



THE ROLE OF PROMOTIONS IN INCREASING THE NUMBER OF CUSTOMERS AT PT. BANK NAGARI CABANG PASAR RAYA PADANG

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ABSTRACK

The aim of this researcher is to determine the role of promotion in increasing the number of customers at PT. Bank Nagari, Pasar Raya Padang Branch. This research uses a quantitative method to describe descriptively. The results of this research show that in the 2020-2021 period this occurred. the growth and decline in the number of customers was -18.21% and in the 2021-2022 period there was an increase in the number of customers by 8.07%. Factors that caused the increase and decrease in the number of customers. is an internal factor, due to employees lacking promotion and formalization carried out by the bank's own internal parties, employees' lack of understanding in mastering products, especially those related to third party funding sources such as savings, deposits and current accounts. Apart from that, the cause of the decline in the number of customers is problems on the part of potential customers related to economic conditions. The increasing number of financial institution competitors, which offer various conveniences and products that have superior competitiveness.

Keywords: Bank, Promotion, Customer.

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INTRODUCTION

The world of banking has an important role in improving a country's economy, especially in today's modern society, which involves banking sector services on a daily basis to carry out all transactions. The level of public trust in banking continues to increase, marked by an increase in public funds into the banking sector.

Banking in the life of a country is an agent of development. This is because the main function of banking is as a financial intermediary institution which is an institution that collects funds from the public in the form of savings and channels them back to the public in the form of credit.

Carrying out economic activities requires quite large funds. Seeing the current condition of the Indonesian economy which is increasingly sluggish and worrying as well as the decline in the value of the rupiah currency. Therefore, the role of banking institutions as development facilitators is very important, namely providing services in financing production businesses which can ultimately increase economic growth.

Banks are financial institutions whose main business is collecting funds from the public in the form of savings and distributing them back to the community in the form of loans or credit. The provision of funds sourced from the community for banks, especially in the form

of current accounts, savings and deposits, needs to be increased to be distributed back to the community in productive sectors. One of the main functions of banks is as an intermediary institution between people who have excess funds and people who need funds, and the bank's profits are obtained from the difference between the selling and buying prices of these funds minus operational costs. Thus, banks must be able to place the funds they have collected in the most profitable form of fund placement, namely in the form of credit.

Based on article 5 of law no.10 of 1998 concerning amendments to law no.7 of 1992 concerning banking, there are 2 types of banks, namely commercial banks and rural credit banks. Commercial banks are banks that carry out business activities conventionally and based on sharia principles whose activities are to provide payment traffic services. Commercial banks do not only operate in one business field, but also in various other banking business fields. Commercial banks are permitted to provide credit in their business and place greater emphasis on short – term credit. What is meant by short – term credit is discounting bills of exchange and securities, buying and selling domestic and foreign bills of exchange.

Judging from the business, commercial banks operate not only the trade sector in a broad sense, but also in the industrial, agricultural, plantation, shipping sectors and even provide credit to government agencies. Considering this broad business field, the position of commercial banks has received a very important position. Commercial banks are one of the payment traffic chains in the modern economic system.

Bank Nagari as the regional development bank of west Sumatra is one of the banking companies owned by the regional government of west Sumatra which is currently one of the banks that is developing rapidly. This bank has also used computers in processing its data. So far Bank Nagari in this operational activities already uses the OLIBS (On-line Integrated Banking System). OLIBS is used by Bank Nagari as a form of promotion to assist in providing information services for Bank Nagari's own external and internal needs. However, users still use manual application programs in their operational activities.

Basically, OLIBS is an application program that follows current developments and advances in information technology. Bank Nagari already has an application program for fund collection transactions and fund distribution. Likewise in promotional activities, promotion is one-way information or persuasion created to direct a person or organization to action that creates exchange in marketing.

Increasing business activities in the service sector, namely by increasing the products produced both in terms of quality and quantity, will as a result give rise to a condition called competition. In facing competition, banks are required to direct existing resources, both in the marketing and non-marketing fields, in this case information technology media are also needed. The success of this banking business lies in the management of marketing management. Marketing is the spearhead of the products that will be offered, and promotion as a marketing action also plays an important role in introducing the products that will be offered to customers or potential customers.

The following is the number of savings customers at PT. Bank Nagari Cabang Pasar Raya Padang branch for the period 2020-2022



Tabel 1
Number of savings Customers at
PT. Bank Nagari Cabang Pasar Raya Padang
Periode 2020 -2022

No	Tahun	number of customers
1	2020	85.680
2	2021	70.077
3	2022	75.732

Sumber : PT.Bank Nagari Cabang Pasar Raya Padang

It can be seen in table 1 above that in 2020 the number of customers was 85,680, then there was a decrease to 70,077 customers and in 2022 there was an increase in the number of customers to 75,732

Based on the background of the problem above, the author is interested in conducting research in the form of a Final Assignment with the title: "The Role of Promotion in Increasing the Number of Savings Customers at PT. Bank Nagari, Pasar Raya Padang Branch."

RESEARCH METHODS

In carrying out the research the author used a descriptive qualitative method where the method combines research taken from the field and the library.

Direct inspection of the selected research object to examine the results of primary data. Direct research into the field will help the author to complete the required data. The method of field research is to directly interview interested parties, in this case the marketing department.

This research was carried out by collecting data and using theories related to the problems to be discussed, in the form of books related to banking. The data analysis method used in this research is a qualitative analysis method which explains descriptively, namely analyzing, describing and summarizing various conditions, situations from various data collected in the form of interviews or observations regarding the problems being discussed. researched what happened at PT. Bank Nagari, Pasar Raya Padang Branch

RESULTS AND DISCUSSION

1. Forms of promotion carried out by Pt. Bank Nagari Cabang Pasar Raya Padang

The promotional strategy used by PT. Bank Nagari Pasar Raya Padang Branch is through advertising, sponsoring, distributing brochures, giving smartgifts, giving discounts, and taking a persuasive or emotional approach. Apart from that, the bank also carries out outreach to several agencies, carries out direct marketing or promotes to customers who come to the bank. And directly meet customers in the field.

PT. Bank Nagari Pasar Raya Padang Branch carries out promotional activities with the aim of offering its products to the public, especially savings products so that its products are better known to the public. Promotion of savings products carried out by Bank Nagari Pasar Raya Padang Branch includes the following:

a. Advertising

Advertising is a promotional tool used by banks to confirm all the products produced by the bank. The information provided is product benefits, product prices and product advantages compared to competitors. Advertising is a form of promotional activity carried out by Bank Nagari, Pasar Raya Padang Branch in promoting savings products to the wider community.

b. Sales Promotion

Sales Promotion is a promotion used to increase sales through price discounts or gifts at certain times for goods. The purpose of sales promotion is to increase sales or increase the number of customers. Sales promotions are carried out for customers to immediately buy every product or every service offered.

c. Publicity

Publicity is a method usually used by financial institutions, including Islamic banks, to indirectly influence customers so that they become aware of and like the product in the mass media. Publicity is a promotion carried out to improve the bank's image in front of potential customers or clients through sponsorship or sponsorship of a charity, social or sports activity. Publicity is a promotional activity to attract customers through activities such as casting, social proof, and other activities.

d. Personal selling (penjualan pribadi)

Personal selling is a promotion carried out through individual bank employees in serving and influencing customers. Personal selling is also carried out by recruiting salesmen and salesgirls to carry out door sales

2. Growth rate in the number of savings customers at PT. Bank Nagari Cabang Pasar Raya Padang

However, the role of promotions is only likely to have a slight influence on the number of savings customers at PT. Bank Nagari, Pasar Raya Padang Branch. This can be seen in the increases and decreases that occurred in the 2020 - 2022 period

Tabel 2
Number of savings Customers at
PT. Bank Nagari Cabang Pasar Raya Padang
Periode 2020 -2022

No	Tahun	Amount costumer	growth (%)
1	2020	85.680	0
2	2021	70.077	-18,21
3	2022	75.732	8,07

Sumber : PT.Bank Nagari Cabang Pasar Raya Padang,

In table 2, it can be seen that in the 2020-2021 period there was a decrease in the number of customers by -18.21% and in the 2021-2022 period there was an increase in the number of customers by 8.07%.

What factors cause the increase and decrease in the number of customers. is an internal factor, due to employees lacking promotion and formalization carried out by the bank's own internal parties, employees' lack of understanding in mastering products, especially those related to third party funding sources such as savings, deposits and current accounts. Apart from that, the cause of the decline in the number of customers is problems on the part of potential customers related to economic conditions. The increasing number of competing financial institutions are offering various conveniences and products that have superior

The Role Of Promotions.....(susanto, ananderi)



competitiveness

CONCLUSION

Based on the description above regarding the Role of Promotion in Increasing the Number of Customers at PT. Bank Nagari Pasar Raya Padang Branch can be concluded that in the 2020-2021 period there was a decrease in the number of customers by -18.21% and in the 2021-2022 period there was an increase in the number of customers by 8.07%. Factors that caused the increase and decrease in the number of customers is an internal factor, due to employees lacking promotion and formalization carried out by the bank's own internal parties, employees' lack of understanding in mastering products, especially those related to third party funding sources such as savings, deposits and current accounts. Apart from that, the cause of the decline in the number of customers is problems on the part of potential customers related to economic conditions. The increasing number of competing financial institutions are offering various conveniences and products that have superior competitiveness

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