

ABSTRACT

The rapid development of financial technology (fintech) has driven PT Pos Indonesia to reposition its services through the Pospay application, aiming to shift public perception away from viewing it as a conventional institution. This study aims to examine the brand communication strategies used by Pospay in building its image as the "Modern Fintech of Indonesia." A qualitative approach with a constructivist paradigm and case study method was employed. Data were collected through observation, in-depth interviews with key, expert, and supporting informants, as well as documentation. Data analysis was conducted using the AISAS model (Attention, Interest, Search, Action, Share). The findings reveal five main strategies. First, optimizing social media platforms (Instagram and TikTok) by combining educational content, targeted advertising, and incentive programs to attract attention and facilitate information search. Second, collaborating with public figures and micro-influencers to enhance credibility and encourage word-of-mouth. Third, leveraging the identity as a state-owned enterprise (BUMN) to build institutional trust through the use of the Pos Indonesia logo, its extensive post office network, and certifications from OJK and Bank Indonesia. Fourth, delivering inclusive value propositions such as digital money orders without requiring a bank account and offering phygital (physical-digital) services that expand outreach and differentiate Pospay from competitors. Fifth, providing a user-friendly experience that supports daily transactions, although technical issues and internal bureaucratic barriers remain. In conclusion, Pospay's brand communication strategy effectively builds its image as a modern fintech through educational, legitimizing, and differentiating approaches. However, sustaining this image and increasing user loyalty requires consistent digital campaigns, improved application performance, and accelerated decision-making processes within the state-owned enterprise structure.

Keywords: Pospay, brand communication, fintech, AISAS, Brand Image, financial inclusion, state-owned enterprise (BUMN).