ABSTRACT

EFFECTIVENESS DIRECT MARKETING IN PROMOTING THE MITRAGUNA PRODUCT AT PT BANK SYARIAH INDONESIA KCP TASIKMALAYA HZ MUSTOFA

By

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This study aims to analyze the effectiveness of direct marketing strategies in promoting the Mitraguna financing product at BSI KCP Tasikmalaya HZ Mustofa. The background of this research is the need for targeted marketing strategies to increase the number of customers and Mitraguna disbursements at BSI HZ Mustofa. Direct marketing methods such as whatsApp blast, phone calls, personal selling, and physical letter delivery are considered capable of reaching potential customers directly and personally; however, their effectiveness requires further evaluation. This research adopts a qualitative descriptive approach using interviews with the branch manager, marketing team, and Mitraguna customers. The findings show that direct marketing is proven effective based on Morrison (2022) indicators: customer growth, customer response, loyalty, ROI, program evaluation, and goal achievement. The novelty of this study lies in the use of a layered strategy (WhatsApp → Phone Call → Visit → Letter), which successfully fosters personal interaction and strengthens customer trust. Although the strategy has proven effective, improvements in human resource capacity and customer data updating are still needed for more optimal outcomes.

Keywords: *Direct Marketing, Mitraguna, Marketing Effectiveness, Bank Syariah Indonesia*.

ABSTRAK

EFEKTIVITAS *DIRECT MARKETING* DALAM PEMASARAN PRODUK MITRAGUNA PADA PT BANK SYARIAH INDONESIA KCP TASIKMALAYA HZ MUSTOFA

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Penelitian ini bertujuan menganalisis efektivitas strategi *direct marketing* dalam memasarkan produk pembiayaan Mitraguna di BSI KCP Tasikmalaya HZ Mustofa. Latar belakangnya adalah perlunya strategi pemasaran yang tepat sasaran untuk meningkatkan jumlah nasabah maupun pencairan mitraguna di BSI HZ Mustofa. Strategi *direct marketing* seperti *whatsapp blast*, telepon, *personal selling*, dan pengiriman surat fisik dinilai mampu menjangkau calon nasabah secara langsung dan personal, namun efektivitasnya perlu dikaji secara lebih mendalam. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan teknik wawancara terhadap *branch manager*, tim marketing, dan nasabah mitraguna. Hasil penelitian menunjukkan bahwa *direct marketing* terbukti efektif berdasarkan indikator Morrison (2022), yaitu peningkatan nasabah, respon nasabah, loyalitas, ROI, evaluasi program, dan pencapaian tujuan. Kebaruan penelitian ini terletak pada penggunaan strategi berlapis (*WhatsApp* → Telepon → Kunjungan → Surat) yang berhasil membangun interaksi personal dan memperkuat kepercayaan nasabah. Meski strategi berjalan efektif, diperlukan penguatan SDM dan pemutakhiran data nasabah untuk hasil yang lebih optimal.

Kata kunci: *Direct marketing*, Pembiayaan Mitraguna, Efektivitas Pemasaran, Bank Syariah Indonesia.