

ABSTRACT

Digital transformation has driven the banking sector to innovate, one of which is through the development of a mortgage ecosystem as a strategy to enhance competitiveness in Mortgage Loans (KPP). PT Bank Rakyat Indonesia (Persero) Tbk. has implemented this strategy through the Homespot platform. However, the platform has not yet yielded significant financial impact, indicating ineffectiveness in its application.

This study aims to analyse the factors causing the ineffectiveness of Bank BRI's mortgage ecosystem and to formulate strategies for its improvement. Using a qualitative case study approach, primary data were collected through in-depth interviews with key persons from Bank BRI's internal team and customer users.

The data were analysed using the Experiential Marketing framework, which covers five dimensions: Sense, Feel, Think, Act, and Relate. The findings reveal that the ineffectiveness of Homespot stems from a failure to deliver a holistic and consistent customer experience. This failure manifests as an inconsistent sensory perception (Sense), erosion of trust due to a disconnected process (Feel), a solution that feels "half-finished" (Think), an unsustainable shift to digital behaviour (Act), and an absence of community building (Relate). In response, this study recommends an integrated strategy focus on enhancing the customer experience, encompassing the end-to-end digitalization of back-end processes and the transformation of the platform from a mere transactional tool into a long-term relational community.

Keywords: *Mortgage Ecosystem, Experiential Marketing, Digital Strategy, Customer Experience, Mortgage Loan, Digital Banking*

