

ABSTRACT

ANALYSIS OF CROSS-SELLING STRATEGY BY CUSTOMER SERVICE IN INCREASING CUSTOMER INTEREST IN THE CICIL EMAS PRODUCT (Case Study at PT Bank Syariah Indonesia Tbk KCP Ciawi)

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This study aims to analyze the cross selling strategy implemented by customer service officers at PT Bank Syariah Indonesia Tbk KCP Ciawi in increasing customer interest in the Cicil Emas product. This product is designed to facilitate customers in owning gold through an installment payment scheme. However, not all customers respond positively to the offer. Several challenges identified include low customer understanding of the product, rejection attitudes during interaction, and limited service time on certain days. This research employs a descriptive qualitative approach with data collected through interviews, observations, and documentation. The findings reveal that the success of cross selling is strongly influenced by the communication skills of the officers, their product knowledge, the use of personalized approaches tailored to customer characteristics, and the level of customer trust in the bank. In response to these challenges, the bank has provided soft skills training and conducted regular product socialization. The study suggests that continuous customer education and the ongoing development of interpersonal skills among service officers are essential to ensure a more effective and sustainable cross selling strategy.

Keywords: *Cross Selling, Customer Service, Customer Interest, Cicil Emas, Marketing Strategy, Islamic Bank.*

ABSTRAK

ANALISIS STRATEGI *CROSS SELLING* CUSTOMER SERVICE DALAM MENINGKATKAN MINAT NASABAH PADA PRODUK CICIL EMAS (Studi Kasus pada PT Bank Syariah Indonesia Tbk KCP Ciawi)

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Penelitian ini bertujuan untuk menganalisis strategi *cross selling* yang dilakukan oleh petugas customer service di PT Bank Syariah Indonesia Tbk KCP Ciawi dalam meningkatkan minat nasabah terhadap produk *Cicil Emas*. Produk ini dirancang untuk mempermudah nasabah memiliki emas melalui sistem pembayaran cicilan, namun belum seluruh nasabah merespons penawaran tersebut secara antusias. Beberapa kendala yang diidentifikasi meliputi rendahnya pemahaman nasabah terhadap produk, sikap penolakan selama interaksi, serta keterbatasan waktu pelayanan pada hari-hari tertentu. Penelitian menggunakan pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa keberhasilan *cross selling* sangat dipengaruhi oleh kemampuan komunikasi petugas, pemahaman terhadap produk, pendekatan personal yang sesuai dengan karakter nasabah, serta tingkat kepercayaan nasabah terhadap bank. Sebagai bentuk respons terhadap tantangan tersebut, pihak bank telah melaksanakan pelatihan *soft skill* dan sosialisasi produk secara berkala. Penelitian ini menyarankan agar edukasi kepada nasabah terus ditingkatkan serta kompetensi interpersonal petugas senantiasa dikembangkan, guna mendukung pelaksanaan strategi *cross selling* yang lebih efektif dan berkelanjutan.

Kata Kunci: *Cross Selling*, Customer Service, Minat Nasabah, Cicil Emas, Strategi Pemasaran, Bank Syariah.