



## ANALYSIS OF MARKETING STRATEGIES IN INCREASING THE NUMBER OF CUSTOMERS IN PERUMDA BPR BANK GRESIK

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### Abstract

The objective of this research is to determine the application of marketing strategies in increasing the number of customers at PERUMDA BPR Bank Gresik. A qualitative descriptive method was implemented in this research, which is intended to collect facts and elaborate in a detailed and thorough manner according to the problem to be solved. SWOT analysis (Strengths, Weaknesses, Opportunities, dan Threats) was also employed in this research to find out the strategy conducted by PERUMDA BPR Bank Gresik in increasing the number of customers. The results show that company situation is in Quadrant I (+,+), Progressivity, PERUMDA BPR Bank Gresik carried out economic and trustworthy services to implement the company vision and mission. This position indicates that the company is in a strong position and is already on track. In the future, company still needs to make efforts to maintain this position.

**Keywords:** marketing strategy; swot analysis; swot matrix; number of customers

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## INTRODUCTION

In the banking business, a company is demanded to improve the quality of good service and to pay attention to increasing the number of customers. The increasing number of customers has a significant effect on banking business development. As various banking institutions or companies develop, competition between companies is unavoidable. Therefore, to face in these competitions, a company requires a process of understanding to the company's own internal situation and the external environment in which companies will compete (Munawir, 2005). In addition, the increasing number of customers will also increase the need for banking services as a means of support. The rapid growth of the banking business has resulted in high-level competition among banks. Banking companies, however, are not majorly concerned about this condition as long as market share is still available. the increasing demands of society on the world of banking, where people not only see a bank as a means to save more money than that, they expect higher investment returns, thus creating an atmosphere of competition between banks in collecting customer funds that is increasingly stringent and on the other hand the government limits banks in providing interest rates for deposit products that do not exceed the interest rates of Indonesian banks (Syah, R. F., Fasa, M. I., & Suharto, 2021). Bank managers must utilize the existing market by providing excellent customer service.

Every company certainly has the goals of survival and development. These goals can be achieved by maintaining and increasing company profits. In general, companies increase their profits by finding and fostering customers, and dominating the market as much as possible. (Irsadunas & Morista, 2019) stated that financial

institutions are divided into banks and non-banks, the main difference being fundraising. Regarding bank fundraising, it can be directly or indirectly from the public. Non-bank financial institutions indirectly receive money from the public. To implement these efforts, companies must maximize their marketing department in carrying out effective and efficient strategies to take advantage of current marketing opportunities. If their marketing departments can work flawlessly, the companies will be able to maintain and improve their positions in the market.

(Stanton, 2013) mentioned that marketing is a system in business activities that are aimed at planning, pricing, promoting, and distributing goods and services that satisfy the needs of existing and potential customers. Marketing is a social and managerial process that includes individuals and groups to understand and serve the customers' needs. Bank marketing in particular promotes its services by creating, offering, and exchanging valuable services with other parties. Marketing activities attempt to generate profits from services, in line with company goals. According to another theory (Indriyati & Daryanto, 2018) service companies promote their physical appearance, such as neatness, cleanliness, completeness, employee appearance, smoothness, and others to provide comfort and satisfaction to the consumer. Thus, the Marketing Mix concept covers the "7P", involving Product, Price, Place (of distribution), Promotion, People, Process, and Physical Evidence (Danupranata, 2015).

PERUMDA BPR Bank Gresik, which is engaged in banking, needs to improve the quality of its products and services to customers. Banks with good service quality can build customer satisfaction and increase the number of customers. PERUMDA BPR Bank Gresik is a bank that serves the needs of the community. The marketing staff of PERUMDA BPR Bank Gresik has implemented various marketing strategies to attract potential customers and retain existing ones. One of the strategies of PERUMDA BPR Bank Gresik is providing quality personal services. (Mulazid, 2018) stated Service quality can be an important factor by someone in becoming a loyal customer. For example, they provide bonuses according to the percentage of the customers' savings. PERUMDA BPR Bank Gresik observed customers and found that they feel delighted and loyal to the bank itself with such attention. Attention to customers affects the performance of the BPR (People's Credit Bank), and many of the customers eventually open savings for their families. As information about the attention given by the bank spreads, many people feel comfortable in making use of bank services. To anticipate customer discomfort, PERUMDA BPR Bank Gresik always directs customers to fill out a form for complaints and suggestion that the bank can then receive and follow up. PERUMDA BPR Bank Gresik realizes that this kind of service has led to the number of customers increasing tremendously.

Table 1.1 shows the number of customers who had made transactions and opened savings accounts in PERUMDA BPR Bank Gresik in the years from 2017-2021.

Table 1. Number of Customers at PERUMDA BPR Bank Gresik

Year	Number of Customers
2017	984
2018	1,279
2019	1,364
2020	1,480
2021	1,668

Source: PERUMDA BPR Gresik

Table 1 indicates that the number of customers who opened savings accounts at PERUMDA BPR Bank Gresik in 2017 was 984 people. In 2018, the number of customers increased to 1,279 people, and in 2019, it increased further to 1,364 people. In 2020, the number of customers again increased to 1,480 people, and finally in 2021, the number of customers of PERUMDA BPR Bank Gresik increased to 1,668 people. However, this increase still causes problems, customers are only active in saving at the beginning, this is a concern for the company. The significant development of PERUMDA BPR Bank Gresik over time becomes necessary to be analyzed in depth to find out how the bank carried out its marketing strategy. A marketing strategy plays a vital role for a bank because a marketing strategy is a key to success in achieving the bank's goals. The results of the analysis of the study (Ratnawati, 2020) place the position of the Post Office in Magelang City 56100 in quadrant I explained that the Magelang City Post Office have great opportunities and strengths so they can take advantage of existing opportunities. This condition support an aggressive growth policy (growth oriented strategy).

(Assauri, 2013) stated that a marketing strategy is a set of goals, targets, policies, and rules that give direction to a company's marketing efforts from time to time at each level, reference, and allocation, especially as a

response by the company to face the ever-changing environment and competitive circumstances. Marketing strategies are required for companies to act quickly to take advantage of opportunities. According to (Muchlis, 2018) found the fact that the utilization of FinTech can speed up the financing process, This technology can facilitate service to customers in terms of financing products in banks. The development of this technology is an innovation in the field of financial services by incorporating elements of technology in it that can reach people to remote areas that have not been reached by banks (Sari, P. B., & Dwilita, 2018). The variety of financing products in banking requires a more applicable system to make it easier for customers to transact. In this case, PERUMDA BPR Bank Gresik is a new institution at the introductory stage and is demanded to increase communication and make improvements to services to take opportunities. The credit agreement according to (Hamin, 2017) is a real principle. At this phase, consumers tend to try and to compare with the services of the bank itself. As a management function, marketing intends to give direction and goals to company activities. Therefore, the bank collects and interprets information about the company's market, products, and competitors. The bank uses the information to determine activities to be conducted or ways to adjust marketing operations to face changes that occur in the selected market of the product. (Suhartini, 2012) found that the strategies used in the company are: by improving the system and increasing promotions so as to expand the target market and also maintain and improve the quality of service to customers by continue to maintain good relations with consumers and business relations. The efforts to provide services that meet customer needs encouraged the bank to implement an effective marketing strategy. (Emaluta, F. H. K., Isnalita, N. I. D. N., & Soewarno, 2019) stated maintain a good relation between the customers and the company. By understanding the costumers well, it will make the company more responsive to the customers' preference, thus, it can gain the company's revenue. The implementation of the right strategy is expected to be able to foster public interest to join as partners of the BPR (People's Credit Bank).

Therefore, the analysis of the external and internal environment of the company is crucial for determining the best marketing strategy. The analysis includes the advantages and disadvantages of the company as well as opportunities and threats that may appear in its environment. In addition, the marketing strategy that has been set and carried out must be reassessed to determine whether it is still appropriate to the current state or conditions. The assessment or evaluation involves the analysis of advantages, weaknesses, opportunities, and threats. The proper strategy is a factor that significantly determines the success of a company in realizing its vision and mission, especially for PERUMDA BPR Bank Gresik as one of the companies engaged in the provision of service. PERUMDA BPR Bank Gresik must design an innovative strategy to gain the interest of customers. Appropriate marketing activities are essential to highlight the presence of the products or services that the bank has. Therefore, a business strategy is needed to increase the number of customers of PERUMDA BPR Bank Gresik. An increased number of customers becomes the proof that the customer is satisfied with the products and services provided by the bank.

The increase in the number of customers is related to customer satisfaction after using the BPR products. The satisfaction that customers feel can form the loyalty of customers to PERUMDA BPR Bank Gresik. Customer satisfaction and loyalty are the results of the bank's performance in providing the best service to customers. Indeed seen a positive growth in the number of customers at Perumda BPR Gresik. but it still causes problems, that customers are only active in saving at the opening of a savings account. This needs to be analyze further. Based on the explanation for the background, this research discusses "Analysis of Marketing Strategies in Increasing the Number of Customers in PERUMDA BPR Bank Gresik of Gresik Regency."

According to (Fahmi, 2015b), strategy management is defined as a plan that is prepared and managed by considering various sides with the objective that the influence of the plan can have a long-term positive impact on the organization. One of the focus studies in strategic management is the creation of long-term or sustainable impacts, including constant profits, to the company through the application of strategic concepts.

(Kotler & Gary Armstrong, 2018) argued, "Marketing engages customers and manages profitable customer relationships. The twofold goal of marketing is to attract new customers by promising superior value and keeping and growing current customers by delivering value and satisfaction." Based on the above statement, it is clear that marketing involves customers and manages profitable customer relationships. The dual goals of marketing are to attract new customers by promising superior value and to retain and grow current customers by delivering value and satisfaction.

A marketing mix is a set of controlled active marketing tools (product, price, promotion, and location) that a company combines to generate a desired response in the target market (Kotler & Gary Armstrong, 2018). The marketing mix consists of several components that a company can do to influence the demand for its products. First, the product is the company's goods and services that are promoted to the target market. Second, price is the amount of money consumers must pay to obtain a product. Third, promotion refers to activities that communicate the benefits of a product and influence consumers to purchase the product. Finally, location

is where the company operates or where the company carries out activities to produce goods and services. application of marketing mix still need to be optimized so that satisfaction, loyalty, staying experience, consumer trust can be maximum, of course, plus can increase occupancy (Pradiatiningtyas, 2015). An effective marketing program combines the elements of a marketing mix into an integrated marketing program designed to achieve the company's marketing goals by engaging consumers and delivering value to them (Kotler & Gary Armstrong, 2018, p. 79).

A customer is an individual or company that obtains benefits or products and services from a banking company, including purchase, rental, and service activities. Customers, according to Article 1 Paragraph (17) of Law No. 10 of 1998, is "Parties who use services of banks." Customers have an essential role in the banking industry, where the funds stored by customers in the bank are the most critical funds in the bank's operations to run its business (Hayati Nasution, 2015).

SWOT analysis is a strategic planning method for evaluating strengths, weaknesses, opportunities, and threats in a project or business speculation. (Ciamas, E. S., Yonggo, F., Anggraini, D., & Vincent, 2019) SWOT analysis can make companies give emphasis on one particular internal or external factor in formulating strategy. The initials of these four factors form the letters of the SWOT acronym. This process involves setting specific goals from business or project speculation and identifying internal and external factors that support and oppose the achievement of those goals (Mariantha, 2018, p. 13). (Atmoko, 2018) stated that there are several benefits that can be obtained from a SWOT analysis. (Fahmi, 2015a, pp. 253–254) mentioned several benefits in the usage of SWOT analysis in supporting decision-making management.

Calculation of SWOT Score Weighting Determination

(Fahmi, 2015a, p. 262) compiled weight, rating and score values for external and internal tables created with the following scale techniques:

a. Weight score

1. 1.00 = Very Important
2. 0.75 = Important
3. 0.50 = Standard
4. 0.25 = Not Important
5. 0.10 = Very Unimportant

b. Rating score

1. 5 = Very Good
2. 4 = Good
3. 3 = Neutral (Standard)
4. 2 = Poor
5. 1 = Very Poor

c. Value score: the value score is calculated using the following formula:

$$FS = VS \times RS$$

Remarks:

FS = Final Score

WS = Weight Score

RS = Rating Score

## METHOD

This research is a descriptive research with a qualitative approach. (Sugiyono, 2016, p. 9) explained that the qualitative-descriptive method is a research method based on the philosophy of post-positivism for examining the condition of natural objects (as opposed to experiments) where the researcher is a key instrument. The data collection technique is carried out by triangulation (combination), data analysis is inductive or qualitative, and the results of qualitative research emphasize meaning rather than generalization. Qualitative-descriptive research has the objective of describing, illustrating, explaining, elucidating, and answering in detail the problems to be studied by researching an individual, a group, or an event to the greatest extent. In qualitative research, humans are research instruments, and the research results are in the form of words or statements that explain the actual situation.

The present research was carried out in Jl. Basuki Rahmat No.18 Bedilan, Gresik Sub-District, Gresik Regency, East Java, Indonesia. Primary data consist of data sources that directly provide data to the data collector or researcher (Sugiyono, 2016, p. 137). In this research, the data was directly obtained from the PERUMDA BPR Bank Gresik. Data were collected by interviewing employees, managers, and customers of PERUMDA BPR Bank Gresik. (Sugiyono, 2016, p. 137) also defined that secondary data sources do not directly provide



data to the data collector or researcher because the data are obtained from other additional sources (people or documents). The data collection technique in this research follows the technique of (Sugiyono, 2016, p. 225), composed of interviews, observations, documentation, and triangulation. According to (Sugiyono, 2016, p. 246), data analysis techniques are activities in qualitative data analysis that are carried out interactively and continuously until the process is complete and the data is saturated. The steps of analysis for this research involve data reduction, data display, and conclusion drawing or verification.

## RESULTS

According to Law Number 10 of 1998, business activities that a BPR may carry out involve collecting funds from the public in the form of deposits, providing credit, providing financing for customers based on the principle of profit sharing, and allocating their funds in the form of Bank Indonesia Certificates (SBI), deposits, and/or savings on other banks.

The Loan Distribution Procedures of the bank are generally reasonable, but several matters need to be examined and improved. The following are reviews of the recommended crediting procedure. When applying for a loan, prospective debtors come to customer service to obtain and fill out a form, after which customer service directs them to the account officer section. The purpose of interviews is to learn more about the personality of the prospective debtor and to find out further about the life and educational background of the prospective debtor.

This research is conducted to obtain information from various parties about the reputation and condition of the potential borrower. The assessment itself is conducted by inviting friends or neighbors of the customers. The bank needs to consider the negative factors of customers before providing loans, such as doubts of them running their business, involvement in cases and disputes, possession of debts to other parties, and concerns of possible credit/loan abuse.

PERUMDA BPR Bank Gresik reviews the place of a prospective debtor to assess the collateral items that are stated in the letter of agreement. Next, the credit analysts implement the principle of Right on Time, Right Amount, and Right on Target (3R) to analyze the agreement; with this, the credit process is relatively fast, the requirements are more straightforward, and the customers' needs are fulfilled. The analysis is then handed over to the manager. At the analysis stage, the decision on a loan application must be made with prudence in order to avoid non-performing loans. Loan analysts and managers also consider the collateral or wealth of the prospective debtor for the final decision of acceptance or rejection of the loan application.

The loan decision procedure of PERUMDA BPR Bank Gresik is appropriate because every loan application becomes authorized by the manager. The managers evaluate loan applications made by loan analysts before making decisions. However, it is also required to have a loan decree signed by the manager, because this decree serves as a document stating that the manager has approved the loan application.

The loan agreement is made before the loan is disbursed. The agreement letter is signed after the loan decision from the evaluation results is accepted. The agreement letter is duplicated in two copies, and the bank keeps the original letter.

The loan may be disbursed if the prospective borrower has met and agreed to the terms and conditions of the bank, based on the analysis results. A customer who wishes to submit a loan proposal must meet several requirements: having the member status, being at most 21 years old or married and at most 60 years old at the time of the credit payment, and being willing to fill out the loan form that the bank has provided. If the customer is married, the husband must include a photocopy of his and his wife's ID card as the absolute loan condition that the loan being applied for is also acknowledged by the wife. In addition, the customer must also submit a photocopy of the family card as well as of the collateral document. The form of collateral, in this case, is the BPKB (Motor Vehicle Ownership Book).

This is a deposit for which the disbursement is carried out based on specific periods. It generally has a period of 1, 3, 6, 12, or 24 months. It is issued by stating the name of the deposit owner, whether individuals or institutions. Each depositor is given a large interest, and its payment timing follows the bank terms. Interest payment on deposits can be paid monthly or after the maturity period in cash or as fund transfer. Disbursement of deposits before their maturity is generally subject to fines. These deposits may be used as collateral for credit, to earn greater yield from higher interest than other forms of deposits, and for a better-planned management of finances according to needs and the deposit period.

Credit by PERUMDA BPR BANK Gresik: the bank provides credit facilities for working capital, business support investment as in the case of buying machines or vehicles, and consumption as in the case of tuition payments and home renovations.

Application for credit must be appropriate to needs and abilities. Business feasibility is one of the determining factors in providing credit. Collateral is required to increase the confidence of the People's Credit Bank (BPR). The collateral may be in the form of a land certificate and Motor Vehicle Ownership Book (BPKB).

The customer does not need to hesitate to come directly to the BPR to apply for credit at the office and to ask for a telephone number to facilitate communication. The customer is also obliged to bring the required documents in full.

The credit applicant must provide precise and correct information to BPR officers who come to his/her homes, business places, and collateral locations. The applicant should describe the planned usage and detail the needs. Do not give tips to or bribe the BPR officers, as this will result in credit disapproval.

Every approved credit application will receive a contract of credit that is signed jointly by the BPR and the applicant. The husband and wife must sign to approve the fee. The applicant is strongly recommended to ask about rights and obligations for the credit contract. Signing a credit agreement means agreeing to the credit terms set by the BPR.

The BPR officer will notify about credit disbursement if the credit is approved, by letter or orally. The applicant must double-check the loan based on the approved credit application.

The applicant must pay the credit on time and without delay, and it is better to pay earlier. Payment can be made directly to the BPR through the officer by requesting a receipt or from another bank. Furthermore, delaying payments means that the applicant will be fined and undervalued by the BPR.

Opening a savings account at BPR has some benefits. First, the interest rates on BPR savings accounts are competitive and attractive. The administrative fees are low and may even be free of charge. BPR office network is spread from cities to villages. The required minimum balance of savings is low, and subsequent deposits are also small; savings deposits can be made with paper bills and coins. Savings in BPR can be used as credit collateral, and direct remote services by BPR officers are available to allow customers to sign documents without having to come to the BPR office. Finally, savings in BPR are guaranteed by the Deposit Insurance Corporation (LPS) according to applicable terms and conditions.

One of the elements of an integrated marketing strategy is the Marketing Mix strategy, which concerns the assessment of how a company presents and offers (hotel) service products to specific market segments of its target market. The analysis for this research employed the 7P Marketing Mix concept (Product, Price, Place, Promotion, People, Process, and Physical Evidence) to analyze bank service marketing in an effective manner.

SWOT analysis is the systematic identification of various factors to formulate the marketing strategy of PERUMDA BPR Bank Gresik. This analysis is based on the logic of maximizing strengths and opportunities while simultaneously minimizing weaknesses and threats.

Presenting the results of the final data analysis, not raw data that has not been processed. The results of calculations and statistical / other tests can be displayed in this section, only the calculation results that are important to know are displayed.

Strengths	Weaknesses
1. Well-trained human resources in service to customers	1. Difficulty of catching up with the banking industry
2. Low minimum balance for savings and small subsequent deposits	2. Inadequate office facilities
3. Lower administrative fees for BPR savings	3. Cannot yet serve inter-bank transfers
4. Usage of BPR savings as collateral	4. Limited funds
5. Guaranteed by LPS (Deposit Insurance Corporation)	5. Limited crediting
6. Direct remote services	
Opportunities	Threats
1. Opening new branches	1. Promotional role
2. Increasing capital	2. Increasing number of savings and loan institutions
3. Utilizing information technology	3. Abundance of non-performing loans
4. Providing more complete facilities	4. Absence of investors
5. Adding bank products	5. Regulations established by BI (Central Bank of Indonesia)

### CALCULATION FOR DETERMINING SWOT SCORE

#### Internal Strategy Factor Matrix

Strengths	Weight	Rating	Score
Well-trained human resources in service to customers	1	5	5
Low minimum balance for savings and small subsequent deposits	0.50	3	1.5
Lower administrative fees for BPR savings	0.50	3	1.5
Direct remote services	0.75	4	3
Total Score	4.25	23	17
Weaknesses	Weight	Rating	Score
Difficulty of catching up with the banking industry	0.75	4	3
Inadequate office facilities	1	5	5
Cannot yet serve inter-bank transfers	0.75	4	3
Limited funds	0.50	3	1.5
Limited crediting	0.50	3	1.5
Total Score	3.5	19	14
<b>Strengths- Weaknesses</b>	<b>x = 17-14 =3</b>		

#### External Strategy Factor Matrix

Opportunities	Weight	Rating	Score
Opening new branches	0.75	4	3
Increasing capital	0.50	3	1.5
Utilizing information technology	1	5	5
Providing more complete facilities	1	5	5
Adding bank products	0.75	4	3
Total Score	4	21	17.5
Threats	Weight	Rating	Score
Promotional role	0.75	4	3
Increasing number of savings and loan institutions	1	5	5
Abundance of non-performing loans	0.75	4	3
Absence of investors	0.50	3	1.5
Regulations established by BI (Central Bank of Indonesia)	0.50	3	1.5
Total Score	3.5	19	14
<b>Opportunities-Threats</b>	<b>y = 17.5-14 =3.5</b>		

### DISCUSSION

Based on the SWOT weighting calculation above, it was found that the values of x and y are  $x = 3$  and  $y = 3.5$ , and the picture of the current organizational situation is in Quadrant I (+,+), Progressivity. This position indicates that the company is in a strong position and is already on track. Nevertheless, the company needs to make some efforts to maintain this position, such as by expanding, enlarging, and accelerating the company's growth.

A SWOT matrix is a matrix that is compiled with variables of strengths, weaknesses, opportunities, and threats identified in internal and external strategic factors. This SWOT matrix describes how opportunities and threats from the company's external environment can be adapted to the strengths and weaknesses that the company possesses. The SWOT matrix model analysis uses data from the table of internal and external strategic factors of PERUMDA BPR Bank Gresik.



Internal External	Strengths 1. Well-trained human resources in service to customers 2. Low minimum balance for savings and small subsequent deposits 3. Lower administrative fees for BPR savings 4. Usage of BPR savings as collateral 5. Guaranteed by LPS (Deposit Insurance Corporation) 6. Direct remote services	Weaknesses 1. Difficulty of catching up with the banking industry 2. Inadequate office facilities 3. Cannot yet serve inter-bank transfers 4. Limited funds 5. Limited crediting
Opportunities 1. Opening new branches 2. Increasing capital 3. Utilizing information technology 4. Providing more complete facilities 5. Adding bank products	Strength-Opportunity (SO) Strategies 1. Improving good relations with the surrounding community 2. Giving gifts to customers with high savings percentages 3. Opening a new branches and hiring employees in certain areas and local communities	Weakness-Opportunity (WO) Strategies 1. Conducting dissemination of services to communities and schools 2. Maintaining good relations with government or private agencies 3. Utilizing information technology to promote banking products on social media to increase awareness of the products offered by the bank
Threat 1. Promotional role 2. Increasing number of savings and loan institutions 3. Abundance of non-performing loans 4. Absence of investors 5. Regulations established by BI (Central Bank of Indonesia)	Strength-Threat (ST) Strategies 1. Continuously innovating with different products and services 2. Maintaining customers with full service and keeping them safe and comfortable 3. Always updating information about promotions to be issued to customers	Weakness-Threat (WT) Strategies 1. Always issuing and disseminating promotions to anticipate more attractive offers from other companies 2. Taking advantage of the website to continuously update all information, including the promotions that will be implemented 3. Providing facilities to improve services

Maintaining an approach with prospective customers who have not yet closed, establishing good relationships with these prospective customers, and offering a variety of attractive products to potential customers. Every bank certainly has a variety of banking products that are to be offered to the public. All owned bank products undoubtedly have their advantages and disadvantages. However, the marketing division of the bank only highlights advantages and always covers up disadvantages of the products. In this way, prospective customers become attached and willing to keep their funds in the bank. This is the power of bank marketing in the strategy of increasing the number of bank customers and depositors.

Maintaining good relationships with customers and always becoming oneself. To sell value and trust in the client is to be oneself. The bank does not have to try to be someone else to become closer to the consumer.

Being responsible and trustworthy in managing funds from customers to create a good image for society and to guarantee the safety of stored funds. All customers surely desire a guarantee of security from their funds



that are to be saved. The guarantee can include issuing a letter of agreement or contract that states that the bank is willing to be fully responsible if undesirable events occur in the future, such as break-ins, embezzlement, or others.

Scheduling gatherings to create cooperation that leads to trust from existing or prospective customers. The objective of gatherings are to greet customers by visiting them directly, to introduce products or provide services through marketing to households. With these gatherings, prospective customers who desire to open accounts or put in savings can make the transactions even with just door-to-door marketing.

Disseminating the bank's products, services, and offers weekly in villages and schools.

The dissemination process can be interpreted as opening a gateway to the community in order that the BPR and its programs are accepted and responded well. This will then determine the support and involvement of the community. Such circumstances will become a strong basis for establishing a partnership with the community.

Utilizing information technology to promote bank products on social media. Promotion is often associated with sales. In reality, however, "promotion" has a broad meaning. Promotion can be interpreted as any activity with the objective to notify, persuade, or influence the public to continue using the provided products and services. In the case of BPR marketing, the promotional activity is a process of notifying and encouraging the public to take advantage of the services offered by BPR managers.

Providing information about promotions that Bank BPR will issue to customers. The BPR informs about its promotions through deliberations with the community and the distribution of brochures.

## CONCLUSION

Based on the previous discussion, several conclusions can be drawn from the investigation at PERUMDA BPR Bank Gresik. The current company situation is in Quadrant I (+,+), Progressivity. This position indicates that the company is in a strong position and is already on track. However, the company still needs to make efforts to maintain this position, such as by expansion, enlargement, and acceleration of company growth. The company can continue to rely on marketing patterns with a direct remote system, conduct promotions through brochures, directly disseminate promotions to customers, determine new targets or new targets, propose employee credit cooperation offers, and create promotions with prizes.

The company can also manage customers' funds with full responsibility and trust, most importantly the company must maintain good relations with customers, and maintain an approach to prospective customers who are not yet closing. The bank can also always stay in touch with current and prospective customers and meet once a month with employees to discuss experiences on the field. Indeed, the BPR leaders must also participate in field surveys. From the present research, several suggestions can be formulated to improve the marketing strategy further to achieve the goal or target. First, the BPR should make customers feel confident and safe keeping their money in the bank. Refers to the purpose of the bank is to collect funds, develop and expand the office network, and increase the number of banking business units in other regions. The marketing department should be more intensive in dissemination efforts, especially in increasing public understanding and perception of banking products and systems. Ultimately, the company must also regularly conduct seminars on banking for employees to enhance the disciplinary background of its human resources.

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