

ABSTRAK

TINJAUAN PELAKSANAAN *PERSONAL SELLING* MELALUI METODE JEMPUT BOLA DALAM UPAYA MENINGKATKAN JUMLAH NASABAH TABUNGAN PADA PT BPR TARA DHARMA ARTHA CABANG BANDAR LAMPUNG

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PT BPR Tara Dharma Artha Cabang Bandar Lampung menghadapi tantangan dalam menyeimbangkan komposisi Dana Pihak Ketiga (DPK), di mana jumlah nasabah tabungan harian masih tertinggal jauh dibandingkan produk deposito. Sebagai upaya mengatasi hambatan aksesibilitas nasabah mikro, perusahaan menerapkan strategi *Personal Selling* melalui metode jemput bola (*pick-up service*). Penulisan Tugas Akhir ini bertujuan untuk mendeskripsikan prosedur pelaksanaan metode jemput bola serta mengidentifikasi faktor penghambat dan solusi strategis yang dilakukan perusahaan dalam meningkatkan jumlah nasabah tabungan. Metode pengumpulan data yang digunakan dalam penulisan ini meliputi observasi partisipatif, wawancara dengan petugas *Funding Officer*, dokumentasi, dan studi pustaka. Praktik Kerja Lapangan dilaksanakan selama 40 hari kerja di PT BPR Tara Dharma Artha Cabang Bandar Lampung. Hasil peninjauan menunjukkan bahwa pelaksanaan metode jemput bola dilakukan secara sistematis melalui tahapan *prospecting*, *sales presentation*, hingga *closing* dan administrasi transaksi langsung di lokasi nasabah. Strategi ini memberikan nilai tambah berupa kenyamanan dan efisiensi waktu bagi pedagang pasar. Namun, efektivitasnya masih dipengaruhi oleh faktor fluktuatif seperti kondisi cuaca, ritme kesibukan pasar, serta keterbatasan jangkauan wilayah operasional dan sarana promosi. Untuk mengoptimalkan hasil, perusahaan melakukan upaya strategis melalui optimalisasi penjadwalan kunjungan, penguatan edukasi personal mengenai legalitas bank (OJK dan LPS), serta penerapan pendekatan hubungan emosional (*relationship approach*) kepada nasabah.

Kata Kunci: *Personal Selling*, Jemput Bola, Tabungan, BPR, Nasabah Mikro.

ABSTRACT***A REVIEW OF PERSONAL SELLING IMPLEMENTATION THROUGH THE "Pick-Up Service" METHOD IN AN EFFORT TO INCREASE THE NUMBER OF SAVINGS CUSTOMERS AT PT BPR TARA DHARMA ARTHA, BANDAR LAMPUNG BRANCH******By*****GLADIS PUTRI MAHARANI**

PT BPR Tara Dharma Artha, Bandar Lampung Branch, faces challenges in balancing the composition of Third Party Funds (TPF), where the number of daily savings customers still lags far behind those of time deposit products. To address the accessibility barriers for micro-customers, the company implemented a Personal Selling strategy through the "pick-up service" method. This final project aims to describe the implementation procedures for the "pick-up service" method and identify the inhibiting factors and strategic solutions implemented by the company to increase the number of savings customers. Data collection methods used in this paper include participant observation, interviews with Funding Officers, documentation, and literature review. The Field Work Internship was conducted for 40 working days at PT BPR Tara Dharma Artha, Bandar Lampung Branch. The review results indicate that the outreach method is systematically implemented, spanning prospecting, sales presentations, and closing and administering transactions directly at customer locations. This strategy provides added value in the form of convenience and time efficiency for market traders. However, its effectiveness is still influenced by fluctuating factors such as weather conditions, the pace of market activity, and limited operational coverage and promotional resources. To optimize results, the company is implementing strategic efforts through optimizing visit scheduling, strengthening personal education regarding bank legality (OJK and LPS), and implementing an emotional approach (relationship approach) with customers.

Keywords: Personal Selling, Outreach, Savings, BPR, Micro Customers.