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## Wealth Inspiration Webinar As A Marketing Communication Strategy For Mutual Fund Product: Case Study In Cutomer Education Unit, PT Bank Central Asia

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### Abstrak

Di era digital saat ini, Webinar Wealth Inspiration muncul sebagai instrumen strategis pemasaran produk reksa dana di PT Bank Central Asia. Webinar ini memiliki keunikan karena mampu menyampaikan informasi yang mendalam dan komprehensif, bernuansa edukasi yang menarik perhatian audiens. Interaktivitas yang ditawarkan melalui webinar ini menggarisbawahi keunggulan metodologisnya, sehingga audiens dapat memperoleh pemahaman mendalam tentang reksa dana dari para ahli, serta inspirasi dari influencer dan tokoh masyarakat. Interaksi ini tidak hanya memperdalam pemahaman tetapi juga mempererat hubungan saling percaya antara PT Bank Central Asia dengan calon investor. Penelitian ini menggunakan pendekatan kualitatif dengan menggunakan metode penelitian studi kasus. Seluruh informasi diperoleh berdasarkan wawancara mendalam dengan pihak-pihak yang dianggap relevan dengan penelitian. Melalui penelitian ini dapat disimpulkan bahwa Webinar Wealth Inspiration terbukti menjadi alat pemasaran yang efektif, dan dengan pendekatan yang tepat, dapat tetap relevan dalam strategi pemasaran produk reksa dana di PT Bank Central Asia di masa depan.

Kata Kunci: *Webinar, Edukasi, Reksa Dana, Komunikasi Pemasaran*

## Abstract

In the current digital era, the Wealth Inspiration Webinar has emerged as a strategic instrument for marketing mutual fund products at PT Bank Central Asia. This webinar is unique due to its ability to deliver in-depth and comprehensive information, with an educational nuance that captures the audience's attention. The interactivity offered through this webinar underscores its methodological superiority, allowing audiences to gain a deep understanding of mutual funds from experts, as well as inspiration from influencers and public figures. This interaction not only deepens understanding but also strengthens the trust relationship between PT Bank Central Asia and potential investors. This study employed a qualitative approach using a case study research method. All information was obtained based on in-depth interviews with parties deemed relevant to the study. Through this research, it can be concluded that the Wealth Inspiration Webinar has proven to be an effective marketing tool, and with the right approach, can remain relevant in the marketing strategy of mutual fund products at PT Bank Central Asia in the future.

Keyword: *Webinar, Education, Mutual Fund, Marketing Communication*

## INTRODUCTION

Investment is defined as the postponement of current consumption for future consumption (Bodie, et al. 2008). It represents the current commitment of money or other assets in order to obtain benefits in the future, which are expected to recover the initial capital, provide an adequate rate of return, or both (Gitman, 2009). Investments can be made in various financial sectors, such as the capital market, where one of the instruments traded is mutual funds. Mutual funds are a form of utilizing funds received from the public to be invested in various financial assets such as money markets, bonds, and stocks.

The importance of investing in mutual fund instruments is reflected in the rapid growth of mutual fund investors in Indonesia, which has increased by 1,400% in the last five years, especially among young generations who are increasingly comfortable with online investments. However, there are still challenges in educating the public about the importance of mutual funds and how to invest in them. Recognizing this phenomenon among the public, PT Bank Central Asia has implemented an educational program on mutual funds called Wealth Inspiration Webinar as one of its efforts to address this challenge.

Wealth Inspiration Webinar is designed to provide in-depth education about investing in mutual funds. It invites investment experts and well-known influencers/public figures as speakers to share explanations and success stories about mutual fund investments. Through Wealth Inspiration Webinar, PT Bank Central Asia aims to introduce the benefits and ease of investing in mutual fund instruments to a wider audience. This study aims to analyze the urgency and practices of mutual fund education through webinar methods. Where Wealth Inspiration Webinar plays a role as a marketing communication strategy for mutual fund

products at PT Bank Central Asia with its advantages in educating and motivating a wide audience to embrace the culture of investing in mutual fund instruments.

## METHOD

This research adopts a constructivist paradigm as it not only considers how knowledge about mutual funds is formed through social interactions in Wealth Inspiration Webinars but also examines how the audience plays an active role in the learning process based on their own experiences, backgrounds, and worldviews. This study employs a qualitative approach, thus the presented data consists of descriptive information such as text, speech, and descriptions of the behavior of the researched subjects, rather than statistical data. The research uses a case study research method as it investigates a real phenomenon or activity within a company.

Primary data in this research is obtained through in-depth interviews and indirect observation through the official company's YouTube account. Meanwhile, secondary data is gathered from the company's official website and social media accounts, relevant books, and online scholarly publications related to the research. Data is processed through data collection, reduction, presentation, and drawing conclusions. To ensure the validity of this research, the author employs the technique of data validity examination through source triangulation, which involves using more than one data source to understand the researched phenomenon with the aim of enhancing the reliability and validity of the research findings.

## RESULTS AND DISCUSSION

The COVID-19 pandemic has significantly impacted the culture of learning worldwide. Previously, learning methods tended to be conducted face-to-face but have now shifted with the utilization of new media. The use of new media in the field of education has also increased significantly due to technological advancements. Physical and social restrictions during the pandemic era have required people to make more use of the technological advancements in their digital devices for educational activities. Online learning activities have not undergone many changes from conventional learning. Online learning can be considered effective when there is dynamic and sustained social interaction among the parties involved (Garrison & Anderson, 2003). Online learning is not only focused on the use of internet media but also on the interaction and collaboration that occurs in the learning process.

The challenges brought about by the COVID-19 pandemic have led to numerous innovations in education, ranging from the development of new teaching methods to the creation of new learning resources. This has been applied by PT Bank Central Asia through the provision of mutual fund education via Wealth Inspiration Webinars using the Zoom

platform integrated with the company's official YouTube account. PT Bank Central Asia recognizes that the use of new media has had an impact on improving the effectiveness of their learning activities. The efficiency and effectiveness offered by Zoom and YouTube in mutual fund education have led PT Bank Central Asia to maintain its presence in the evolving culture of learning by continuing to organize Wealth Inspiration Webinars even after the COVID-19 pandemic has ended.

The lack of awareness and understanding among the public about mutual fund investments has made people reluctant to get involved or even educate themselves about the world of investments, especially in mutual fund instruments. As a department that plays a crucial role in increasing awareness, understanding, and trust among customers regarding the mutual fund products offered by PT Bank Central Asia, the Customer Education bureau continues to make efforts to educate prospective investors, novice investors, and even experienced investors. Therefore, Wealth Inspiration Webinars are aimed at a wide audience.

Wealth Inspiration Webinars begin with the discussion of current financial issues, allowing speakers to create a simulation of financial conditions in the minds of the audience. The financial simulation aims to enhance audience engagement in the learning activity by making them more interested, motivated, and active in mutual fund learning. Wealth Inspiration Webinars then continue with the presentation of success stories because they are considered to have strong persuasive power in various forms of communication, especially in their application to education. PT Bank Central Asia recognizes the power of influencers and public figures in influencing and motivating a wide audience. By sharing success stories from prominent figures, the audience has the potential to find similarities between themselves and the speakers, which can facilitate a deep personal connection with the mutual fund material being studied and encourage the audience to reflect on their own goals, ambitions, and paths in investment decision-making.

Furthermore, a detailed elaboration of mutual funds begins. This stage is one of the key components in PT Bank Central Asia's investment product marketing communication strategy. Product presentations conducted by investment experts can highlight the uniqueness and differentiating features of PT Bank Central Asia's mutual fund products from competitors. At this stage, the learning process and social interaction between the communicator and the audience take place. Features such as polling and comment sections on Zoom and YouTube are utilized to engage the audience and obtain audience feedback. The bilateral interaction between the speaker and the audience facilitates the development of a comprehensive understanding of the mutual fund products owned by PT Bank Central Asia and enhances the trust of potential investors in the company.

Through the webinar method, PT Bank Central Asia has successfully reached a broader

audience, conveyed product information more effectively, and overcome geographical challenges in financial education. The Wealth Inspiration Webinar, more than just an informational platform, is a holistic strategy designed to educate, influence, and motivate the audience regarding the advantages and potential of mutual funds as an investment instrument. By combining the expertise of investment professionals with the use of cutting-edge technology, PT Bank Central Asia has created a persuasive and informative narrative about mutual funds, positioning them as a promising investment choice in today's financial spectrum.

Through the two-way interaction provided by the webinar platform, questions, doubts, and uncertainties about mutual fund products can be addressed in real-time. PT Bank Central Asia's digital participation in the world of learning through webinar technology demonstrates its awareness of current information consumption trends. Thus, the Wealth Inspiration Webinar is not merely a marketing strategy but also a representation of the Customer Education Bureau in providing inclusive and impactful financial education to the wider community.

## CONCLUSION

Amidst the ongoing era of digitalization, the breakthrough of learning activities through the Wealth Inspiration Webinar has emerged as a strategic tool in the world of marketing, particularly in promoting mutual fund products at PT Bank Central Asia. The audience can gain in-depth information about mutual funds from investment experts and draw inspiration from influencers and public figures who are featured. Consequently, the marketing strategy implemented through the Wealth Inspiration Webinar not only serves the purpose of imparting understanding about mutual funds but also fosters the audience's interest in mutual fund investments.

The social interaction that takes place through valuable perspectives, answering questions, and addressing doubts can enhance not only the audience's comprehension of mutual funds but also build a trust relationship between PT Bank Central Asia and investors, both current and potential. The Wealth Inspiration Webinar has proven itself as a valuable marketing instrument in today's digital era. With proper adaptation, innovative approaches, and a focus on audience feedback, the Wealth Inspiration Webinar has the potential to continue playing a crucial role in the marketing strategy for mutual fund products at PT Bank Central Asia.

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