

Analysis of Personal Selling Strategy in an Effort to Increase the Number of Savings Customers at Bank KB Bukopin Syariah Bukittinggi Branch Office

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ABSTRACT

Background. The main problem in this study is that the number of savings customers increased in 2023, which is quite high compared to the previous year.

Purpose. This study aims to analyze personal selling strategies in an effort to increase the number of savings customers at Bank KB Bukopin Syariah Bukittinggi Branch Office and the constraints of Bank KB Bukopin Syariah Bukittinggi Branch Office in increasing the number of customers.

Method. This research employs field research or field research types using descriptive qualitative research methods. Data collection techniques include documentation and interviews with employees of Bank KB Bukopin Syariah Branch Office Bukittinggi, as well as documentation in the form of written documents and photos. To ensure the validity of the data used, source triangulation is employed, cross-checking information from multiple different sources.

Results. The research findings indicate that Bank KB Bukopin Syariah Branch Office Bukittinggi has successfully implemented personal selling strategies to increase the number of savings account customers. These strategies include providing in-depth product understanding to customers, direct approaches to institutions, tailoring products to customer needs through interviews, offering immediate solutions and benefits to customers, gaining profits after offering savings products to potential customers, mastering savings products before addressing customer inquiries, offering special deals or rewards to enhance customer appeal, conducting follow-ups through visits and calls, organizing monthly training sessions, and evaluating personal selling performance every Friday. However, the bank faces internal challenges such as network limitations and a shortage of ATMs, as well as external challenges including location, facilities, and competition among banks, along with customer trust and comfort levels that make it difficult for them to switch to other banks..

Conclusion. Implementation of a personal selling strategy to increase the number of savings customers at Bank KB Bukopin Syariah Bukittinggi Branch Office includes various steps designed to achieve this goal.

KEYWORDS

Customer, Personal Selling Strategy

INTRODUCTION

Marketing strategy through personal selling is a form of strategy used by business people to market their products (Ulfah et al., 2021). Personal selling is an effort to express verbally to one or more prospective buyers with the aim of creating sale

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Personal selling is considered the only promotional tool used to communicate directly with potential consumers (Peterson, 2020). In other words, personal selling includes communication activities between producers represented by salespeople and potential consumers, involving aspects of thought and emotion, and of course, direct interaction (Leriant Medananda & Subur Drajat, 2022). According to Kotler and Keller, personal selling is an effort to introduce a product through face-to-face communication between a seller and a prospective buyer, with the aim of making consumers interested in buying the product offered. By using this strategy, the seller can directly observe and hear the responses from prospective buyers. Personal selling is considered a strategy that is not easy because it involves direct interaction with prospective buyers (Yi et al., 2021). Personal selling involves people or individuals in its implementation. Therefore, communication carried out individually becomes easier and faster compared to other promotional tools. This is due to the occurrence of direct and personal interaction between a prospective buyer and a seller. In this context, sellers can identify consumer desires, motives, and behaviors, as well as observe consumer reactions or responses to products offered by companies or institutions (Rohaeni, 2016)

Personal selling also involves the provision of salespeople, both male and female, who conduct door-to-door sales (Yanto & Prabowo, 2020). Jemput bola is an application of personal selling where there is direct face-to-face interaction between consumers and salesmen, or in the context of banking, with the relationship officer (RO), also known as marketing funding (Putra et al., 2021). In this situation, the seller can find out the desires, motives, and behavior of consumers and, at the same time, observe the reactions or responses of consumers to the products offered by the company or institution. In line with its progress, Bank KB Bukopin Syariah KC Bukittinggi, a financial institution that implements systems and operations based on sharia principles, is involved in operational activities involving the collection of funds from savings, deposits, and current accounts, as well as the distribution of funds in the form of financing. In carrying out effective marketing through personal selling, there are steps that must be followed. In implementing personal selling promotional tools in the field, the Relationship Officer (RO) of Bank KB Bukopin Syariah Kc Bukittinggi directly approaches the community to introduce its products, one of which is the IB Siaga savings. To achieve the target expected by Bank KB Bukopin Syariah KC Bukittinggi to increase the number of customers, based on the initial survey, the approach taken is through personal selling using the door-to-door method, or jemput bola. In this strategy, RO will directly visit customers or prospective customers every working day. This jemput bola approach provides benefits for customers, where they only need to wait at their workplace or home to carry out sharia banking transactions. This approach is considered capable of introducing banking products more effectively and efficiently and can cover all levels of society more widely, especially in terms of savings based on the wadi'ah contract principle (Pebrian, 2021)

The existence of personal selling is expected to enable prospective buyers to get to know the products produced by the company better, so that it can generate interest in the products offered (Firah, 2023). The more often the seller visits consumers, the greater the possibility that the product can be sold. In this context, the skills of the sales force are a crucial factor in realizing sales transactions. Therefore, it can be concluded that the role of personal selling is very large in influencing consumer purchasing decisions. From the results of an interview with Mr. Ridwan, who serves as a Relationship Officer (RO) at Bank KB Bukopin Syariah, it was revealed that in an effort to market savings products, he uses a personal selling strategy by following these steps: selecting target customers, approaching customers, presenting information about the product, handling objections that may arise from customers, and finally, completing the sales transaction. The personal selling strategy is carried out to increase the number of customers. The following is data on the number of customers at Bank KB Bukopin Syariah KC Bukittinggi.

The data listed in that the number of savings customers at Bank KB Bukopin Syariah Kc Bukittinggi obtained each year has increased except in 2022, which experienced a decline at Bank KB Bukopin Syariah KC Bukittinggi. Based on the results of the interview with Mr. Ridwan as the Relationship Officer (RO) in increasing the number of savings customers, it is necessary to

implement a personal selling strategy where the RO explains the advantages, benefits, and needs of the product to customers by visiting them at home, companies, or markets using a door-to-door system.

RESEARCH METHODOLOGY

The research conducted is a type of field research that focuses on PT Bank KB Bukopin Syariah KC Bukittinggi. The research method applied is descriptive-qualitative. In this context, the descriptive qualitative method is used to describe and explain the analysis of personal selling strategies in an effort to increase the number of savings customers at Bank KB Bukopin Syariah KC Bukittinggi. The type of instrument can be applied to various types of data collection methods (Moleong, 1989). The research instruments used are: the researcher himself, a smartphone, stationery, and an interview list. Primary Data Sources, Primary data sources include responding individuals, focus groups, and the internet, which can also be used as primary data sources if the questionnaire is distributed through an online platform (Rukin, 2022) The primary data source in the context of this study involves the relationship officer (RO) .

RESULT AND DISCUSSION

1. Personal selling strategy in an effort to increase the number of savings customers at the Bank KB Bukopin Syariah Bukittinggi Branch Office

The financial institution Bank KB Bukopin Syariah Bukittinggi Branch Office has issued many products that are beneficial to the community and are in accordance with Islamic sharia principles for the needs of small and medium communities. To market the products of the Bank KB Bukopin Syariah Bukittinggi Branch Office, promotions can be done. In promoting Bank KB Bukopin Syariah Bukittinggi Branch Office products, there are many ways that can be done. One of them is through personal selling, because with personal selling, it will be easier to provide product information to customers. Personal selling is an effort to communicate verbally with one or more prospective buyers with the aim of creating sales. The technique can be through direct sales in the field by a relationship officer or direct door-to-door sales. In its activities, the one who plays an active role in personal selling is a marketing person, especially a relationship officer who is good at selling products. This will have a positive impact on the Bank KB Bukopin Syariah Bukittinggi Branch Office by increasing the number of savings customers. In developing its business, Bank KB Bukopin Syariah Bukittinggi Branch Office has set a marketing strategy to attract savings customers, especially through the implementation of personal selling as the main strategy. Data obtained from Bank KB Bukopin Syariah Bukittinggi Branch Office in an effort to increase the number of savings customers include product understanding, personal relationships, adjustments to customer needs, solutions and benefits for customers in introducing products, benefits of offering products and customer services, how the bank responds to customer questions, special offers, effective follow-up, training and skill development, and monitoring and evaluation of personal selling performance. The steps taken by the marketing department of Bank KB Bukopin Syariah Bukittinggi Branch Office in the personal selling strategy include:

a. Product Understanding

Product understanding is the first step where banking requires a deep understanding of the products and services offered, and sellers must be able to clearly explain the features, benefits, and advantages of banking products. In this case, Bank KB Bukopin Syariah Bukittinggi Branch Office, especially relationship officers, have a broad understanding of the products or services that will be offered to prospective customers. The purpose of the personal selling strategy through product understanding is to ensure that customers understand the products offered. Before offering a product, the relationship officer must

explore the needs of prospective customers with the aim that the product offered can be sold and is on target.

According to related research conducted by (Zakiyah, 2019) entitled "Implementation of Personal Selling Strategy in an Effort to Increase the Number of Customers at KSPPS BMT Hanada Quwaish Kebasen," in conducting product understanding or presentations, a marketing person from KSPPS BMT Hanada Quwaish tells the product to buyers and shows how the product will generate profits or save money. The marketing party makes a presentation to explain the product to customers and shows how the product will generate benefits for customers by speaking honestly and being humble with the aim that customers are not disappointed, can be trusted, and can make sales.

Based on the explanation above, it can be concluded that the implementation of the personal selling strategy of product understanding is in line with the research conducted by. Although there are differences in the focus of product understanding, Bank KB Bukopin Syariah Bukittinggi Branch Office focuses more on in-depth understanding of the products and services carried out by marketing relationship officers to customers with the aim that the products offered can be sold and are right on target, while KSPPS BMT Hanada Quwaish emphasizes more on product understanding related to financial benefits and benefits for customers. Despite the differences in the personal selling strategy, product understanding remains the same.

b. Personal relationships

This personal relationship is a step in the sales process where a relationship officer meets in person and greets a prospective customer (Waqas et al., 2023). Bank KB Bukopin Syariah Branch Office Bukittinggi makes an approach with the prospective customer by coming to the potential customer to do silaturahmi directly. Bank KB Bukopin Syariah branch office Making a relationship or approach through literacy to an institution, through a letter of offer directly to the head or head of the financial department, through a door-to-door approach, and through personally determining who has authority over the products or cooperation offered. In addition, the approach carried out by the Bank KB Bukopin Syariah Office Branch of Bukittinggi is also done by organizing events such as open tables in a school, campus, or at certain events, as well as personal branding. Personal branding is not only a promotion; a marketer must also have an attractive appearance so that the prospective customer gives a positive impression.

According to the related research carried out by (Putri, 2021) with the title "Analysis of Personal Selling Strategies On Savings Products In Shariah Bank Indonesia KCP Mojokerto Majapahit 2 At the Time of Pandemic Covid-19" in conducting personal approaches or relationships of Shariah Bank Indonesia, KCP Mojokerto Majapahit2 made appointments in advance after making pre-approach to ask for permission to meet with potential customers or banks can directly ask the potential customers to know the needs of the desired product, in the first meeting this should give a good impression, at the beginning of the approach a personal selling needs to think about appearance, speech, and further explanation.

Based on the above explanation then can analyze that the implementation of personal selling strategy in personal relationships or approach to the prospective customers of Bank KB Bukopin Syariah Bukittinggi Branch Office has been in accordance with the study of (Putri, 2021).

c. Adaptation to customer needs

Where a relationship officer from Bank KB Bukopin Syariah Office Branch of Bukittinggi offers a product with the aim of helping to increase customer satisfaction. When offering products, relations officers conduct surveys and analyses to understand the needs

and preferences of customers first. A relationship officer provides a responsive and quality service to customers to help potential customers understand the products offered and choose according to the needs of potential customers (Purba & Chandra, 2022). Through this strategy Bank KB Bukopin Shariah Office Branch of Bukittinggi can ensure that the product offered is in accordance with the requirements and preference of customers thus increasing customer satisfaction and loyalty.

Based on the above explanation, it can be analyzed that the implementation of personal selling strategies in making adjustments to customer needs has been consistent with Kotler's theory that emphasizes the importance of customer adjustment as a key element in marketing strategy (Elrod & Fortenberry, 2020). Kotler emphasized that salespeople must understand and respond to the needs, desires, and individual preferences of prospective customers to success in the sales process (Kotler, 2017). Bank KB Bukopin Shariah Office Branch Bukittinggi provides services and understanding about the products offered with the aim of potential customers can use the products according to their needs.

d. Solutions and benefits for customers in conducting product identification

With a marketing relationship officer from Bank KB Bukopin Shariah Office Branch Bukittinggi carrying out a personal selling strategy can provide solutions and benefits for customers in the adjustment of products to their needs. Products offered by Bank KB Bukopin Shariah Office Branches Bukittinggi can provide a variety of financial advantages for customers and can provide an appropriate solution to product doubts that will be used in the management of customers' finances.

Based on the above explanation, it can be analyzed that the implementation of a personal selling strategy in providing solutions and benefits to customers in conducting product identification has been consistent with Kotler's theory that emphasizes the importance of focusing on the benefits obtained by customers rather than just the features of the product itself. In product introduction, this means highlighting how the product meets the needs or problems faced by the consumer.

e. The advantage of offering products and services to customers

The profits generally obtained by the Bank KB Bukopin Shariah Office Branch Bukittinggi of course the bank is well known among the public and affects the financial performance of the Bank. In addition, the main benefit in the financing or funding section can get a third-party fund source or DPK that exists in the Bank KB Bukopin Shariah Office Branch Bukittinggi. The more often a bank markets its products to its prospective customers, the more profits the Bank obtains.

Based on the above explanation can analyze that personal selling strategy in emphasis on profit in offering products and services to customers has been consistent with the theory and previous research, which explains the stress on profit and added value offered by the product or service banking and shows how the use of the product can provide solutions and additional benefits to the customer. Bank KB Bukopin Shariah Office Branch Bukittinggi obtained a profit in offering products and services to customers that will have a positive impact and affect the Bank.

f. How the bank responds to the customer's questions

A marketing relationship officer of Bank KB Bukopin Shariah Branch Office Bukittinggi in addition to explaining the products given to the prospective customer, but can also give an insight into how the bank responds to the questions asked by the candidate customer. In the face of the questions from the prospectant customer, Bank KB Bukopin shariah branch office Bukittinggi provides an appropriate response and provides clear and

reliable information. By giving a response and providing clear information Bank KB Bukopin Shariah Branch office can also provide products that correspond to the needs and wishes of the client.

Based on the above explanation can analyze that personal selling strategy in answering questions from customers has been in accordance with the previous research carried out by (Zakiyah, 2019) who said that in handling complaints and dealing with objections from the products offered by the marketing party KSPPS BMT Hanada Quwaish, so that KSPPs BMT Hannada Quvaish will know quickly what to do and choose a suitable product for the potential customer, so the potential client wants to join.

g. Special offers or prizes to enhance customer attractiveness

In this strategy Bank KB Bukopin Shariah Office Branch Bukittinggi gives special offers or prizes on certain seasons. For special offers of course done on certain scales. Purpose of Bank KB Bukopin Shariah Bucharest Branch Office Increases market share, by providing an attractive offer the bank can attract the attention of new clients and raise the interest of potential customers to use the products and services of the Bank KB Bukopin shariah Office.

Based on the above explanation it can be concluded that the personal selling strategy in giving special offers or prizes has been in line with the theory. The aim is to increase market share by attracting new prospective customers and increasing their interest in using the products and services of Bank KB Bukopin Shariah Branch Office Bukittinggi.

h. Effective follow-up

In this phase, a marketing relationship officer performs a follow-up. The sales phase does not end when the customer gets the desired product. According to Kotler and Amstrong in carrying out the process of follow-up purchases carried out directly or by telephone this gives the customer an opportunity to ask further about the already used products. Bank KB Bukopin Sharia Branch officer will follow up the candidates who are at any stage of marketing or in offering a product of course after doing a prospect there is a stage of monitoring and for customers who are still at the stage of negotiation marketing relationship officer do follow-up.

Based on the above explanation then can analyze that Bank KB Bukopin Shariah Office Branch Bukittinggi in the implementation of personal selling, effective follow-up applied in accordance with the theory and performed perfectly where Bank KB Bukopin shariah office Branch Buckinggi performs follow up or follow up to customers who will use the product and customers who are still negotiating.

i. Training and skills development

In addition to the Personal Selling Strategy conducted to the customer, Bank KB Bukopin Shariah Office Branch Bukittinggi also carries out training and development to employees. Training conducted by Bank KB Buukopin shariah office Branch Buckinggi is Training. Training carried out by the Bank KB BoukopinShariah Bureau Branch bukittinggi is bringing a trainer from outside either through zoom or in person where each staff or marketing it does a survice quiz with the aim of seeing how deeply employees in the service or marketing section have skills. Furthermore, the goal of training and skills development is to increase the productivity of individuals or teams. By improving their skills and knowledge, employees of Bank KB Bukopin Shariah Office Branch Bukittinggi can work more efficiently and effectively in carrying out their duties.

According to the related research carried out by (Fahlevi & Munawaroh, 2016) with the title "Proles of Personal Selling in Increasing the Number of Savings Customers of PT Bank Rakyat Indonesia Branch Tuban" the effort to do PT. Bank Rakyat Indonesian Branch

of Tuban one of them is to do training at the beginning of work, personal selling perform enhancement training alternately 6 months once for 3 to 6 days in Surabaya.

Based on the above explanation it can be concluded that training and skills development has been in line with (Fahlevi & Munawaroh, 2016), 2016). Bank KB Bukopin Shariah Branch Office Bukittinggi performs training and development through training zoom or brought trainer from outside.

j. Monitoring and evaluation of personal selling performance

The initial stage in the monitoring and evaluation of personal selling performance is Bank KB Bukopin Shariah Branch Office of Bukittinggi establishes clear criteria for evaluating the performance of the marketers. These criteria can include sales volumes, sales volume, average sales value, conversion rate, and so on.

Based on the above explanation, it can be concluded that personal selling strategies in performance monitoring and evaluation have been consistent with the theory that regularly monitor and evaluate personal selling performance and analyze sales outcomes, customer feedback, and identify areas that need to be improved. Bank KB Bukopin Shariah Branch Office Bukittinggi in carrying out monitoring of employees and in particular marketing relationship officers through its own google forms provided by the central office called electronic daily activity. Every marketing is obliged to fill the form from progress to action.

By looking at the results of the research in chapter I and comparing with previous research results then can be drawn the conclusion, that the personal selling strategy that exists at Bank KB Bukopin Shariah Branch Office Bukittinggi, succeeded in attracting the interest of customers to use the savings products in Bank KB Bukopin shariah Office Branch Bukittinggi. This can be seen from the table of the number of first savings customers from 2020 to 2023 that experienced an increase except in 2022 that experienced a decrease.

From the data on the progress, it can be seen that the number has increased significantly from 2020 to 2023. Although there has been a slight decline in 2022, this does not affect the success of KB Bukopin Shariah Bukittinggi Branch in implementing a personal sales strategy. Thus, it can be concluded that there is a growth of customers every year, marking a successful personal sales strategies implemented by the bank.

2. Constraints of Bank KB Bukopin Shariah Office Branch Bukittinggi in increasing the number of customers

a. Internal factors

At Bank KB Bukopin Syariah Bukittinggi Branch Office, the influences on the growth of the number of customers include evaluating the value of products based on their benefits, the importance of maximum service, the role of employees as important assets, assessing the institution's reputation, attention to monetary costs, and the time required for transactions. Internal factors that often occur include network problems which make it difficult for customers to wait to make transactions until the network recovers. Apart from that, the internal factor of Bank KB Bukopin Syariah Bukittinggi Branch Office is regarding the ATM, because Bank Bukopin Syariah only has 1 ATM for cash withdrawal transactions, while Bank Bukopin Syariah customers are not only in the Bukittinggi area but also from the Payakumbuh area. If a customer uses a joint ATM, they will be charged an ADM fee and the customer still objects to this fee. Even though there is mobile banking, older customers cannot use it.

b. External Factors

External factors that influence the increase in the number of customers include public trust in banks, people's income expectations, social and financial security, the location of the bank as a service center, and technological advances in banking services. However, there are external factors in increasing the number of customers at Bank KB Bukopin Syariah Bukittinggi Branch Office, such as the use of traditional methods in opening savings accounts, customer loyalty to the products and services they have used and apart from that, this bank's facilities are still not competitive with other banks. other sharia.

Based on this analysis, it can be concluded that the obstacles to Bank KB Bukopin Syariah's Bukittinggi Branch Office in increasing the number of savings customers are: internal factors, network in carrying out transactions and Bank KB Bukopin Syariah's Bukittinggi Branch Office itself still has ATM 1 in the Bukittinggi Branch. Meanwhile, external factors, the method for opening a savings account still uses the traditional method which still uses paper to fill out the form, the customer's comfort and trust in a bank and apart from that, the facilities of Bank KB Bukopin Syariah at the Bukittinggi Branch Office are still not competitive with other sharia banks.

There is a difference between the obstacles in increasing the number of customers of Bank KB Bukopin Syariah Bukittinggi Branch Office and this theory. According to (Yunida et al., 2023), in increasing the number of customers there are several internal factor constraints, namely product value, service, personal value, image value, monetary costs and time costs. Meanwhile, Bank KB Bukopin Syariah Bukittinggi Branch Office, internal factor constraints in increasing the number of savings customers include monetary costs, where Bank KB Bukopin Syariah KC Bukittinggi which only has 1 ATM in the Bukittinggi Branch means that customers who are far from their bank location use a shared ATM with a charge. administration charge. Time costs, internal factor constraints at Bank KB Bukopin Syariah KC Bukittinggi often have network problems that cause customers to have to wait to make transactions.

Constraints External factors in increasing the number of savings customers at Bank KB Bukopin Syariah Bukittinggi Branch Office also have differences with theory. According to Budianto, quoted by Helma Julianti Putri and Munawarah (2022), external factor constraints are: trust, income, security elements, bank location, rapid technological development. Meanwhile, external factors constraining Bank KB Bukopin Bukittinggi Branch Office in increasing the number of customers include: trust and comfort in a bank and Bank KB Bukopin Syariah KC Bukittinggi facilities which are not yet as sophisticated as other sharia banks.

Based on research conducted by (Irda & Devy, 2023) with the title "Analysis of Personal Selling Promotion Strategies for Savings Products in an Effort to Achieve the Target Number of Customer Savings at BMT (Case Study at BMT Agam Madani Kanagarian Kamang Mudiak)" the personal selling strategy carried out in an effort to achieve the target amount of customer savings, there are 7 stages, namely looking for prospects and qualifications (prospecting and qualifying), pre-approach stage, approach stage, presentation and demonstration stage, response to objections stage (handling objections), the sales closing stage, and finally the follow-up stage. The results of the research show that BMT Agam Madani Kanagarian Kamang Mudiak in carrying out personal selling promotional strategies is in accordance with the 7 steps of personal selling, but needs to be improved further at the pre-approach stage as well as the presentation and demonstration stage in order to achieve this. target amount of customer savings each year. Meanwhile, Bank KB Bukopin Syariah KC Bukittinggi, in carrying out a personal selling strategy in an effort to increase the number of

savings customers, not only applies the steps taken by BMT Agam Madani Kanagarian Kamang Mudiak, but Bank KB Bukopin Syariah KC Bukittinggi organizes training and development for every employee, especially Relationship Officers. either via the Zoom platform or by inviting trainers from outside. The aim of Bank KB Bukopin Syariah KC Bukittinggi in holding training and development is to increase the productivity and performance of Relationship Officers, by improving the skills and knowledge of Bank Relationship Officers they can increase their productivity, performance and train employees more efficiently in their work and can provide better service to customers. Apart from improving skills and knowledge, Relationship Officers can expand the range of their competencies and increase the potential for promotion or more strategic roles.

The analysis shows that the personal selling strategy at Bank KB Bukopin Syariah, Bukittinggi Branch Office in increasing the number of savings customers and the constraints of Bank KB Bukopin Syariah, Bukittinggi Branch Office in increasing the number of customers is in accordance with theory and in line with relevant research. However, there are several differences in personal selling strategies at Bank KB Bukopin Syariah Bukittinggi Branch Office. Even though there are differences in personal selling strategies, the goal remains the same. For banks, the goal is to increase sales, increase profits by increasing customers both from funding customers and financing customers, apart from that, it can also increase customer satisfaction, through a personal approach banks can understand customer needs better and build relationships with customers in the long term. Meanwhile, for customers, the personal selling strategy carried out by the Bank can provide solutions that suit the customer's needs and desires, get better service and can overcome confusion or doubts regarding needs regarding banking products or services.

CONCLUSION

Based on the results of research conducted at Bank KB Bukopin Syariah Bukittinggi Branch Office, it can be concluded that:

1. Implementation of a personal selling strategy to increase the number of savings customers at Bank KB Bukopin Syariah Bukittinggi Branch Office includes various steps designed to achieve this goal.
 - a. Understanding products, Bank KB Bukopin Syariah KC Bukittinggi provides in-depth explanations about savings products directly to customers, so that they can understand the products offered by bank marketing according to their needs.
 - b. Personal relationships, Bank KB Bukopin Syariah KC Bukittinggi approaches door to door or through an offer letter to an agency, either directly to the management or head of finance.
 - c. Adjusting to customer needs, Bank KB Bukopin Syariah KC Bukittinggi adapts products to customer needs through interviews. In this way, bank marketing can offer the best and most suitable products for customers.
 - d. Solutions and benefits for customers in introducing products, by carrying out direct product introductions (personal selling) offered by Bank KB Bukopin Syariah KC Bukittinggi can provide benefits and solutions for customers.
 - e. Benefits of offering products and services to customers. Through a personal selling strategy, Bank KB Bukopin Syariah KC Bukittinggi obtains profits after offering savings products to prospective customers.
 - f. The way banks respond to questions from customers, Bank KB Bukopin Syariah KC Bukittinggi Marketing must master savings products before answering customer questions.

- g. Special offers or prizes to increase customer attraction, Bank KB Bukopin Syariah KC Bukittinggi offers special offers or prizes to attract customers' interest in using their savings products.
 - h. Effective follow-up, Bank KB Bukopin Syariah KC Bukittinggi carried out follow-up through visits and calls.
 - i. Training and skills development, Bank KB Bukopin Syariah KC Bukittinggi conducts training once or twice a month.
 - j. Monitoring and evaluating personal selling performance, especially the marketing department of Bank KB Bukopin Syariah KC Bukittinggi evaluates personal selling performance every Friday once a week.
2. Bank KB Bukopin Syariah Bukittinggi Branch Office faces several obstacles in increasing the number of customers. Internal constraints include network limitations which cause waiting times for customers and the limited number of ATMs, so that customers who are far from branch offices have to use ATMs with additional fees. External factors include location, facilities and competition between banks. This bank also faces challenges from the customer side, such as the lack of facility competitiveness compared to other sharia banks. In addition, external factors include customer trust and comfort in a bank, which makes it difficult for customers to switch to another bank.

AUTHORS' CONTRIBUTION

Author: Conceptualization; Project administration; Validation; Writing - review and editing.

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