

## **ABSTRACT**

### **IMPLEMENTATION OF MARKETING STRATEGIES FOR RETAIL RUPIAH DEPOSIT PRODUCTS AT PT. BANK TABUNGAN NEGARA TBK. BANJAR BRANCH OFFICE**

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*This research examines the implementation of marketing strategies for retail rupiah deposit products at PT. Bank Tabungan Negara Tbk. Banjar Branch Office. The study focuses on the application of segmentation, targeting, and positioning (STP) strategies, as well as the 7P marketing mix (product, price, place, promotion, people, physical evidence, process) to increase the number of deposit customers. The findings reveal that the bank faces several challenges, such as insufficient promotion, limited media reach, and internal constraints like inadequate training for the marketing team. Additionally, there is a gap in promotion where only long-standing or priority customers are offered deposit products, which can lead to the loss of potential new customers. To address these challenges, recommendations include enhancing promotional efforts by forming a dedicated promotional team and providing regular training to customer service and tellers. Diversifying promotional media through digital channels and printed materials, optimizing market segmentation to include younger investors, strengthening human resources, and providing comprehensive customer education are also crucial. Effective marketing strategies are essential for increasing the number of deposit customers, thereby boosting the bank's profits and customer satisfaction. This research provides valuable insights for PT. Bank Tabungan Negara Tbk. Banjar Branch Office and other financial institutions aiming to improve their marketing strategies for deposit products.*

*Keywords: Strategy, Marketing, Deposit.*

## ABSTRAK

### **PENERAPAN STRATEGI PEMASARAN PRODUK DEPOSITO RITEL RUPIAH PADA PT. BANK TABUNGAN NEGARA TBK. KANTOR CABANG BANJAR**

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Penelitian ini mengkaji penerapan strategi pemasaran produk deposito ritel rupiah di PT. Bank Tabungan Negara Tbk. Kantor Cabang Banjar. Studi ini berfokus pada penerapan strategi segmentasi, penargetan, dan positioning (STP), serta bauran pemasaran 7P (produk, harga, tempat, promosi, orang, bukti fisik, proses) untuk meningkatkan jumlah nasabah deposito. Temuan menunjukkan bahwa bank menghadapi beberapa tantangan, seperti promosi yang tidak memadai, jangkauan media yang terbatas, dan kendala internal seperti pelatihan yang kurang untuk tim pemasaran. Selain itu, terdapat kesenjangan dalam promosi di mana hanya nasabah lama atau prioritas yang ditawarkan produk deposito, yang dapat menyebabkan hilangnya potensi nasabah baru. Untuk mengatasi tantangan ini, rekomendasi mencakup peningkatan upaya promosi dengan membentuk tim khusus promosi dan memberikan pelatihan rutin kepada *customer service* dan *teller*. Diversifikasi media promosi melalui saluran digital dan materi cetak, optimalisasi segmentasi pasar untuk mencakup investor muda, penguatan sumber daya manusia, dan pemberian edukasi komprehensif kepada nasabah juga sangat penting. Strategi pemasaran yang efektif sangat penting untuk meningkatkan jumlah nasabah deposito, sehingga meningkatkan keuntungan bank dan kepuasan nasabah. Penelitian ini memberikan wawasan berharga bagi PT. Bank Tabungan Negara Tbk. Kantor Cabang Banjar dan lembaga keuangan lainnya yang bertujuan untuk meningkatkan strategi pemasaran produk deposito.

Kata kunci : Strategi, Pemasaran, Deposito