



THE ROLE OF PROMOTION IN INCREASING THE NUMBER OF CUSTOMERS AT PT BANK PEREKONOMI RAKYAT SIPORA SIOBAN BRANCH

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ABSTRACT

This study aims to determine and analyze the role of promotion in increasing the number of customers at PT Bank Perkreditan Rakyat Sipora Branch Sioban. The research approach employed is a descriptive qualitative approach supported by quantitative data, with data collection methods including documentation, interviews, and observation. The findings show that the number of customers experienced a consistent increase during the period 2021–2025. Customer growth reached 2.75% in 2022, 2.54% in 2023, 2.72% in 2024, and slowed to 1.30% in 2025. Although the growth rate fluctuated, the overall trend remained positive. Promotional activities carried out by the bank include advertising through local media, distribution of brochures and banners, participation in community events and sponsorship programs, direct marketing by visiting potential customers, and relationship marketing through personalized customer approaches. In addition, the bank also utilizes word-of-mouth promotion, social interaction with the local community, and service excellence strategies to build trust and long-term relationships with customers. These promotional efforts have proven effective in attracting public interest and increasing customer trust. Thus, promotion plays a significant role in supporting the growth in the number of customers and the overall development of the bank.

Keywords: *Promotion, s, Rural Bank.*

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INTRODUCTION

The development of the banking world in Indonesia is experiencing increasingly fierce competition along with the increasing number of financial institutions and the variety of deposit products offered to the public. One of the banking products that is still the main choice of the public is regular savings, because this product offers ease of

transactions, security of funds, and flexibility in its use. Consequently, banks must have the right strategy to be able to attract public interest and increase the number of regular savings customers. In these competitive conditions, promotion plays an important role as a means of communication between banks and potential customers. Promotions not only serve to introduce products, but also to convey the benefits, advantages, and added value of the savings products offered. According to Philip Kotler, promotion is one of the elements of the marketing mix that companies use to communicate product benefits to consumers with the aim of influencing attitudes and encouraging purchase decisions. In the context of banking, the purchase decision is manifested in the form of a people's decision to open a savings account.

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Promotion in the banking sector can be carried out through various methods, such as advertising in print and electronic media, distribution of brochures and pamphlets, sales promotions like prizes or lotteries, direct marketing through customer visits, and personal selling conducted by bank officers. In addition, banks can also utilize digital promotion through social media platforms and online communication channels to reach a wider audience. Effective promotional strategies are not only able to attract new customers but also maintain customer loyalty by building trust and strong relationships with the community.

Based on this description, it can be concluded that promotions have a strategic role in increasing the number of regular savings customers. Without effective and sustainable promotion, regular savings products will be difficult to know and demand by the public. Therefore, research on the role of promotion in increasing the number of regular savings customers is important to do to find out the extent to which

Kotler and Armstrong (2012) define promotion as "activities that communicate the merits of the product and persuade target customers to buy it." In other words, promotion is an activity that conveys the advantages of a product and convinces target customers to purchase it.. (Kharisma, 2020) while according to Fandy Tjiptono (2008) advertising is a form of indirect communication that is based on information about the advantages or advantages of a product, which is arranged in such a way that it causes a pleasant taste that will change a person's mind to make a purchase. (Daniel Rudjiono & Heru Saputro, 2021) Advertising is a commercial and non-personal communication about an organization and its products that is transmitted to the public with a target audience through mass media such as television, radio, newspapers, magazines, direct mail, outdoor billboards or public transportation.



Staton quoted by Saladin (2006) stated that the definition of Promotional Mix is a combination of face-to-face sales, advertising, sales promotion, publicity, and public relations that help achieve company goals. Meanwhile, according to Swastha and Irawan (2005), the Promotion Mix is the best combination of strategies from the variables of advertising, personal selling, and other promotional tools, all of which are planned to achieve the goals of the sales program. According to Kotler (2012), the definition of marketing management is as follows: Marketing management is the analysis, implementation, and supervision, programs aimed at holding exchanges with the intended market with intent to achieve organizational goals. (Putri et al., 2024) (Anisatun Nurul Uluwiyah, 2022)

The form of promotion used by PT. The Sioban Branch People's Economic Bank is through advertising, sponsorship, distribution of brochures, giving smart gifts, giving discounts, and taking a persuasive or emotional approach. In addition, the bank also conducts socialization to several agencies, conducts direct marketing or promotes to customers who come to the bank. And directly meet customers in the field. PT. Bank Perekonomi Spora Spora Sioban Branch conducts promotional activities with the aim of offering its products to the public, especially savings products so that their products are better known by the public. The promotion of savings products carried out by PT. Bank Perekonomi Rakyat Spora Sioban Branch is Advertising where Advertising is a means of promotion used by banks to confirm, all products produced by banks. The information provided is product benefits, product prices and product advantages compared to competitors Advertising is a form of promotional activities carried out by PT. Sipora People's Economic Bank Sioban Branch in promoting savings products to the wider community.

The following is the growth in the number of customers of PT. People's Economic Bank Spora Sioban Branch for the 2021–2025 period

Table 1. Growth in the Number of Customers

NO	YEAR	NUMBER OF CUSTOMERS		TOTAL
		SAVINGS	DEPOSIT	
1	2021	7.642	97	7.739
2	2022	7.856	96	7.952
3	2023	8.056	98	8.154
4	2024	8.285	91	8.376
5	2025	8.374	111	8.485

Source: PT. Sipora People's Economic Bank Sioban Branch, data is processed.

Based on table 1 above, the number of customers in the period 2021–2025 shows a consistent trend of increasing every year. In 2021, the number of customers was recorded at 7,642 people, then increased to 7,856 people in 2022. This increase continued in 2023 with the number of customers reaching 8,056 people. Furthermore, in 2024 the number of customers will increase again to 8,285 people, and in 2025 it will increase to 8,374 people. Overall, in the five-year period, there has been an increase of 732 customers, from 7,642 customers in 2021 to 8,374 customers in 2025.

The increase in the number of customers every year shows stable growth and reflects the increasing level of public trust in the banking services provided. This growth can be influenced by various factors such as improving service quality, effective promotional strategies, and developing products that suit the needs of the community. Although the increase is not very significant every year, the upward trend shows that banks are able to retain and attract new customers on a sustainable basis. so the author is interested in conducting research in the form of a Final Project with the title: "The Role of Promotion in Increasing the Number of Customers at PT. Bank Perekonomi Rakyat Sioban Branch".

RESEARCH METHODS

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

1. Field research is a direct review of the selected research object to examine the results of primary data. Direct-to-field research will be able to help the author to complete the necessary data. The method of field research is to interview interested parties directly in this case is the marketing part
2. Library Research is a research conducted by collecting data and using theories related to the problems to be discussed, in the form of books related to banking.
3. The data analysis method used in this study is a qualitative analysis method that explains descriptively, namely analyzing, describing, and summarizing various conditions, situations from various data collected in the form of the results of interviews or observations about the problems being studied that occur at PT. Spora People's Economic Bank Sioban Branch

Formula for the Growth Rate of the Number of Customers In the main calculation:

In the main calculation:

$$\text{Customer Growth Rate (\%)} = \frac{N_t - N_{t-1}}{N_{t-1}} \times 100\%$$

Explanation:

- N_t = number of customers in the current year
- N_{t-1} = number of customers in the previous year



This formula is used to determine the percentage increase or decrease in the number of customers from one period to another in a Rural Bank (BPR). A positive result indicates growth, while a negative result indicates a decline.

In research, this formula is important to analyze whether promotional strategies implemented by the BPR have an impact on increasing the number of customers over time.

Promotion analysis is the process of evaluating how far promotional activities carried out by a company, especially a bank, are able to achieve desired objectives such as increasing the number of customers, expanding market reach, and building a positive image. This analysis is very important because promotional activities require costs, so banks must ensure that the strategies used are effective and produce optimal results. The process begins by determining promotional objectives, followed by collecting relevant data such as the number of customers before and after promotion, customer growth rates, and public responses to promotional activities. This data can be obtained through observation, interviews, documentation, and internal bank reports.

Furthermore, the bank measures the effectiveness of promotion using certain indicators such as the number of new customers, customer growth rate, and the comparison between promotional costs and the results obtained. In addition, it is necessary to analyze the promotional media used, whether through advertising, brochures, social media, or direct approaches, to identify the most effective methods in attracting public interest. The next step is to evaluate the strengths and weaknesses of the promotional strategies that have been implemented. The results of this evaluation are then used as a basis for planning and developing better promotional strategies in the future in order to sustainably increase the number of customers.

RESULTS AND DISCUSSION

To improve the effectiveness of promotional activities, banks need to implement more innovative and targeted strategies by maximizing the use of digital marketing through social media platforms such as Instagram, Facebook, and WhatsApp to reach a wider audience quickly and efficiently, while also enabling direct interaction with potential customers. In addition, banks need to enhance personal selling by improving the communication skills of marketing staff so they can clearly explain the benefits of savings products and build customer trust. Developing attractive sales promotion programs such as offering prizes, cashback, or bonuses for new customers can also encourage public interest in opening savings accounts. Furthermore, strengthening relationships with the community through sponsorship of local events, social activities, and partnerships with various institutions can increase brand awareness and create a positive image of the bank. Finally, maintaining service quality and customer satisfaction is essential, as satisfied customers can become an effective promotional medium through word-of-mouth, helping to attract more new customers..

Various Promotions

- a. Advertising In print media (newspapers and magazines), broadcast media (radio and television), network media (telephone, cable, satellite, wireless), electronic media (sound recordings, video recordings, CD-ROMs, website pages), and exhibition media (billboards, signs, and posters), it is all paid forms of non-personal percentage and promotion of ideas, goods, or services through explicit sponsorship.s
- b. range of short-term incentives, such as consumer promotions (such as samples, coupons, and premiums), trade promotions (advertising and perks), and business and salesperson promotions (contests for sales reputation), are used to encourage experimentation or the purchase of goods or services.. (Carolyn et al., 2022)
- c. Events and Experiences are company-sponsored programs and activities, such as sports, entertainment, and the arts, that are intended to foster regular or brand-specific contacts with customers and make events or activities less formal.
- d. Public Relations and Publicity is a variety of programs that are directed internally to employees of companies or external consumers, other companies, the government, and the media to promote, build relationships between companies and the public, protect and build a positive image of the company or individual communication products. (Elisa & Riduwan, 2021)
- e. Personal Selling, which is a face-to-face interaction carried out by a company's salesperson with one or more prospective buyers for the purpose of conducting sales meetings, personal presentations, answering questions, procuring orders, making sales, and customer relations

Purpose of using and selecting advertising media

That depends on the purpose of the bank concerned, because each media has a different purpose (Putri et al., 2024). Therefore, there are several kinds of purposes of using advertising as a promotional medium, namely: (Angriani & Maharani, 2019)

1. For notifications about everything related to products and services owned by a Bank. Such as the launch of a new product, the benefits of the product or where the product can be obtained, the advantages and advantages of a product or other information. In addition, advertisements also aim to inform about the opening of offices (Ghifary, 2014)
2. To remind customers about the existence or advantages of the bank services offered. This is done because there are many competitors who enter so that customers need to be reminded so that customers do not turn to other banks. (Ghifary, 2014)
3. To attract the attention and interest of new customers in the hope of gaining attraction from potential new customers. It is hoped that they will try to buy or use the products offered or at least the new potential customers already understand the presence of the product and one day they will try it. (Angriani & Maharani, 2019)
4. To influence rival customers to move to the bank that advertises. In addition to



customers who are already customers of the bank concerned, the advertisement is also expected to affect other bank customers so that they move to the bank that issues the advertisement. (Kharisma, 2020)

5. To build a long-term corporate image both for the products produced and for the good name of the company

Types of Ads

Types of ads refer to the various forms of advertising used by companies to promote their products or services to the public. These include print advertising such as newspapers, magazines, and brochures, which provide clear and concise information; broadcast advertising through television and radio, which can reach a wide audience using audio and visual elements; digital advertising via the internet, including social media, websites, and online ads, which allows for targeted and interactive promotion; outdoor advertising like billboards and banners placed in public spaces to attract attention; and direct advertising, which involves personal communication such as email, SMS, or direct visits to potential customers. Each type of advertising has its own advantages, so combining several types can make promotional efforts more effective and help reach a broader audience.

1.By benefits:

- a. Institutional advertising is Advertising for the formation of the image of an organization or company in the long term.
- b. Brand advertising is advertising to establish a certain brand in the long term.
- c. Classified advertising is advertising for the dissemination of information about sales, services and events.
- d. Sales advertising is advertising for special sales announcements.

2.By Classification:

- a. National advertising is advertising carried out by the producer of an industrial goods or consumer goods that are distributed nationally (Wahyuningsih & Hindun, 2022)
- b. Local advertising is advertising that is limited by the geographical environment, that is, if the product to be offered is local to a certain area.
- c. Consumers advertising is advertising that will be directed directly to the end consumer.
- d. Trade advertising is advertising to help manufacturers that can be used to advertise the products they produce, then determine the most appropriate type of sales promotion to achieve that goal.
- e. The size of intensives is in the form of the amount of incentives that will be given to customers. For example, if a bank conducts a sales promotion in the form of giving gifts to customers, then the bank must calculate what prizes will be given to customers.
- f. Duration and timing of promotion is the distribution of prizes at banks that have several time periods.

- g. Total sales promotion budget (the amount of the overall sales budget available)
- h. Competition
- i. Market Condition

Growth in the number of customers

The following is the growth in the number of customers of PT. People's Economic Bank Spora Sioban Branch for the 2021–2025 period

Table 2. Growth Rate of Number of Customers			
No	Year	Number of Customers	Percentage (%)
1	2021	7.739	0
2	2022	7.952	2,75
3	2023	8.154	2,54
4	2024	8.376	2,72
5	2025	8.485	1,30

Source: PT. Bank Perkreditan Rakyat Sipora Sioban Branch, data processed

In table 2. In the 2021-2022 period, the growth in the number of customers was 2.75%. Furthermore, there was an increase in growth in the 2022-2023 period to 2.54%. %, which means that the number of customers is still increasing even though the percentage has decreased slightly compared to 2022 In the 2023-2024 period, the growth in the number of customers increased again to 2.72. This shows that there is an improvement and increase in the attractiveness of banks in attracting new customers. However, in 2025 growth slowed to 1.30%.

Although the number of customers continues to grow, the growth rate is not as high as in previous years. This decline in growth rate can be caused by various factors, such as economic conditions, the level of competition between banks, or the beginning of limited market potential. Overall, despite fluctuations in the growth percentage, the trend in the number of customers still shows a positive direction because it always increases every year.

CONCLUSION

Based on the results of research on the Role of Promotion in Increasing the Number of Customers at PT Bank Perekonomi Rakyat Sipora Sioban Branch, it can be concluded that the promotional activities carried out have an important role in increasing the number of customers. This can be seen from the data on the development of the number of customers during the 2021–2025 period which shows an increasing trend every year. The number of customers in 2021 was 7,739 people and continues to increase to 7,952 people in 2022 (growth of 2.75%), 8,154 people in 2023 (2.54%), 8,376 people in 2024 (2.72%), and 8,485 people in 2025 (1.30%). Although there will be a slowdown in growth in 2025, the overall number of customers will continue to experience a consistent increase. Forms of



promotion such as advertising, distribution of brochures, sponsorships, giving gifts (smartgifts), socialization to agencies, and direct approaches to the community have been proven to help increase public interest and trust in the savings products offered. Thus, promotions that are carried out in a planned, intensive, and sustainable manner play a role in supporting the growth in the number of customers and the development of banks. Promotion activities carried out by the Rural Bank (BPR) have proven to make a significant contribution to increasing the number of customers. Various promotional strategies such as advertising, brochure distribution, sponsorship activities, direct marketing, and personal approaches to the community are able to attract potential customers and enhance trust in the products offered. In addition, the use of social media and good relationships with the community further strengthen the effectiveness of these promotional efforts. Therefore, well-planned and continuous promotional activities are an important factor in supporting customer growth and the overall development of the Rural Bank (BPR).

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