

ABSTRACT

ANALYSIS OF PROMOTION MIX ON SIGMA SAVINGS PRODUCTS AT PT. BPR ARTHA GALUNGGUNG CIKATOMAS BRANCH OFFICE, TASIKMALAYA REGENCY

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This study aims to analyze the implementation of the promotional mix on SIGMA Savings products at PT. BPR Artha Galunggung Cikatomas Branch Office, and to identify factors that influence its effectiveness, obstacles faced, and solutions implemented. This study uses a descriptive qualitative method through in-depth interviews, participant observation, and literature studies. The results of the study indicate that the promotional mix is implemented comprehensively through nine main elements of marketing communication consisting of Advertising, Online Communication and Social Media, Mobile Communication, Direct Marketing, Events and Experiences, Word of Mouth Promotion, Publicity and Public Relations, Personal Selling, Packaging. With an emphasis on direct and personal approaches that are in accordance with customer characteristics. Of all the elements, Personal Selling and Word of Mouth Promotion are the most effective elements in attracting new customers. The effectiveness of promotion is influenced by the nature of the market, the nature of the product, the product life cycle, and the funds available. In addition, the nature of the market is the most influential factor in determining the effectiveness of promotion. The main obstacles faced are low financial literacy, difficult to understand banking terms, and limited geographic access, which are overcome through direct socialization, use of simple language, and promotional strategies that are adapted to regional conditions.

Keywords: *Promotion Mix, SIGMA Savings, PT BPR Artha Galunggung*