

ABSTRAK

SEGMENTING, TARGETING, POSITIONING DEPOSITO PADA BANK LAMPUNG KANTOR CABANG UTAMA

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Dalam strategi pemasaran perbankan, penerapan *Segmenting*, *Targeting*, dan *Positioning* (STP) menjadi kunci dalam menentukan segmen nasabah yang tepat, menetapkan target pasar yang potensial, serta membangun citra produk yang kuat di benak masyarakat. Permasalahan dalam laporan ini adalah “Bagaimana penerapan strategi *Segmenting*, *Targeting*, dan *Positioning* pada produk deposito Bank Lampung Kantor Cabang Utama?”. Adapun tujuan dari laporan ini adalah untuk menganalisis penerapan strategi STP pada produk deposito Bank Lampung Kantor Cabang Utama. Metode yang digunakan adalah deskriptif kualitatif dengan data primer hasil observasi dan wawancara serta data sekunder berupa data 1.862 nasabah deposito. Berdasarkan pembahasan yang telah dilakukan, disimpulkan bahwa *Segmenting*, *Targeting*, *Positioning* deposito di Bank Lampung sudah cukup baik, di mana Bank Lampung telah menetapkan segmen nasabah utama dari kalangan ASN dan Tenaga Pendidik yang tersebar di wilayah Provinsi Lampung, menargetkan nasabah perorangan berpendapatan tetap maupun nasabah korporasi, serta membangun citra sebagai bank daerah yang terpercaya dan dekat dengan masyarakat melalui penawaran suku bunga yang kompetitif.

Kata Kunci: *Segmenting*, *Targeting*, *Positioning*, Deposito, Bank Lampung

ABSTRACT

SEGMENTING, TARGETING, AND POSITIONING OF DEPOSITS AT BANK LAMPUNG MAIN BRANCH OFFICE

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In banking marketing strategy, the implementation of Segmenting, Targeting, and Positioning (STP) plays an important role in identifying the appropriate customer segments, determining potential target markets, and establishing a strong product image in the minds of the public. The problem addressed in this report is: “How is the Segmenting, Targeting, and Positioning strategy implemented for the time deposit product at Bank Lampung Main Branch Office?” The purpose of this report is to analyze the implementation of the STP strategy for the time deposit product at Bank Lampung Main Branch Office. This report employed a descriptive qualitative method using primary data obtained through observations and interviews, as well as secondary data consisting of records from 1,862 time deposit customers. Based on the findings, it can be concluded that the implementation of Segmenting, Targeting, and Positioning for the time deposit product at Bank Lampung has been effective. Bank Lampung has identified its primary customer segment as civil servants and educational personnel throughout Lampung Province, targets both individual customers with stable incomes and corporate customers, and has established its positioning as a trustworthy regional bank that maintains close relationships with the community by offering competitive interest rates.

Keywords: Segmenting, Targeting, Positioning, Time Deposit, Bank Lampung