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# *Enhancing Customer Understanding Through Instructional Video: The Development of Livin' Merchant Guide at Bank Mandiri Area Purwokerto*

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**KEYWORDS**

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**ABSTRACT**

The author developed an informational video of using Livin' Merchant during the internship at Bank Mandiri Area Purwokerto in the Transaction Banking Retail division as their focus on Livin' Merchant with the aim as a guidance to explain about the features of Livin' Merchant for customers. Additionally, the project was produced to find out any obstacles encountered in promoting and assisting customers with Livin' Merchant. There are three methods were used by the author, namely observation, interview, and documentation. The interview conducted to enhanced the reliability of the information gathered. The documentation was conducted to provide data documentation to gain a clearer understanding within company. By gained data through the guide book of Livin' Merchant, the author developing the informational video that reflects the features and benefits of Livin' Merchant with combination of visuals and narration. Production including video recording, voice recording, and voice recording. The production process of developing an informational video including were pre-production that including generating idea, scriptwriting, and storyboarding. Post-production including final stage to finalized the edit to make sure everything aligned with the storyboard and script.

Keywords: Digital Marketing, Informational Video, Mobile Banking

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## Introduction

The rapid development of technology (Mufti & Suripto, 2020) helps everything that is done to be easier and more efficient, for example, such as communicating which is increasingly easier to do by using technology where mobile technology provides convenience to customers related to banking transactions. Bank Mandiri as a bank that applies digital technology provided several banking services such as ATM Machines, EDC, Branch offices and Debit Cards, etc. Bank Mandiri also have digital mobile banking called Livin' by Mandiri and Livin' Merchant. The difference between Livin' by Mandiri and Livin' Merchant is Livin' by Mandiri focused on the mobile banking services for individual customers and Livin' Merchant is a cashier application that help business and merchant with the digital technology existence of Livin' Merchant in this era is an innovation that provides many benefits to customers. With the various convenience of mobile banking services, it is expected that customers will get satisfaction in using various products and services provided by the bank (Fimi & Kandi, 2023). This is allegedly indicated by the increasing customer awareness of the benefits offered, with a touch of ease of mobile banking services very helpful in conducting banking transactions by prioritizing one- hand mobility anywhere and anytime.

According to Yaphilia, Devina (2018), promotional video is an act of publicizing information which is created and shown through moving visual images to reach a certain target market. A promotional video is a marketing or sale tool to share about the uniqueness of the product to the consumers (Tatum, 2021). A video content also has the ability to deliver your brand's message. Visual, narrative or video content can be used to portray the brand values, mission and culture. This helps build an emotional bond with the audience and creates a strong differentiation from competitors (Ratna et al., 2022).

In conclusion, promotional video enables to build connection with customers by created guidance about the usage video of use Livin' Merchant as a service application by showcase about its features, benefits, and the functionality of the application. Informational video offers how Livin' Merchant works with audio visual product with both practical and depth information about the Livin' Merchant.

The pre-production of promotional videos designed were planned of (1) idea, (2) scriptwriting, and (3) storyboard. Based on the 3 criteria mentioned above, ideas contain the making of scriptwriting by making script in Indonesian based on the results of data collection process and translated it into English, the language in the video, and the contents of each part of the video. Followed by making storyboard by focused on the concept of the informational video. (Ambarwati., 2023). Production is the process of cinema and audio-visual contents to carefully plan every shot of a promotional video. It is important to ensure that the visual elements align with the narration. Ultimately, emotions and memory are the key factors in this equation. That is why compelling plots, believable characters (stereotypical or not), carefully planned images and sounds (Graça et al., 2022). Post-production is the video/film assembled by the video/film editor. Post-production phase is where the artwork gets its final shape and the shot film material is edited. The production sound (dialogue) is also edited; music tracks and songs are composed and recorded if a film is sought to have a score; sound effects are designed and recorded. Any computer-graphic visual effects are digitally added. Finally, all sound elements are mixed into "stems", which are then married to pictures, and the film is fully completed ("locked") (Sulistiani, Endah Wahyu 2021).

According to Bensona, Simeon, et al (2022), Point of Sales (POS) technology is a hardware or software system that records transactions in a business by helping it to record transactions occurring in the cashier. By data that has been recorded from each transaction occurring in business, the owner of the business may be able to make decisions for their business in the future. In conclusion, Point of Sales is a digital technology based that can help to search and find data and read the data in the system. There are several POS applications that are available in Indonesia beside Livin' Merchant that help to manage business such as Majoo, Moka, Qasir, etc. Like Livin' Merchant, these platforms designed to help business management with digital application such as real-time sales tracking and other business tools that help to control transactions and overall performance.

## Method

Based on the observation with customers during the internship at Bank Mandiri Area Purwokerto, the author found complaints from customers about how to use Livin' Merchant and received some questions about the instruction video of the use of Livin' Merchant as the only guidance available instruction booklet of Livin' Merchant. There are three methods that used for the project:

1. **Observation**
   According to Kumar, et al (2023), observation describe the behavior of a subject and involve the basic technique of simply watching phenomena until some hunch or insight is gained. The process of observation which the author has conducted was observing the everyday activity that provides insights into the diverse behaviour and events that occur where you can find by observing the everyday life at the office at Bank Mandiri Area Purwokerto. The reason why observation is important because observation allows to gather information about the company more that can lead to valuable insight that may not be emerge through other method such as interviews or documentation.

2. **Interview**
   According to Rwamahe Rutakumwa (2019), conducting interviews to observe and understand a company's description involves a detailed and structured approach to gather accurate and comprehensive insights. The use of audio recordings has become a taken-for-granted approach to generating transcripts of in-depth interviewing where the data quality between audio-recorded transcripts and interview scripts written directly after the interview were comparable in the detail captured.

   The author conducted interviews with three staffs of Bank Mandiri Area Purwokerto to gain deeper insight about Bank Mandiri such as the SOP, one of the staffs that the author interviewed was Mrs. Galuh, the Officer of Transaction Banking Retail division (script of the interview on appendices 1) the author asked questions about the usage of Livin' Merchant with Transaction Banking Retail division, about what are the common questions that customers asked while introducing the Livin' Merchant, the challenges, and is there any suggestion about how to delivers information about Livin' Merchant better. Mrs. Galuh helped with the questions that explained that most of the customers still confused between Livin' by Mandiri and Livin' Merchant and about the lack of visual tool that needed to help for the introduction to customers. The result of the interview, the author interviewed with staff to improve the data's reliability so that the author can find out thoroughly to enhanced and accurate information because engaging directly with staff can lead to more accurate the details of the company approach to gain a thorough understanding of a company's details.

   A semi-structured format was chosen for this interview because it allowed the author to follow a consistent set of guiding questions whenever the staff raised a point that needed clarifying. This balance was important given the goal of the interview, which was not only to confirm what the author had already observed but also to understand the reasoning behind it, namely why certain customer confusions kept recurring and what, in the staff's view, would actually resolve them. The questions below were designed to move from general customer behaviour toward more specific suggestions for improvement, with the transcript excerpt kept here to preserve the staff's own wording before it is interpreted further in the Results and Discussion sections.

Interviewee : Officer Transaction Banking Retail division
Date : August 29th, 2024
Location : Bank Mandiri Area Purwokerto
Interview Format: Semi-structured (in person)

**Interviewer:** Could you explain what are the common questions customers ask about Livin' Merchant?
**Interviewee:** The common questions that customers asked are they asked about the benefit of Livin' Merchant, is it easy to use especially to those who is not familiar with technology, and the registration process.
**Interviewer:** What are the challenges do you face when introducing Livin' Merchant to customers?
**Interviewee:** Most of the customers get confused between the Livin' by Mandiri and Livin' Merchant, they also often ask about the settlement process about how and when the money is transferred to their account.
**Interviewer:** Do you have any suggestion about how to delivers information of Livin' Merchant better?
**Interviewee:** Yes, I think we need a visual tool such as informational video or animations to help the customers understand better about the real example of how to use Livin' Merchant so the customers can more easily follow the steps and using the feature effectively.

Figure 1. Script of interview with Bank Mandiri Area Purwokerto Officer

## 3. Documentation

Documentation is method for obtaining data and information in the form of books, archives, documents, written numbers, and images such as reports and information that can support research (Sugiyono in Fairus, 2020). The documentation that used in this project including photo, guide video Livin' Merchant and PDF guide book of Livin' Merchant. PDF guide book of Livin' Merchant also offered photos and comprehensive details about the features. The guide book of Livin' Merchant used to support this project as the validation of data of the project. The documentation of this project provided visual and textual data of Livin' Merchant by PDF guide book, which contributed to gaining credibility to create a depth understanding of how Livin' Merchant is introduced and used. There is also guide video of Livin' Merchant that already existed but from the headquarter office of Bank Mandiri but the video divided into several parts and because of that the customers confusing and make complaints about the step- by-step informational video of Livin' Merchant.

**Result**

The result of this study based on the observation, interviews, and documentation during the internship at Bank Mandiri Area Purwokerto on the Livin' Merchant relations with customer experience and the product outcomes.

1. Customer-Related

    The observation found that the difficulties of Livin' Merchant to customers is the confusion about how to operate the features of Livin' Merchant. Some customers expressed about how PDF instruction guide was too confusing and complex to understand.

    Based on the interviews, customers frequently:

    a. Misunderstood about the difference between Livin' by Mandiri and Livin' Merchant. As the Officer of the Transaction Banking Retail division put it, "Most of the customers get confused between the Livin' by Mandiri and Livin' Merchant, they also often ask about the settlement process about how and when the money is transferred to their account."

    b. Asking for audio-visual guide video to fully understand the Livin' Merchant application. This was echoed by the Transaction Banking Retail division itself, whose staff noted, "I think we need a visual tool such as informational video or animations to help the customers understand better about the real example of how to use Livin' Merchant so the customers can more easily follow the steps and using the feature effectively."

2. Internal Staff Needs

    The Transaction Banking Retail Division stated that they were lacked of audio-visual tools during the merchant visit. Although bank Mandiri already had the guide video, the customers often confuse because the video was not summarized of all of customer needs. From this data based on the interviews, the purpose of improving customers became the priority for making audio-visual product as the result of internship. When asked directly what would help, the staff of the Transaction Banking Retail division said, "Yes, I think we need a visual tool such as informational video or animations to help the customers understand better about the real example of how to use Livin' Merchant." This internal request mirrored of what customers themselves were asking for, reinforcing that the gap was not only in customer understanding but also for tools available to staff during merchant visits.

3. Outcomes of the Video Production

    The final product from internship is the development of informational guide video of Livin' Merchant by combining Indonesian narration with English subtitles. Despite the improvement by making guide video, there are no available platforms to publish the final product. Therefore, the author decided to give to the Transaction Banking Retail Division who responsible with the product and will personally introduce the video during the merchant visit to customers.

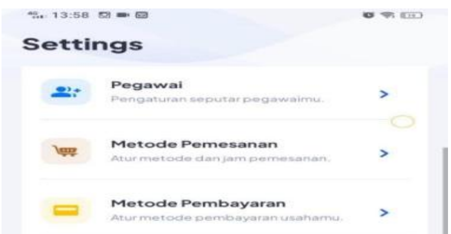

Figure 2. Screen Recording from Livin' Merchant application

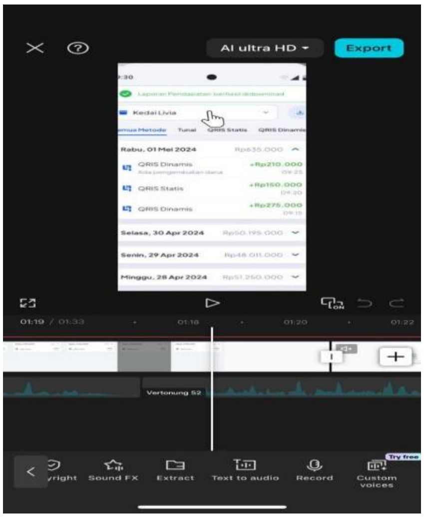


Figure 3. Capcut as the tool of the voice recording and video editing

## Discussion

The findings show that customers' confusion was not a matter of inattention but of the format in which information was delivered. This connects directly to Yaphilia and Devina's (2018) argument that a promotional or instructional video works because it conveys information through moving visual images rather than PDF text, and to Tatum (2021) point that such a video functions as a tool for communicating a product's distinct features to its users.

The PDF guide that Bank Mandiri already had covered the same material as the video that was eventually produced, yet it failed to resolve customer confusion, which suggests that the gap was not a lack of information but a lack of an accessible medium for it. This is consistent with Ratna (2022) observation that video content builds a stronger connection with an audience than text alone, since the combination of narration and visuals can demonstrate a process step by step in a way a written manual cannot. The result also reflects Dahlan and Suci (2023) finding that convenience is a major factor in mobile banking satisfaction, if customers cannot easily understand how a feature works, the convenience that the technology was designed to offer is effectively lost.

The three-phase production process, pre-production, production, and post-production, followed the structure that Ambarwati (2023) and Graça (2022) describe as standard for promotional video development, and following that structure appears to be what allowed the final product to stay aligned with what customers actually needed rather than with what the author initially assumed they needed. The clearest example of this is the Transaction Banking Retail division's request, during the evaluation stage, to add subtitles before the video could be approved. That single revision indicates that an audio-visual product is not automatically more effective than a printed guide simply because it is visual, it still has to be reviewed against the needs of the people who will use it, in this case, the customers, whose first language is not necessarily the language of the narration. Once that revision was made, the product was accepted, which suggests that the earlier confusion customers reported was specifically about accessibility of language and pacing rather than about video as a format.

The decision to focus with Livin' Merchant for the final project was because to support and improving customer experience and loyalty to the bank as the author was placed in Transaction Banking Retail Division during the job training at Bank Mandiri Area Purwokerto. Based on the observations during the job training, the author discovered that customers encountered difficulties of using Livin' Merchant. Although Bank Mandiri actually already have the PDF booklet and guide videos, but the PDF booklet considered more complex and the guide video was made separated into multiple videos that making it harder for the users to follow the instructions. The reason why the author chose video product because compared to printed manuals such as brochure and flyer, video helps to combine audio and visual that can demonstrate the process in step-by- step clearly. Video also easier to share and more engaging for customers who prefer visual learning by integrating Indonesian voice over and English subtitles. It helps to reach broader audience of informational video supporting not only local customers but also potential customers from diverse background.

Beyond the format of the existing PDF guide, the project itself faced several limitations. The most immediate was the absence of any internal platform through which the finished video could be published or distributed, which meant the product could only reach customers through staff sharing it directly during merchant visits rather than through a channel customers could return to on their own. Idea generation during pre-production was also slower than expected, since the author had limited prior experience translating a written guide book into a visual script, and progress only picked up after repeated feedback from mentors and supervisors. Finally, because the video had not yet been tested directly with customers at the time this report was written, its effect on customer understanding is based on staff approval rather than on confirmed customer outcomes, which is a limitation that future evaluation of the product should address.

## Conclusion

The informational product is strengthen the use of Livin' Merchant as media supports for bank Mandiri Area Purwokerto. The development of informational video created through the process of pre-production, production, and post-production. Supported with Indonesian narratives and English subtitle to help the understanding broader audiences. The informational video, helped in addressing challenges by providing visually guidance that aligned with customer needs. The intended goals of informational video production is to represents a practical step by reducing barriers between customers with the digital technology and to support Bank Mandiri Area Purwokerto promotional tool to enchance the use of Livin' Merchant for customers. What this project shows, more specifically, is that customer confusion around Livin' Merchant was largely a problem of format rather than content, since the same information that customers struggled with in the PDF guide became clearer once delivered as narrated visuals. At the same time, because the video's effectiveness was confirmed through internal approval rather than direct customer testing, this remains an internal evaluation of the product rather than a fully verified outcome, and that gap is the most useful starting point for follow-up work, whether through a small customer feedback trial once the video is distributed or through tracking how often staff actually use it during merchant visits.

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