

ABSTRACT

This study aims to analyze the factors that differentiate the productivity of Generation Z (Gen Z) marketers and to formulate effective mortgage / consumer secured loan (Kredit Pemilikan Rumah/KPR) marketing strategies for Gen Z marketers at BRI Semarang. The research phenomenon is motivated by differences in productivity among Gen Z KPR marketers, despite their relatively similar generational characteristics and access to digital technology. This study employs a qualitative approach using a phenomenological method to gain an in-depth understanding of the experiences, perceptions, motivations, behaviors, and marketing strategies of Gen Z marketers in conducting KPR marketing activities.

The research involved ten KPR marketers as informants, consisting of eight Gen Z marketers, including four productive marketers and four less productive marketers, as well as two productive Generation Y marketers as a comparison group. Data were collected through in-depth interviews, observations, and document analysis. Data were analyzed using the interactive model of Miles, Huberman, and Saldaña, consisting of data reduction, data display, and conclusion drawing and verification. The credibility of the findings was strengthened through source triangulation, methodological triangulation, and member checking.

The findings indicate that the productivity of Gen Z marketers is not solely determined by digital capability or generational characteristics. The main factors differentiating productive and less productive marketers include the ability to integrate digital capability and relationship capability, discipline in pipeline management, intrinsic and extrinsic motivation, the strength of relationships with property developers, time management, process speed, leadership support, and the ability to effectively utilize technology and data. Productive Gen Z marketers are able to transform digital activities into leads, pipelines, applications, and KPR disbursements through prompt follow-up, strong relationships with property developers, and disciplined execution of marketing activities.

The study further finds that an effective KPR marketing strategy for Gen Z marketers is data-driven omnichannel relationship marketing. This strategy integrates content-led marketing, developer-based relationship marketing, data-driven follow-up, fast-process marketing, and trust-based marketing, supported by a learning-oriented system and supportive leadership. Empirically, the study demonstrates that digital capability plays an important role in expanding market reach and building awareness, relationship capability contributes to building trust and accessing sustainable pipelines, while execution capability transforms marketing pipelines into KPR disbursements.

The implications of this study suggest that the management of Gen Z marketers should be based on individual competencies and development needs rather than solely on generational labels. BRI should strengthen capabilities in digital marketing, relationship marketing, pipeline management, time management, understanding of KPR processes, and performance evaluation systems based on the marketing funnel, while developing leadership practices that combine support with accountability.

Keywords: Generation Z, marketing strategy, Mortgage, KPR, digital marketing, relationship marketing, marketing productivity, BRI Semarang.

