

Promotion Mix Optimization: A Case Study of BPR Bank Gresik

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ABSTRAK

Penelitian ini bertujuan untuk mengevaluasi dan menganalisis bauran promosi yang digunakan dalam upaya meningkatkan jumlah nasabah kredit di Perusahaan Umum Daerah BPR Bank Gresik. Penelitian ini menggunakan pendekatan metode kualitatif deskriptif. Data dikumpulkan melalui wawancara, dokumentasi, dan observasi dari beberapa informan. Triangulasi data dilakukan untuk memastikan keakuratan dan validitas temuan. Hasil penelitian menunjukkan bahwa Account Officer Kredit Perumda BPR Bank Gresik menggunakan bauran promosi yaitu penjualan personal, periklanan, promosi penjualan, hubungan masyarakat dan pemasaran langsung. Temuan penelitian ini menunjukkan bahwa penerapan bauran promosi yang telah dilakukan Account Officer Kredit tergolong kurang optimal dikarenakan ada beberapa kendala, seperti terbatasnya waktu terbagi antara promosi dan proses analisis pengajuan kredit, persaingan yang ketat dengan bank umum dan koperasi, kurang pemahaman Account Officer kredit mengenai fitur media sosial.

Kata Kunci: Pemasaran, Bauran Promosi, Meningkatkan Jumlah Nasabah Kredit.

ABSTRACT

This research aims to evaluate and analyze the promotional mix used in an effort to increase the number of credit customers at the BPR Bank Gresik Regional Public Company. This research uses a descriptive qualitative method approach. Data was collected through interviews, documentation and observation from several informants. Data triangulation was carried out to ensure the accuracy and validity of the findings. The results of the research show that the Perumda BPR Bank Gresik Credit Account Officer uses a promotional mix, namely personal sales, advertising, sales promotions, public relations and direct marketing. The findings of this research indicate that the application of the promotional mix that has been carried out by Credit Account Officers is classified as less than optimal due to several obstacles, such as limited time divided between promotions and the credit application analysis process, tight competition with commercial banks and cooperatives, lack of understanding by Credit Account Officers regarding features social media.

Keywords: Marketing, Promotional Mix, Increasing the Number of Credit Customers

INTRODUCTION

Human life today cannot be separated from the important role of financial institutions, this reflects significant changes in financial management and meeting daily living needs. In daily life, banks have a big role in supporting economic activity. This is related to the bank's function, namely as a financial intermediary which acts as an intermediary in collecting funds and distributing funds to the community. Article 1 of Law Number 10 of 1998 stipulates that business entities gather funds from the

public through savings and redistribute them to the public in the form of credit or other means with the aim of enhancing the quality of life for individuals. (Yasman & Afriyeni, 2019).

Astutik & Achsa (2020) state that there are two types of banking, namely Commercial Banks and Rural Banks (BPR). In the life of the nation and state, BPR banks have a very large role in supporting economic activities. BPR is a type of microfinance institution in Indonesia that has long been rooted in the

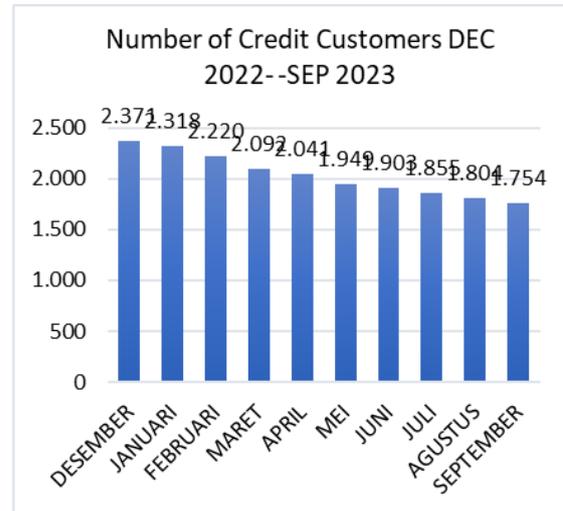
socio-economic structure of Indonesian rural communities (Herri, 2008). BPR is the main choice for small businesses because the process of granting and distributing credit is relatively simpler than commercial banks. Apart from that, BPR also meets the need for loans with low nominal amounts that cannot be reached by commercial banks.

Perumda BPR Bank Gresik functions as a financial institution, offering credit services to facilitate the development of businesses, encompassing both governmental and private sector enterprises, all with the overarching goal of enhancing community well-being. To capture customer interest, Perumda BPR Bank Gresik presents a diverse array of credit products. Overall, the institution's offerings and services are positioned competitively in comparison to those offered by other commercial banks. In order to support the growth of an institution and face global economic competition, it is necessary to implement a promotional mix. The promotional mix strategy must be implemented with good planning. To introduce products to customers, Tjiptono (2008) explains that banks can use several promotional variables, the forms of promotion used have the same function but different tasks. These include the promotional mix or what is better known as personal selling, mass selling which consists of advertising and publication, sales promotion, public relations and direct marketing. According to Bhayangkara (2017), advertising, promotion, publicity and public relations variables have a significant impact on purchasing decisions. The findings indicate that the entire set of promotional mix elements collectively exerts a substantial influence, demonstrating a favorable combined impact of the implemented promotional mix strategy.

In the field, Perumda BPR Bank Gresik has employed various promotional mix strategies to augment the clientele in credit services. The subsequent table illustrates the

changes in the customer base of Perumda BPR Bank Gresik over the past year.

Table 1 Number of Bank Gresik Credit Customers



Source: Perumda BPR Bank Gresik.

Based on the aforementioned table, it is evident that the quantity of customers at Perumda BPR Bank Gresik from December 2022-September 2023 continues to decline, namely in December 2022 it reached 2,371 customers. However, in January 2023 there was a decrease to 2,318 customers. in February 2023 there were 2,220 customers, in March 2023 there was a significant decrease of 2,092 customers, in April 2023 there was another decrease of 2,041 customers, a decrease also occurred in May 2023 of 1,949 customers, in June 2023 there was a decrease of 1,903 customers, in July In 2023, the decline will still occur, namely 1,855 customers, in August 2023 it will continue to decline by 1,804 customers, until September 2023 there will still be a decline with the number of 1,754 customers. Based on an initial survey involving interviews with the Head of Marketing, namely Mr. Luqman, it showed that one of the causes of the decline in the number of credit customers was due to employees not achieving targets due to a lack of employees in carrying out product promotions.

Therefore, this research is interesting to review, namely the analysis of the

promotional mix which was not carried out in an effort to increase the volume of the number of credit customers and what are the obstacles in implementing the promotional mix in an effort to enhance the quantity of credit customers at Perumda BPR Bank Gresik, it is essential to execute a promotional mix that is both effective and efficient to maximize the growth of credit customers. Considering the circumstances outlined in the previous context at Perumda BPR Bank Gresik, researchers are interested in conducting research with the title "Promotion Mix Optimization: A Case Study of BPR Bank Gresik".

LITERATURE REVIEW

Promotion

Promotion is communication in marketing that involves a series of activities aimed at conveying information, influencing, or reminding the target market about the company and its products. The goal is so that consumers are willing to accept, buy and be loyal to the products offered by the company in question. Farid (2019) said that promotion is a communication activity that aims to convey information to consumers to buy the products or services offered. It can be concluded from the definition above that promotion is a process of activities that starts from introducing products, providing information, to persuading consumers to be interested in the products and services offered.

Promotion Mix

The promotional mix is a medium for communicating with consumers (Astutik & Achsa, 2020). Promotion has a big influence in increasing the sales volume of a product. Tjiptono (2008) stated that there are many forms of promotion with the same function, but these forms can be differentiated based on their specific role. Some of these specific roles, or what is often called the promotional mix, include personal selling, mass selling which consists of advertising and publicity, sales promotion, public relations, and direct marketing.

Personal Selling

Personal selling is direct interaction between a seller and one or more potential buyers with the aim of influencing them in the purchasing process. Personal selling involves direct (face-to-face) communication between the seller and potential customers with the aim of introducing the product to potential customers and forming customers' understanding of the product, so that they are then interested in trying and buying it (Tjiptono, 2008).

Advertising and Publicity

Tjiptono (2008) states that advertising is a type of indirect communication that is based on information about the advantages or benefits of a product. Advertisements are structured in an engaging way that creates a pleasant experience, which can change a person's perception and encourage them to make a purchase. Meanwhile, publicity is a form of presentation and distribution of ideas, goods and services impersonally without compensation paid by the person or organization that benefits.

Sales promotion

Sales promotion is a marketing strategy that involves providing discounts or short-term incentives with the aim of stimulating someone's interest in using or buying a product. Tjiptono (2008) said that sales promotions involve the use of direct persuasion by providing incentives to encourage quick product purchases and increase the number of goods purchased by customers.

Public Relations

Public relations is a component in a promotional strategy that has a great opportunity to increase awareness and preference in the market, as well as to reposition the product and maintain it (Kaluku, Mandey, & Soepeno, 2018). Another opinion from Tjiptono (2008) is that Public Relations is a comprehensive communication effort from a company to influence the views, opinions, beliefs and attitudes of various groups towards the company.

Direct Marketing

Direct Marketing is an interactive marketing strategy, utilizing one or several advertising media to generate measurable responses and transactions that can occur in various locations (Tjiptono, 2008). In this sense, the organization communicates directly with consumers to produce a response or transaction.

METHOD

This type of research is field research which collects descriptive data, both in written and oral form, from individuals or behavior that is the object of observation. In this research, a qualitative approach is used which explains descriptively in order to find promotional problems that occur at Perumda BPR Gresik Bank. The use of this method is expected to provide an accurate picture of the actual situation regarding promotional activities at PERUMDA BPR Bank Gresik in a comprehensive and in-depth manner.

Data was collected by researchers through interviews, while the informants in this research included the Head of Marketing, Account Officer (AO) Credit, and Perumda BPR Bank Gresik credit customers. The initial stage is to collect data or information related to the subject being discussed, such as books and previous research journals, which will be used as a reference source for the theoretical basis and data analysis methods. The next stage is conducting interviews with informants to obtain more detailed data. After collecting all the necessary information, the researcher then analyzed the data to reach conclusions.

Data analysis techniques in qualitative research involve collecting data from various sources using triangulation, and the analysis process is carried out continuously until the data reaches saturation. Miles and Huberman describe three streams of data analysis techniques, namely data display, data reduction, and drawing conclusions. This technique is explained by (Sugiyono, 2020).

Data reduction is an effort to summarize field notes by selecting the main points, focusing on aspects that have significance, and looking for certain themes and patterns. Summaries of field notes are arranged in a structured manner to provide a more detailed picture of the results obtained and make it easier to trace back data if necessary, either in the form of brief descriptions, charts, relationships between categories, flowcharts and the like. The next step is drawing conclusions, which involves analytical techniques to describe research findings as well as final opinions based on the previous description.

RESULTS

There are several promotional activities that have been carried out by AO Kredit Perumda BPR Bank Kredit, this is done to introduce the company and the Bank Gresik program to potential customers so as to increase the number of customers. Based on the results of interviews with the Head of Marketing, AO Credit and Credit Customers, it was found that the promotional mix used by Bank Gresik was advertising, sales promotion, personal selling, direct marketing and public relations.

In carrying out research regarding Promotion Mix Analysis at Perumda BPR Bank Gresik, researchers collected the data needed for research conclusions. The results of interviews with informants conducted in this research will be described as follows:

Personal Selling

Personal selling is a form of direct communication between sellers and potential consumers, where the seller makes a product presentation with the aim of forming a good understanding of the product. This aims to make potential consumers interested in trying and buying the product. During this interaction, the seller also delivers answers to questions asked by potential customers and receiving orders.

Activities carried out by AO Kredit in personal sales efforts involve direct contact

with prospective customers. Based on the results of interviews, almost all Credit AO's carried out door to door activities, canvassing, and distributing brochures in crowded places. Apart from that, some of them also apply the Word of Mouth (WOM) strategy by utilizing recommendations from friends, providing product offers directly and proposing collaboration with agencies or institutions, and collaborating with agents to support the dissemination of information related to Bank Gresik credit products.

However, the effectiveness of promotion through this method is considered quite poor. This is due to the relatively low frequency of AO Kredit's personal sales activities, namely only 2-3 times a week making direct sales based on the results of interviews.

Advertising

Is commercial and non-personal business communication about an organization and its products which focuses on information about the advantages or benefits of a product, which is arranged in an attractive way to create a positive impression and influence someone to make a purchase. Advertising is a form of promotion that has a wide reach. Advertising is the process, while advertising is the material delivered (Arbainah, Lamsah, & Artiningsih, 2020). Advertisements take various forms and can be presented through various media. For example, advertisements can appear in print media such as newspapers, magazines, brochures and pamphlets. Apart from that, advertisements can also be present on social media and outdoor media, such as signboards, banners and stickers.

The efforts made by credit AO's in advertising activities, based on interviews, are by carrying out promotions through personal social media such as Facebook, Instagram and WhatsApp. Not all AO's involve themselves in promotions on these three platforms, and most credit AO's often upload promotions via the story feature with a frequency of 3-5 times a week. However, each AO has a different

strategy, such as the strategy for disseminating information via WhatsApp broadcast and join Facebook groups to reach a wider market. Apart from that, one of the credit AO's utilizes Meta Business, such as the Facebook business feature which can upload content automatically within one month and spread widely on the platform business facebook.

less than optimal, due to the lack of intensive advertising efforts. This condition is caused by the lack of involvement of AO's in following trends or interests that are popular among many people. This lack of advertising directly has a direct impact on the level of public knowledge regarding the products offered by Perumda BPR Bank Gresik.

Sales promotion

Sales promotion is a short-term sales effort, with the aim of offering products or services to consumers in the hope of encouraging eventual purchases. The aim of sales promotion is to increase sales volume or increase the number of consumers (Sofy, Triadinda, & Yani, 2023).

In implementing this sales promotion, in accordance with the promotional provisions set by Bank Gresik, the Credit AO's follow Standard Operational Procedures (SOP) and carry out a promotion distribution strategy via personal social media accounts and distribute brochures widely.

This sales promotion is considered quite good, this is due to the completeness and attractiveness of the promos that have been provided. However, it should be noted that Credit AO's are considered less active in efforts to disseminate the promo, so the potential for promo utilization is not optimal.

Public Relations

Public relations refers to a comprehensive set of communication efforts of a company with the aim of influencing the perceptions, opinions, beliefs and attitudes of certain groups towards the company. With the aim of getting the desired publicity and building a positive image for the company. The public relations program includes activities such as

publications, organizing important events, managing relations with investors, participating in exhibitions, as well as sponsoring several events (Sofy, Triadinda, & Yani, 2023).

Based on the results of interviews, most Credit AO's carry out promotional activities using public relations methods, which involve efforts to establish good relationships with customers who have paid credit smoothly and re-offer credit products. However, the effectiveness of these public relations activities is considered less than optimal, especially due to the lack of implementation of innovative strategies in building close and mutually beneficial relationships with customers. In this context, more proactive and creative steps are needed so that public relations activities can become more efficient and support AO Kredit's performance growth.

In an effort to establish good relationships with customers, AO Kredit implements a CRM (Customer Relationship Management) strategy, they make direct contact with customers via WhatsApp Blast and telephone calls using the WhatsApp platform, with the aim of establishing good relationships and providing Bank Gresik product offers. This approach strengthens the interaction between AO and customers, creates a more personalized communication channel and allows AO to provide product information directly and respond to customer needs and questions more effectively.

Direct Marketing

Direct marketing is a company's effort to communicate directly with potential customers via email, telephone or internet, to get a response or sales transaction. Involves direct interaction with targeted consumers, using a variety of methods such as direct mail, catalogs, telemarketing, interactive television, and internet sites (Sofy, Triadinda, & Yani, 2023).

In implementing this method, most Credit AO's have carried out face to face

selling, where they directly convey product offers verbally which credit customers can immediately respond to. Apart from that, AO Kredit is also active in making telephone calls using the WhatsApp platform as a communication strategy to provide further information or respond to customer needs. Even so, AO Kredit is not yet fully optimal in utilizing digital marketing potential, So this lack of utilization results in limited access to credit product information for customers. Further efforts are needed to increase the effectiveness of digital marketing as a powerful tool in disseminating credit product information to potential customers.

Obstacles Experienced in Implementing the Promotion Mix

The implementation of the promotional mix that has been carried out, in reality, cannot run smoothly. There are several obstacles that hinder the smooth process. AO Kredit is faced with a number of obstacles which become challenges in efforts to increase the number of credit customers. Based on the results of the interview, one of the obstacles experienced by AO Kredit was the limited time that AO Kredit had to carry out direct promotions. This is due to the division of time that AO Kredit must carry out between promotional activities and the credit application process, which includes analysis of application data and collateral surveys of prospective customers.

Another obstacle faced is tight competition with other commercial banks and cooperatives, this condition makes it difficult for AO Kredit to convince prospective customers to choose Bank Gresik as the main choice in applying for credit. There are also obstacles related to AO Kredit's lack of understanding regarding the features available on social media, which becomes a barrier in carrying out promotions through these platforms. Therefore, more coordinated and strategic efforts need to be implemented to overcome these obstacles and increase the effectiveness of promotional activities carried out by AO Kredit.

CONCLUSSION

In implementing the promotional mix, Bank Gresik Credit AO is considered not fully optimal in its implementation, however several AOs have adopted the latest practices in line with current developments. The obstacles faced by AO when carrying out promotional activities include limited time in carrying out direct promotions, tight competition with commercial banks and cooperatives, and AO's lack of understanding of social media features which hinder promotion through these platforms. Perumda BPR Bank Gresik is advised to increase sales promotions through exhibition activities in busy centers and be more active in sponsoring events outside of Bank Gresik's official activities. Meanwhile, suggestions for future research are for researchers to use the findings from this research as a basis and investigate in more detail certain aspects of the promotion mix.

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