


THE RISE STRATEGY MARKETING MSMES: TRANSFORMATION DIGITAL SEABANK AS BRANCHLESS BANKING IN INDONESIA

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 31 January 2023</p> <p>Accepted 05 April 2023</p>	<p>Purpose: The aim of this study is to examine Digital technology can be used to streamline business transactions, saving money and time. For example, if a company has branches in several cities, it is no longer a problem to transfer any transaction fields.</p>
<p>Keywords:</p> <p>Transformation Digital; Promotion MSMEs; Branchless Banking; Seabank.</p>	<p>Theoretical framework: There are challenges for MSMEs players who need to go digital, so they need to make adjustments to these problems. This obstacle forces MSMEs actors to change their business model to a fully digital form.</p> <p>Methodology: The research is the bibliometric. Data collection technique is to combine various research sources related to branchless banking as MSME empowerment and then narrow it down to find innovation. The subject of this research is MSMEs in Indonesia that use Seabank as a promotion method and transaction system. The analysis technique used is Vosviewer.</p>
	<p>Findings: The results of this study are that Sea Bank is a banking service that prioritizes customer experience and business value to create a sales value chain to create connections between business models that will continue to grow. Then as a branchless banking-based digital bank. Sea Bank is a financial services company focused on customer experience and enterprise value to transform value chains and create links across business development models.</p> <p>Research, Practical & Social implications: The is Bank Digital, Sea Bank is service banking Which prioritize experience customer And mark from business, so that can become chain mark For intertwine linkages between model business Which will Keep going develop. Then, as Bank Digital, Sea Bank is service finance Which focus on experience customer And mark company For transformed become value chains And create connection between model business Which develop.</p> <p>Originality/value: The Value there are many studies that discuss digital transformation but we believe that the value of this research lies in the novelty of the</p>

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awareness of MSMEs actors to increase its promotion by using the Branchless Banking Digital Bank, so that this topic can make it interesting.

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THE RISE STRATEGY MARKETING MSMES: TRANSFORMAÇÃO DIGITAL SEABANK COMO BANCO SEM AGÊNCIAS NA INDONÉSIA

RESUMO

Objetivo: O objetivo deste estudo é examinar a tecnologia digital pode ser usada para agilizar as transações comerciais, economizando tempo e dinheiro. Por exemplo, se uma empresa possui filiais em várias cidades, não é mais um problema transferir quaisquer campos de transação.

Referencial teórico: Existem desafios para as MPMEs players que precisam se tornar digitais, então elas precisam fazer ajustes para esses problemas. Esse obstáculo obriga os atores das MPMEs a mudar seu modelo de negócios para uma forma totalmente digital.

Metodologia: A pesquisa é do tipo bibliométrica. A técnica de coleta de dados é combinar várias fontes de pesquisa relacionadas ao banco sem agências como capacitação para MPME e, em seguida, reduzi-las para encontrar inovação. O objeto desta pesquisa são as MPMEs na Indonésia que usam o Seabank como método de promoção e sistema de transação. A técnica de análise utilizada é o Vosviewer.

Resultados: Os resultados deste estudo são que o Sea Bank é um serviço bancário que prioriza a experiência do cliente e o valor comercial para criar uma cadeia de valor de vendas para criar conexões entre modelos de negócios que continuarão a crescer. Depois, como um banco digital baseado em banco sem agências. O Sea Bank é uma empresa de serviços financeiros focada na experiência do cliente e no valor da empresa para transformar cadeias de valor e criar vínculos entre modelos de desenvolvimento de negócios.

Implicações de pesquisa, práticas e sociais: O Banco Digital, o Sea Bank é um banco de serviços que prioriza a experiência do cliente e a marca dos negócios, para que possa se tornar uma marca de cadeia Para entrelaçar os vínculos entre os modelos de negócios que continuarão a se desenvolver. Então, como Bank Digital, o Sea Bank é um serviço financeiro que se concentra na experiência do cliente e marca a empresa para se transformar em cadeias de valor e criar conexão entre modelos de negócios que se desenvolvem.

Originalidade/valor: O Valor existem muitos estudos que discutem a transformação digital, mas acreditamos que o valor desta pesquisa está na novidade da conscientização dos atores das MPMEs para aumentar sua promoção usando o Branchless Banking Digital Bank, para que esse tópico possa torná-lo interessante.

Palavras-chave: Transformação Digital, Promoção MPMEs, Bankless Banking, Seabank.

THE RISE STRATEGY MARKETING MIPYMES: TRANSFORMACIÓN DE SEABANK DIGITAL COMO BANCA SIN SUCURSALES EN INDONESIA

RESUMEN

Propósito: El objetivo de este estudio es examinar que la tecnología digital se puede utilizar para agilizar las transacciones comerciales, ahorrando dinero y tiempo. Por ejemplo, si una empresa tiene sucursales en varias ciudades, ya no es un problema transferir ningún campo de transacción.

Marco teórico: Existen desafíos para los jugadores de las MIPYMES que necesitan digitalizarse, por lo que deben hacer ajustes a estos problemas. Este obstáculo obliga a los actores de las MIPYMES a cambiar su modelo de negocio a una forma totalmente digital.

Metodología: La investigación es la bibliométrica. La técnica de recopilación de datos consiste en combinar varias fuentes de investigación relacionadas con la banca sin sucursales como empoderamiento de las MIPYME y luego reducirlas para encontrar la innovación. El tema de esta investigación son las MIPYMES de Indonesia que utilizan Seabank como método de promoción y sistema de transacciones. La técnica de análisis utilizada es Vosviewer.

Hallazgos: Los resultados de este estudio son que Sea Bank es un servicio bancario que prioriza la experiencia del cliente y el valor comercial para crear una cadena de valor de ventas para crear conexiones entre modelos comerciales que seguirán creciendo. Luego, como un banco digital basado en la banca sin sucursales. Sea Bank es una empresa de servicios financieros centrada en la experiencia del cliente y el valor empresarial para transformar las cadenas de valor y crear vínculos entre los modelos de desarrollo empresarial.

Implicaciones sociales, prácticas y de investigación: El es Bank Digital, Sea Bank es un servicio bancario que prioriza la experiencia del cliente y marca desde el negocio, de modo que pueda convertirse en una marca de cadena para entrelazar vínculos entre negocios modelo que seguirán desarrollándose. Entonces, como Bank

Digital, Sea Bank es financiación de servicios que se centra en la experiencia del cliente y marca a la empresa para que se transforme en cadenas de valor y cree una conexión entre el modelo de negocio que se desarrolla.

Originalidad/valor: El Valor hay muchos estudios que hablan de transformación digital pero creemos que el valor de esta investigación radica en la novedad de la concientización de los actores de las MIPYMES para incrementar su promoción utilizando el Banco Digital de Banca Brachless, para que este tema pueda hazlo interesante.

Palabras clave: Transformación Digital, Promoción Mipymes, Banca sin sucursales, Seabank.

INTRODUCTION

Era digital is No Again A Utopia But A need. Change Which aggravated by pandemic Covid-19 become the more drastic. Competition, demands market, appearance technology new, And Constitution And regulation government Which new everything has contribute on change previously. That No only depend on What Which is known, but Also on pandemic Covid-19 And change moment This (Mehralian & Khazae, 2022) ; (Diandra & Syahputra, 2021) . because condition pandemic has limit movement man, change Which happen moment This more drastic Again. circumstances era digital moment This demand all perpetrator life economy And field other No doubtful in matter technology, specifically technology information And digital.

Compared to year previously enhancement digital transformation This go on 11 ranking (Indonesia is at in ranking 43rd on 2018). Enhancement infrastructure, convenience do business And enhancement efficiency in sector public everything contribute on acquisition position the. However, Indonesia down to order third on year 2020 40. There is a number factor Which cause Indonesia down to ranking 40, in in between slowdown growth economy consequence pandemic Covid-19 (Hadiono et al., 2021) . Acceleration rate growth economy impact big. Because That, There is uncertainty economy, Which lead on enhancement level unemployment And enhancement amount person poor, as well as decline activity export And import as consequence from decline request or supply from country other. Use technology For increase or start business new known with term transformation digital.

Transformation digital, as defined by Project Company, change process business in a manner fundamental And strategy mark plus customer. Transformation digital is change in where process traditional designed repeat use technology digital For make it more effective And efficient (Renardy, 2022) . Viewed from situation the Lots businessman especially MSMEs switch look for market with do transformation digital. By Because That, idea This covers more from simply utilization technology For change procedure or service Which applied previously in a manner digital. Besides That, idea This use technology For increase

process. Lots technology can used in transformation digital And This will develop along time (Ramadan, 2022) . However, computing cloud, Internet of things, data big, And intelligence artificial is technology in field This Which moment This most interesting And will become ability MIME in period front.

MIME capabilities reviewed from a number of kind . Type Transformation Digital Based on Overview Management Sloan MIT, There is three field main transformation digital For business, that is (Putri et al., 2021) : 1. Experience Customer. Wrong One aspect use technology For more understand customer is experience customer. Technology This addressed For create more Lots point touch customer And increase amount customer. 2. Process operation. With digitization And automation, the process is For increase process internal. Ability employee For use tool And data digital For make decision business very recommended. 3. Model business Offer product digital And use technology For offer product to audience Which more wide is two aspect transformation model business. Behavior market sector SMEs has changed Because progress technology And transformation digital (Karyani et al., 2021). in where part big customer do transaction they in a manner on line. Customer can buy all Which they need without go to shop use smartphones they in a manner on line. convenience This Also must given in business If company want to still competitive in era digital. Technology digital can used For streamline transaction business And save Money And time. For example, If company own office in a number of city, so transfer document No Again become problem. Google drives or Dropbox make it easy share files or data. Technology digital Also can used by business small For reach audience Which big (Wibowo, 2022). If previously marketing done with pay advertisement in television, radio or media print, now marketing can done in a manner on line. With make website, business small even Can promote his services to whole Indonesia.

Study This own research gaps Which related with study earlier entitled _ Digital Transformation and Banking Efficiency in Indonesia Which find that Bank in a manner general in Indonesia Not yet Can transformed in a manner full For do transition from bank conventional to bank shaped digital (Maru'ao, 2020) because system management management risk Which rated Not yet Ready in realize transformation bank shaped digital in Indonesia, matter This need time Which very long. But in the study entitled *How Ethno Marketing Can Determine Consumer Decisions to Use Branchless Banking Services* and research entitled _ The Effect of Digital Transformation on MSME Marketing Communication Strategies (Rahayu et al., 2020) ; (ALLIVIA, 2020). In effort fulfil Basel Frameworks Which

published by Basel Committee on Banking Supervision (BCBS), published POJK MRTI (Authority Service Finance, 2021a). In POJK MRBU, risk is possibility suffer loss as consequence from happening incident certain, And management risk is approach And process Which used For recognize, measure, monitor, And manage risk Which arise from whole activity business Bank. Set it apart with studies previously about readiness industry banking, exists MRBU POJK This prove that regulation This is Wrong One form manifestation Which can fulfilled by banks Indonesia Which has transformed And banks Which has enter form digital. with rule management risk Which issued by OJK. By Because That, study This will study formation transformation digital Bank Maritime in industry fintech on year 2020 Which own Lots factor evaluation. Knowledge, technology And continuity is factor evaluation. For each factor This There is three sub-factor addition. whereas talent, learning, education And interest scientific is sub factor from factor knowledge. Sub factor from factor technology is capital, regulation And base technology; temporary integration IT, ability adapt, And agility business is sub-factor readiness period front. Objective from factor knowledge is For determine is something nation own capacity, awareness And understanding Which No form Which needed For learn And find technology new, specifically in sector MSMEs. Like study previously from (Sulaiman et al., 2021) entitled _ Digital Technology-Organization-Environment (Toe) Transformation And E-Business Diffusion Innovation For Sustainable MSMEs: A Conceptual Model that is Factor technology the aim For determine readiness something nation in enter phase development or evolution transformation digital. Readiness ecological country For start phase transformation digital is say general Which Can used. Component third And final from Readiness Period Front measure how much Ready economy face transformation digital country. Indonesia occupy order fourth compared to country Asia Southeast other. Singapore in position First And Malaysia in position second. Country Thailand occupy position third, whereas Philippines occupy position fifth. kindly general, position Indonesia still No changed from 2019 to 2020 (IMD World Digital, 2021). Similar to a previous study (Yoshikawa et al., 2020) an analysis of the relationship between policy and practice in digital transformation projects using a list of relevant e-journals. As a result most of the ideas are relatively new and many possibilities are under study. Pandemic covid-19 Which until 2020 Not yet Can controlled in a manner complete Can blamed on position Indonesia Which stagnant. Points Which accepted Indonesia on year 2020 For each from three factor evaluation Which used by IMD For evaluate Power competitive digital something country, And report WDC Digital Competitiveness ranking 2020 include point For every

subfactor Knowledge, Technology, And Readiness Period Front.

Future readiness _ enforce side efficiency in all activity . For example use Branchless Banking that makes MSMEs smooth in all the business . Capital for strategy promotions and various other possible transactions thawed without condition only all capital KTP and HP Number SMEs can _ access this digital bank is sea bank . One of Sea's digital banks Group Bank buy welfare n Economy on February 2021 And change Name become Sea Bank. On date 27 February 1992, Professor Somitro Jojohadikusumo establish Bank Well-being Economy (seabank.co.id) . Objective main company is For finance 4444 civil servant through cooperative big civil servant Style his leadership emphasize on gift solution finance And strengthening cooperative for employee, specifically civil servant Since 2015, BKE has partner with Telkom Indonesia through cooperative electronic For handle transaction like payment to PPOB And member cooperative through center credit consumer, Which similar with facility credit For development product. infrastructure technology information. Telephone, PDAM, machine videos games, And electronics data collections (EDC) everything will use electricity. There is A bank in Indonesia named PT Bank Seabank Indonesia. Sea group, company parent site shopping on line Shopee, own institution finance digital named PT Bank Seabank Indonesia (SeaBank). And Garena, developer games on line. SeaBank is application mobile digital banking Which make it easy management finance You start from deposits until transaction from where just And When just. Product First Which offered by SeaBank is Account Savings, Which offer savings quality tall in One account And facilitate management finance everyday . Even offer the newest one at Seabank This is payleter For capital for MSME businesses (seabank.co.id). By Because That, study This done For know How Bank Maritime realize transformation digital in increase empowerment MSMEs.

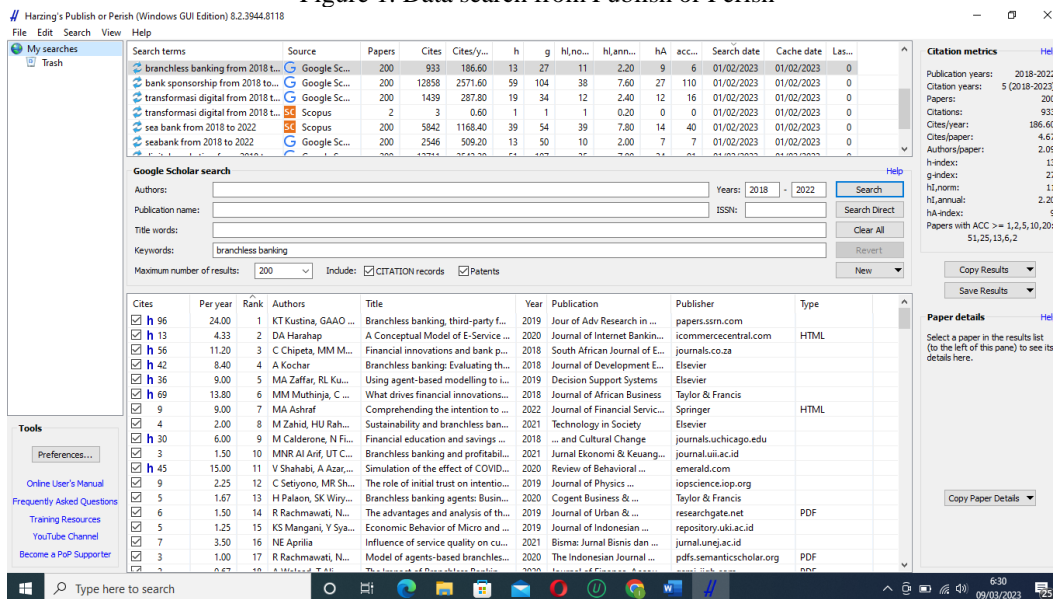
METHODOLOGY

This journal is written using the bibliometric method , namely identifying various comprehensive and in-depth published or perish literature obtained from various sources source And have a relationship in research topic in the journal it mainly focuses on MSMEs in Indonesia that are carrying out digital transformation as their business model. Access scientific articles from the research bibliography published in the ISI Web of Science database on Scopus Academic Access. Bibliographic research is systematic research based on documents published in academic journals or electronic publications (Yoshikawa et al., 2020). The analysis technique uses scope with the Vos Viewer application. VosViewer is an application for mapping updates

(novelty) related to research in the form of bubbles. Systematic mapping can also be used to map the types of previous research so that it can provide an explanation of the research on levels Which more Good as well as map research to answer research questions in detail (Petersen et al., 2015) . VOSviewer can t be used to create author maps or journals based on *data co-citation* or For build a keyword map based on *co- occurrence* . Program This give visualization Which possible map bibliometric researched in detail. VOSviewer can display map with various method, each in the form of bubbles with various clusters (Van Eck & Waltman, 2010) . The result of the bubble color is a solution problem which later for all perpetrator business like MSMEs is do transformation channel business through approach digital Of course can give solution For problem This, but must There is will business For do transformation as effort For speed up business with involve tool technology. The process change model business manuals become digital, become must as step strategic see opportunity Which can help process business based e-commerce (Tonnison & Tonnison, 2019). Application activity business based technology can possible business For embrace target market Which more wide through system offline-to-online. Company fintech enter technology to in service finance And with thereby, has change method asset finance managed, made, And exchanged (Amri et al., 2021). Compared to with organization finance traditional , surgery fintech more efficient And manage risk with method Which different However more efficient. Lots organization fintech Also adopt approach Which more inclusive For finance personal, give access consumer Which wide to product And service finance. Besides That, product And service the usually available in device cellular And No need process registration. Organization fintech offer account bank personal And business based on infrastructure digital Which advanced. Although the model The same with institution banking traditional, company fintech save Money with look after branch physical , so is a part from savings This continued to customer .

The following is a database search through VosViewer by mapping through previous research. With use publish or perish it on two databases journal electronic among them is Scopus and Google scholar researcher succeed find as much 10306 article with apply *strings search* above to search in all parts of the article, such as title, abstract, keywords. Search process it starts in the year 2018-2022. Following are some of the linkages to previous research studies which can be seen in Figure 1.

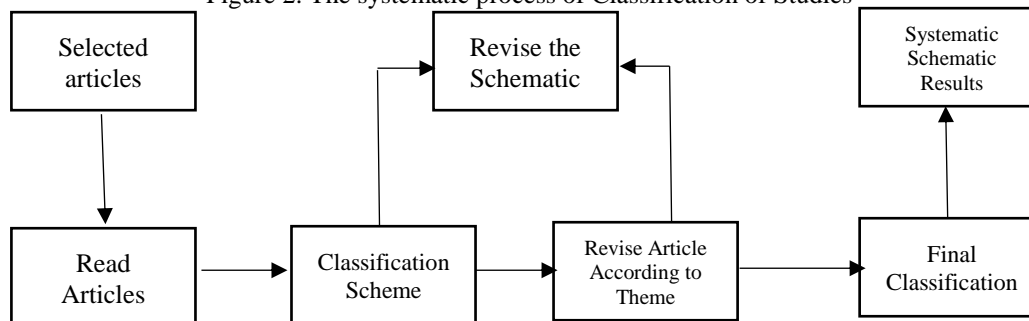
Figure 1. Data search from Publish or Perish



Source: Prepared by the author (2023)

After several sources were found and the scoping was deeper, this research previously had a plot of a novelty discovery flow classification scheme from this research. The following is a flow chart for the classification of this research.

Figure 2. The systematic process of Classification of Studies



Source: (Banaeianjahromi & Smolander, 2016)

It can be concluded that, researchers classify research into several categories. The first is classification with the journal search category. The second classifies based on the research title. The three classifications of research results are in accordance with the researcher's theme. The latter was the year of that study. So that it can be made into a schematic result like the picture above.

RESULTS AND DISCUSSION

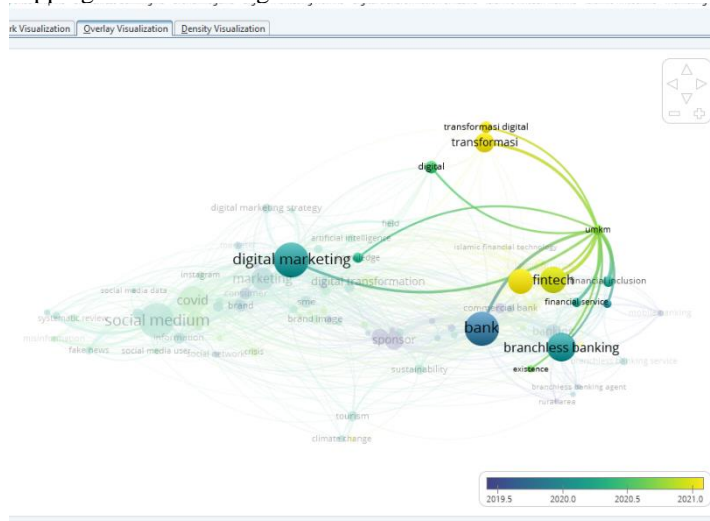
Fintech Transformation as a Business Model to increase MSME Promotion

Now Industry 4.0 has push sector finance For more develop model the business, that is FinTech. Fintech is combination Which very simple And clear from domain application "Finance" and "Technology". Sector finance has develop during a number of century final with bank First established on year 1472 And various business other (for example company investment, company insurance, agent real estate) (Safiullah & Paramati, 2022). Provider service finance often called provider service Because they help company in market primary operate the business. Besides That, along walk time, provider service finance like brokers mortgage, bank commercial, And banker investment interact One The same other in market secondary. Technology is method arrange something, coordinate process And make task more easy. Definition general This know Good technology analog nor digital, Which both of them has enter sector finance (Piliang, 2012). Work previously about evolution FinTech has show that technology finance own tradition Which Far more long than term FinTech That Alone. As example, Lee And Shin browse root FinTech until its mushrooming Internet since year 1990s. describe _ description Which more wide And confess technology finance Which There is on mid century 19th. Beginning from institution finance even can mark beginning from perspective history. Media physique Which containing information And mark (like paper And coin) become base application First technology Which used by bank And company commercial (Prasetyo, 2020). Market part big limited on area local Because transportation physique is the only one method For transport document And mark This in distance Far. With progress technology information And communication, matter This has changed (by short).

Technology analog This can seen as phase second from technology finance And going on until mid century second twenty. Started with commencement technology information And communication digital, era technology finance digital sometimes Also called as Be-Finance confirm that on end 1980s, service finance part big has become industry digital, depend on transaction electronic between institution finance, agent market finance, And customer in whole world (Prabowo & Harsono, 2021). In sector banking, technology spread in throughout chain mark banking, Which has develop become consists from four clusters, First customer for example, retail, commercial, investment. Channel secondary for example affiliation, brokers, web, cellular, social. Third, provider service finance for example, bank, nonbank And Which final isprovider between banks, for example, exchanges, networks. Provider service finance big, specifically bank, has become pioneer in use IT internal since 1960s. kindly special, banks

big has establish department IT, Which often employ a number of thousand person. Department This has form system programming proprietary And manage network company Which connect department internal, including branch. Interface electronic to customer And stakeholders interest external (like ATM And banking on line) Also has possible by system during many years. Network electronic multinational like Society for worldwide Interbank Financial Telecommunication (SWIFT) And Trans-European Automated Real-time Gross Settlements express Transfer System (TARGET) First time appear in market between bank on year 1973 And 1999. They is block building important For digitization between bank, Which form interface to system internal they (area between bank). Network Which more new is European Single Euro Payments areas (UNINTERESTING), Which started on year 2009 And recently This improved For handle process real-time in between bank (Adiningsih, 2019); (Kornelis, 2022). Also, on 1980s, provider exchange start use system trading And clearing electronic instead floor trading physique. Part big exchange in whole world Now fully electronic, possible trading share, certificate, And derivative other in a manner real-time. (Hartono & Atmaja, 2021) kindly whole, diversity chain mark banking from system information Which different And No consistent highlight necessity standardization. Company service finance lead initiative standard interface, And vendors IT provide package device soft. Standard device soft And standard interface, for example, aim For reduce inefficiency system proprietary. Given these problems, researchers are looking for some research related to Fintech related to transaction processes and innovations carried out by business people, especially MSMEs. So, these problems can be solved through VosViewer which links various research to show a *novelty* in this industrial era. The following are the results of researchers' searches using VosViewer.

Figure 3. VosViewer Mapping Scheme for Digital Transformation in the form of Fintech for promotion of SMEs



Source: Vosviewer

It can be explained that researchers have found more than 200 journals from Scopus and 200 Google schools which can be studied for themes that are novelty in research. In the picture above there are various color clusters. Seen from cluster 1, the color purple explains that banks are the main sector in all MSMEs transactions and a lot of research has been carried out in 2019. For cluster 2, the color Tosca explains about brachless banking and digital marketing which are related to MSMEs and have been researched in 2020. For cluster 3 in green, which is a digital keyword about the renewal of MSMEs being researched in 2020. Meanwhile, cluster 4 in yellow explains transformation and fintech, which is a lot of research conducted in 2021 until now. Therefore, it can be concluded that there is an update on MSMEs through Fintech in brachless banking resulting in digital transformation to increase promotion. It can be seen through developments in the MSMEs industry today.

Development similar happen in industry MSME , although in scale Which more small Because lack of business model interactivity . kindly whole, phase technology finance digital describe that product And service in whole industry finance can supported by IT. Matter This Also lead on consideration is institution regulator is at in place For take profit from innovation This And For withhold risk Which attached in activity Which happen in a manner electronic. Temporary the benefits has more big than risk in Lots case, crisis finance Which started on year 2007 And restrictions regulation next emphasize role they For possible as well as For hinder transformation in industry finance (Otoritas Jasa Keuangan, 2015). in fact, landscape competitive during phase digital still rather stable And IT part big increase structure Which There is. Supported by previous research (Banerjee et al., 2022) Instead of gradually building

large tools for financial services and developing technology and innovation in terms of efficiency of procurement operations and customer organizational structure. Digital transformation of banks is gaining momentum in an effort to increase digital exposure to reduce customer churn and increase transaction activity. The problem of splitting financial services institutions into new banks is a topic recently reviewed in the fintech section of this study. Matter the can seen from a number of factor: First, although deployment technology information has cause enhancement process And activity outsourcing, However level integration vertical in industry banking Still tall. For example, research results from (Gellrich et al., 2005) on the analysis to 859 bank Europe find decline only as big 5%. Level integration vertical they down from average 82.2% on year 1995 become average 77.2% on year 2002. Since That, sector This can experience decline more carry on in production in country And push more Lots outsourcing, specialization, And diversification. Second, during phase digital, amount bank decrease And amount employee (that is power Work manual) increase. Between year 1980 And 2009, amount institution in America Union down from 37,090 become 15801, And in German from 3,006 become 1,774. On the contrary, power Work increase from 2,019,341 (1990) become 2,302,628, go on from 591,774 in America Union. in German. In here person can see potency automation And process digital Which remove problem work manuals between system information Which different. According to report year 2013 about support process business through IT, banks retail This only can digitize 20 until 40 percent from process they; 90 percent bank Europe invest not enough from 0.5 percent from expenditure they For digital. Investment Which low in innovation Possible startling, Because bank known as adopter beginning IT And said invest more Lots income they in IT than company in industry other. Sector banking spend average 4,7 until 9,4 percent income operational For IT, temporary industry other spend more A little: insurance And airline flight, for example, each spend 3,3 And 2,6 percent income. It seems investment IT Which tall No The same with push transformation digital process business And model business.

Inefficiency Which attached in situation This has create land fertile for phase movement FinTech moment This, Which approximately coincide with crisis finance. Matter This based on four strength pusher. Matter This show the more hurry diffusion solution IT Which innovative. Things FinTech can predicted when paper position published on year 2012, but idea FinTech new accepted in a manner wide a number of moment Then. On the contrary, position the describe development as innovation IT banking (Otoritas Jasa Keuangan, 2014). After service business main in banking, a number service digital new in field information finance,

planning And consultation, payment, investment, financing, And support between process offer various solution FinTech in industry banking. Often solution limited in room scope And overcome problem customer certain. & appearance company non-banking And start-up new Which offer service finance centralized. After crisis finance, has happen outpouring investment in company finance start-up. For example, volume global funding capital venture annual increase from \$3.7 billion on year 2013 become \$16.50 billion on year 2017. Mentality start-ups in SMEs can seen as element key from FinTech And although incumbent start create units organization new (for example, laboratory innovation, think tank, spin off), it seems Good bank nor company insurance No capable show pattern think creative, dynamic, And digital Which The same Which Formerly And Still become core from Lots business start-up. & change behavior customers banking to on line banking And multi-bank-relationships (Raskin & Yermack, 2018). Diffusion device cellular And service finance digital has possible customer For get access to information finance in everywhere. Besides That, tool electronic offer functionality Which previously reserved For adviser bank. kindly whole, loyalty to bank main has decrease And customer tend like connection with a number of provider service finance. For example, more from half customer banking retail German Already use service from supplier rival And open For product finance Which offered by company IT & consequence regulation And competitive from crisis finance Which happen on year 2007 (Maru'ao, 2020); (Giatsidis et al., 2019). They including rule new For separate banking retail And investment, scheme reporting For forbid behavior fraud And condition For scope capital Which more tall. Restraint law Which develop This especially increase pressure on provider service finance traditional. Besides growth more carry on from funding start-up Fintech SMEs , Lots incumbent has increase digitization process they And sometimes even introduce product And service new (for example, banking on line Which upgraded, application customer And conference videos, asset crypto) (Akhmad et al., 2022). With thereby, emergence FinTech very impressive, but depend on inheritance long technology finance. is This revolution or more specifically evolution FinTech of course can understood as evolution simple If track development linear can observed. However, progress in IT (for example, intelligence artificial, data big, platforms, media social), adoption perspective oriented customer And mentality start-up can represent aspects Which lead on discontinuity. Based on evolution technology finance like explained in on, term FinTech is abbreviation from all application Which use IT analog And especially digital For give solution finance. This consists from various type idea innovative And model business new Which possible by technology digital. Solution FinTech can found For interaction customer

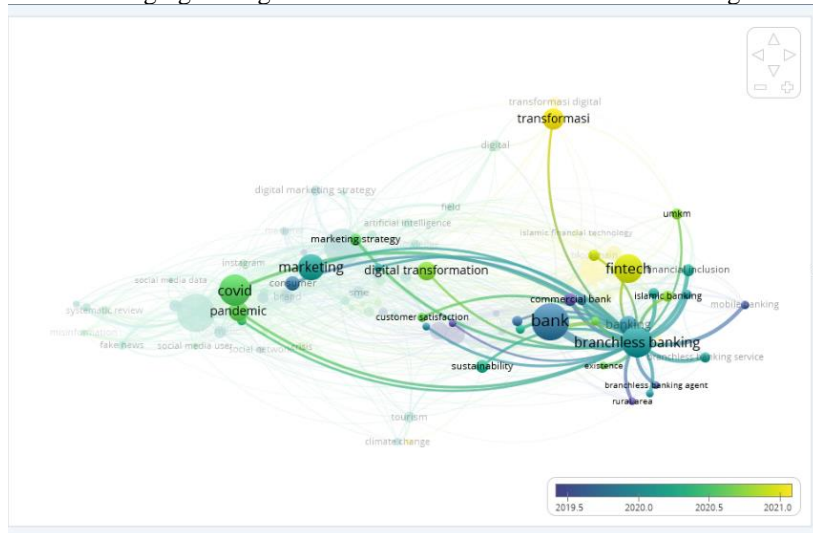
(for example, management finance personal), For service payment (for example, payment based on technology blockchains), For funding And loan (for example, crowdsourcing/funding), And For insure (for example, insurance based use) (Safiullah & Paramati, 2022); (Kadyan et al., 2022). Thus Perspective functional This open outlook to in three sub-sector FinTech. perspective _ functional Which contrary with perspective institutional Which see FinTech as type business certain (startup) in the MSMEs category.

Digital Bank as Branchless Banking in Indonesia

Method best For understand How technology like Bank Digital used in innovation service For fulfil request client is through interaction they with user service And How they see service. In studies marketing, theory is model Which consistent in a manner logical Which describe How things Which connected Act. Perception company about service customer And profitability formed by a number factor intrinsic And extrinsic, according to theory And model business And increase attribute service customer can increase profitability (Gronroos, 1984). behavior _ customer when utilise technology new influenced by perception convenience use And utility (Davis, 1985) . Perceived usability, trustworthiness, And self-efficacy is predictor use telebanking by customers in banks Indonesia; However, factor Which different Possible apply in experience Bank Digital, Which must investigated . Draft marketing branchless banking in era digital must changed And adapt For presenting A product Which fit For consumer with human spirits, consumer must looked at as man Which own thought, heart, And Spirit. Service finance without office or called in demand smart (branchless banking) as something units business Which owned banking in serve customers through agents Which spread in whole Indonesia in framework bring closer self to customers, become crutch MSMEs in period pandemic And post pandemic or period normal new. Strengthening system service Which done with based technology, create opportunity at a time challenge for branchless banking fulfil need And desire consumer specifically business MSME, that is with do breakthrough through cooperation with marketplace (HOPE, 2021) . Because convenience And access When just, in where just, telephone, Internet, And cellular has become channel main service banking digital, make it important For continuity life bank. According to a number of researcher, service banking electronic help customer For get service Which Good Which make they Keep going return. Banking telephone is Which First from third device digital Which offer option And interface different to customer. A studies by Amen (2016) And Raza et al. (2015), Jun And Palacios (2016) learn quality service mobile banking And quality service on line

banking as well as relationship with loyalty customers can studied (Zhou et al., 2021) ; (Hasan & Habib, 2022) . Although type study This beneficial in a number of case, needed study Which more deep about How feeling customer on generally about use bank digital. Here is the mapping from searching via VosViewer.

Figure 4. Schematic of staging the digital transformation of MSMEs actors through branchless banking



Source: Vosviewer

It can be explained that researchers have found more than 200 journals from Scopus and 200 Google schools which can be studied for themes that are novelty in research. In the picture above there are various color clusters. Seen from cluster 1, the color purple explains that banks are the main sector in all MSMEs transactions and a lot of research has been carried out in 2019. For cluster 2, the color is Tosca, an explanation of brachless banking which is related to MSMEs and has been researched in 2020. For cluster 3, color green which is the Covid keyword, digital transformation and marketing strategy, MSMEs in brachless banking which will be studied in 2020. As for cluster 4, the yellow color describes transformation and fintech, which is a lot of research conducted in 2021 until now. Therefore, it can be concluded that there is renewal at the bank through brachless banking packaged in digital banking.

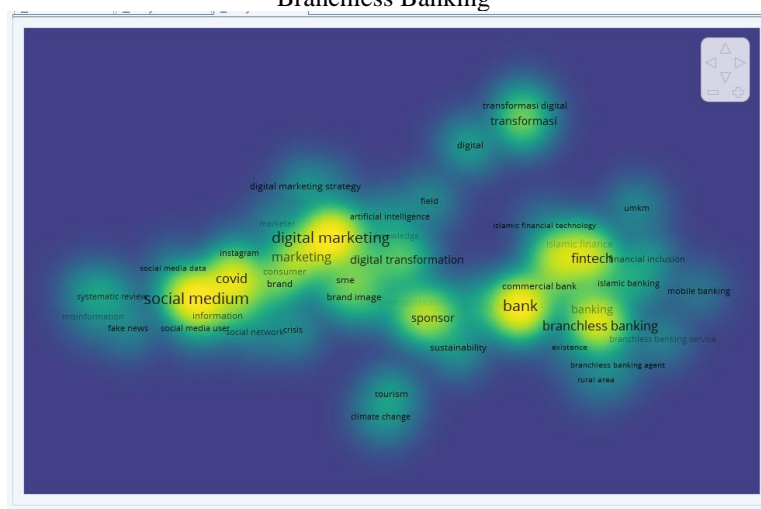
Banking digital possible bank For increase service customer And reduce cost delivery statement through letter And transaction stare advance with customer in branch. Customer moment This expect level interaction Which The same in banking digital And media social. Because customers the more accept presence bank digital. Presence bank digital This impact on customers experience And enhancement efficiency operational. Although banking digital related with technology, banking digital oriented on service, Which make theory marketing

service become important. Study previously focus on factors Which influence intention user For use mobile or Internet banking. Studies This Possible No fulfil need marketing bank moment This Because they more focus on adoption digital bank than on experience. According to studies alternative, banking Internet get service unique from quality functional. Thereby also, trust And satisfaction to mobile banking influenced by quality interface user (Loganathan et al., 2020) ; (Zhou et al., 2021) . Bait come back customer used For learn more carry on corner view This shows that access to various transactions will foster a sense of trust and loyalty towards its users.

Density Visualization of Digital Transformation as Strategy Marketing (Promotion) of MSMEs through Brachless Banking

Visualization density on recency digital transformation as strategy MSMEs marketing can seen in figure 4. Explained that , various striking color _ is the base word For look for recency in A research research . Whereas the more fading color in picture the is research yet _ Lots researched , so can taken become mark si *novelty* researcher the . In figure 4. visible bubble color yellow conspicuous in the words digital marketing, sponsors, banks, brachless banking and Fintech. So that researcher interested For look for recency study with see color faded yellow _ like the words digital transformation and MSMEs. because _ it , researcher decide For classify research study about Fintech digital transformation as MSMEs marketing strategy through brachless banking. Urgency from study This is the condition of MSMEs is getting better demanded For proceed with hook all processes are good transaction until promotion on a digital basis. Various type method For do action promotion as form resilience and progress in the digital era .

Figure 5. Density Visualization Digital Transformation as MSMEs Marketing Strategy (Promotion) through Branchless Banking



Source: Vosviwer

Especially in era digital, steps promotion is everything and end everything For reach objective Which wanted. Following four tips advertise For transformation digital: 1. Choose platforms media Which in accordance with business You. Choose platforms media Which appropriate For product You really important. Because, election platforms related with strategy branding business Which need developed. 2. Profile product or service Which marketed in platforms choice You For profile company or product You interesting Possible. The goal so that candidate consumer can understand product or service Which offered. 3. For Content Creative For Reach Target Market You Can start it with see testimonials from perpetrator business similar (Naimah et al., 2020) . So keep it up content Which appropriate For promote product You with mark sell unique You. There is also about tips Business MSMEs Enter Ecosystem Global Teten Enter 4 Create Advertisement Which Interesting And Take advantage Moment Certain Harbolna, Year New And various moment special other Can become time Which appropriate For advertise (Arrizal & Sofyantoro, 2020) ; (ALLIVIA, 2020) . Through platforms or marketplace Which chosen, You Can operate advertisement or promotion For interesting consumer. Transformation digital can done without change mark product or business You. However, step This Can become solution for business small And medium so that endure from pandemic so that endure more long.

initiative And courage do marketing digital based on case MSMEs Java East between other is as following (Suliswanto & Rofik, 2019): - Around 82.35 percent MSMEs culinary, including producer know And tempeh, roadside stall Eat, food light And souvenir, is pioneer Which brave promote product they in platforms digital. Furthermore, 78.95 percent MSMEs

Which move in industry fashion Also has use marketing digital. - MSMEs industry craft as big 75 percent, industry agribusiness 50 percent, And industry automotive 25 percent Also has do marketing in a manner digital. Besides media social Which become platforms main Which chosen by part big MSMEs the, there is also a number of platforms popular in circles perpetrator MSMEs in promote the product in a manner digital (Suliswanto & Rofik, 2019) ; (Abdurrahman et al., 2020) . Around 70 percent perpetrator MSMEs do marketing digital in media social, like Facebook And Instagram. Around 15 percent SMEs choose marketplace, 10 percent choose Whatsapp And 5 percent choose sell the product through website (Sunarsi, 2020) . Based on experience para perpetrator MSMEs Which has do digital marketing, can concluded that media social is place Which appropriate For promote product. However For transaction addition, marketplace like Tokopedia, Shopee, Bukalapak become place Which trusted consumer. This means that SMEs can own channel sale marketing digital Which different on moment Which together. Digital marketing must utilized by para perpetrator MSMEs as consequence from change behavior consumer through platforms digital.

Sea Bank as a Form of Digital Transformation

In development Sea Bank, Which started is Bank Retail namely Bank Well-being Economy, now acquired by SEA Group And develop to various service as service application One door (Seabank.co.id) . Seen in previous research (Banerjee et al., 2022) Neobanking is the latest disruption in custody financial services and the impact of digitization on custody banking has been the storm or centerpiece of the commercial banking literature. This brochure contains information on banking-related issues impacting financial needs after the digital transformation Transformation Sea Bank show innovation sustainable in sector finance, No only For respond banks rival (Bank Champion, hello Bank) And opportunity market, but Also For show view to front Sea Bank in development product And service (Idah & Pick, 2020) . Sea Bank Also Keep going getting better. For example, make product For investors millennials And save every day with gather flower For increase quality service customer, Which influential on bottom line (formula profit). Linkages between asset main company And procedure addition mark For develop And give mark to consumer in effort produce profit explained by model business Sea Bank. result, model business bank digital consists from five component: Source Main , Process Main (play process) , chain value , Proposition mark customer , Winner Formulas . A right more difficult for competitor For combine activity related than copy approach sale, technology processing, And feature product company. As a result, carpenter And

Sanders agreed that chain mark following can used For reach And maintain superiority competitive. If You can do matter Which The same more Good from competitor You, This usually produce profit period short. In side other, organization activity Which different in chain mark compared to with competitor make it difficult competitor For duplicate activity the. Defense agreement is the reason.

The analysis and discussion of the results should characterize the context of the research, either through the description of the environment, conjuncture or economic sector. Present the development of the research. Structuring subsections in the sense of “responding” to the objectives to which the work proposes. It can be structured in subsections in order to respond to the objectives to which the work proposes.

CONCLUSION

Study on concluded that development FinTech And For get element formative, Which can function For explain Why FinTech give potency disruptive for industry finance And go beyond continuation linear simple from development Which There is. Like Which explained in retrospective, technology finance originate from beginning institution finance And phase FinTech. For compile How transformation industry finance Which induced FinTech can happen, say introduction introduce framework Work Which share FinTech about subdomains banking, insurance And regulation on three level transformation: internal, network And external. Evolution model transformation business in sector finance Also showed by Sea Bank as bank digital. Where progress correlated strong with need public will convenience in all activity. Era "digital banking 4.0" give opportunity for bank local For more creative in give service to customers. Idea new This needed. Banking must more adaptive to change era digital banking 4.0 To use answer competition in accordance with fast development financial technology (fintech), However in side other, exists period transition change to era digital the Also raises a number constraint. So, as Bank Digital, Sea Bank is service banking Which prioritize experience customer And mark from business, so that can become chain mark For intertwine linkages between model business Which will Keep going develop. Then, as Bank Digital, Sea Bank is service finance Which focus on experience customer And mark company For transformed become value chains And create connection between model business Which develop.

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