

ABSTRACT

ANALYSIS OF MARKETING STRATEGY FOR TAPLUS MUDA SAVINGS PRODUCT IN INCREASING THE NUMBER OF CUSTOMERS (A Study at PT Bank Negara Indonesia (PERSERO) Tbk Tasikmalaya Branch Office)

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This research aims to analyze the marketing strategy of the BNI Taplus Muda savings product in increasing the number of customers at PT. Bank Negara Indonesia (Persero) Tbk, Tasikmalaya Branch Office. The study focuses on three aspects: the implemented marketing strategy, the challenges encountered during implementation, and the efforts made to overcome these challenges. A qualitative descriptive approach was employed, with data collected through in-depth interviews, observation, and documentation. The respondents included internal BNI representatives (marketing managers, frontliners, and operational staff) as well as young customers who use the Taplus Muda product. The findings reveal that the marketing strategy for Taplus Muda was developed using the STP (Segmenting, Targeting, Positioning) approach and the 7P marketing mix model (Product, Price, Place, Promotion, People, Process, and Physical Evidence). This strategy is tailored to suit the characteristics of the younger generation—who are dynamic, tech-savvy, and prefer convenience. However, several challenges were identified, such as limited customer understanding of product features, negative perceptions of administrative fees, suboptimal digital promotions, insufficient service outreach in educational environments, and technical obstacles in the digitization of services. To address these challenges, BNI has taken various initiatives, including developing more relevant product features, offering fee incentives, expanding service channels through Agen46 and BNI Mobile, conducting specialized staff training, and redesigning the visual aesthetics of branch offices to be more appealing to the youth segment.

Keywords: Marketing Strategy, Marketing Mix, Tabungan Taplus Muda

ABSTRAK

ANALISIS STRATEGI PEMASARAN PRODUK TABUNGAN TAPLUS MUDA DALAM MENINGKATKAN JUMLAH NASABAH (Studi di PT Bank Negara Indonesia (PERSERO) Tbk Kantor Cabang Tasikmalaya)

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Penelitian ini bertujuan untuk menganalisis strategi pemasaran produk Tabungan Taplus Muda dalam meningkatkan jumlah nasabah di PT. Bank Negara Indonesia (Persero) Tbk. Kantor Cabang Tasikmalaya. Fokus utama penelitian mencakup tiga aspek, yaitu: strategi pemasaran yang diterapkan, hambatan yang dihadapi dalam implementasinya, serta upaya yang dilakukan untuk mengatasi hambatan tersebut. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan teknik pengumpulan data melalui wawancara mendalam, observasi, dan dokumentasi. Narasumber terdiri dari pihak internal BNI (manajer pemasaran, frontliner, dan staf operasional) serta nasabah muda pengguna Taplus Muda. Hasil penelitian menunjukkan bahwa strategi pemasaran produk Tabungan Taplus Muda dilaksanakan melalui pendekatan STP (*Segmenting, Targeting, Positioning*) dan bauran pemasaran 7P (*Product, Price, Place, Promotion, People, Process, dan Physical Evidence*). Strategi ini dirancang untuk menyesuaikan produk dengan karakteristik generasi muda yang dinamis, digital, dan praktis. Namun, dalam pelaksanaannya terdapat sejumlah hambatan, seperti kurangnya pemahaman nasabah terhadap fitur produk, persepsi negatif terhadap biaya administrasi, kurang optimalnya promosi digital, keterbatasan distribusi layanan di lingkungan pendidikan, serta tantangan teknis pada proses digitalisasi layanan. Untuk mengatasi hambatan tersebut, BNI melakukan berbagai upaya, seperti pengembangan fitur produk yang lebih relevan, pemberian insentif harga, perluasan kanal layanan melalui Agen46 dan BNI Mobile, pelatihan SDM yang adaptif terhadap segmen muda, serta transformasi desain visual kantor cabang agar lebih menarik bagi generasi muda.

Kata Kunci: Strategi Pemasaran, Bauran Pemasaran, Tabungan Taplus Muda.