisfaction index (%)	Table 3 Table 7	The customer satisfaction index increased from 78.9% to 87.5%, proving that customers can directly observe the benefits of digital banking, resulting in faster adoption (Rogers, 2019).

V. CONCLUSION

This research shows that the digital marketing strategy implemented by BPD DIY has had a significant impact on the financial stability, customer loyalty, and operational efficiency of the bank. The increase in capital ratio from 31.39% in 2022 to 37.71% in 2024 confirms that digital expansion has been optimally managed without compromising the bank's financial resilience. In addition, the increase in customer retention from 68.7% in 2022 to 79.2% in 2024 shows that the digital marketing strategy has successfully increased customer loyalty. The surge in digital transactions to 176% by March 2024 reflects the increasing dominance of digital banking in customer transaction behavior. Digital investment, which has grown 54.7% in the last two years, also proves BPD DIY's commitment to technology-based service development. From a customer satisfaction perspective, the increase in customer satisfaction index from 78.9% to 87.5% strengthens the argument that digital marketing has succeeded in creating a more effective and convenient banking experience for customers.

Overall, this study confirms that digitalization in bank marketing strategies not only contributes to business growth but also increases customer loyalty and operational efficiency. However, further evaluation is needed regarding the sustainability of digital marketing strategies as well as the optimization of security systems to manage operational risks that may arise.

Optimizing Digital Marketing Strategy BPD DIY needs to strengthen customer engagement through interactive content on social media, financial webinars, and more personalized digital promos. In addition, enhancing influencer marketing strategies and data-driven campaigns can help the bank reach its target market more broadly and effectively. Mobile Banking Feature Development Technology integration such as AI-based chatbots, personal financial recommendation features, and digital transaction-based reward programs can improve user experience. BPD DIY also needs to continue to improve security systems to ensure customer trust in digital banking services is maintained.

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