

Personal Selling Strategy Analysis in Increasing Sales of Financing Products Based on Ethics Islam at PT Bank Sumut KCP Syariah SP.SY Kayu Besar Tanjung Morawa Deli Serdang, North Sumatra

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ABSTRACT

The purpose of this research is to find out personal selling using the SWOT analysis method and to find out Islamic ethics in marketing activities at PT. Bank Sumut KCP Syariah Sp-Sy Kayu Besar. Personal selling is direct interaction with prospective buyers to influence purchasing decisions. So the method used is qualitative with SWOT analysis, interviews, documentation and observation used as data collection techniques. Primary data is used as the main data obtained from interviews with Account Officers and secondary data from books, journals and so on. PT.Bank Sumut KCP Syariah Sp-Sy Kayu Besar Tanjung Morawa is in quadrant I, which means that this bank has a strong opportunity to provide innovation and aggressive strategy recommendations, the ethics applied in PT.Bank Sumut KCP Syariah Sp-Sy Kayu Besar, namely honesty, responsibility, trust, satisfaction and ethics are in accordance with monotheism or are in accordance with Islamic ethics and personal selling in the bank has more advantages than weaknesses, this is what makes marketing run smoothly with the personal selling method.

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INTRODUCTION

The banking sector has undergone rapid changes in recent years, this has created great competition as well. The increasing number of established banks is the cause of competition from year to year. Banks are competing in increasing the number of customers to achieve the target that has been set. so that banks are competing to increase the number of existing customers according to the established criteria. Banks must be able to win the competition by using personal selling. It takes a continuous struggle to increase the number of customers so that the business can survive and develop. Marketing communication is said to be successful because of the influence of various factors, namely the marketer's ability to decode (receiver's response and interpretation). This marketing communication also aims to attract new customers who have never used the services provided by the bank before.in the business world (Noor, 2014).

Marketing strategy is a method used to outperform a competition (Suhendri, Ambriyani, & Asnawi, 2020). Banks are required to be able to design marketing strategies that are useful for the continuity of their activities, especially in terms of services. In general, marketing strategies are carried out by implementing a

marketing mix or marketing mix consisting of product, price, place, and promotion (Fatimah & Matekohy, 2013).

In the buying and selling business, to achieve the sales targets set by superiors, many efforts need to be made, one of which is fraud resulting in losses to the company. Apart from fraud, fraud often occurs in the banking world which can harm customers or the bank itself. Meanwhile, if it is reviewed based on Islamic ethics, this is strictly prohibited because fraud and cheating are things that are tense in the concept of Islamic ethics. In this case, Islam requires a seller to avoid all conditions that make him commit acts of fraud and deception. Management who has authority in making decisions must act wisely and not violate the rules of the code of ethics in their profession. If the manager violates the norms and ethics of a bank employee, then his actions will be very detrimental to the customer. (Ida, 2018).When a customer has given his funds to the bank, this is a form of customer trust in the bank to manage his money. However, if the funds are misused, this will cause problems and of course harm customers. As a result, customers will no longer trust the bank which disrupts the banking system. Practices of ethical violations committed by unscrupulous banks by manipulating victims by providing wishful thinking and dishonesty to take advantage. Of course, victims who experience this are outside of their ignorance of the existence of these fraudulent practices. result in ethical violations.

METHOD

This method uses qualitative methods using SWOT analysis. SWOT analysis is used as an analytical tool in a qualitative approach. Qualitative research itself is defined as Qualitative Research itself, namely research that emphasizes the detailed understanding aspects of a problem being studied.(Rangkuty, 2006). This quantitative approach has the main goal of developing existing concepts that will eventually become theories. In the current research, we will discuss the problems that occurred and also the events that occurred when the research took place at PT. Bank Sumut Syariah KCP Sp-Sy Kayu Besar Tanjung Morawa. (Rahmani, 2016).

RESULTS

Personal selling strategy in increasing product sales based on SWOT

Analysis PT. Bank Sumut Syariah offers a lot of products to customers, but the author is interested in one of the products, namely Multi-Purpose Products to be precise at PT. Bank Sumut Sharia KCP Sp.Sy Kayu Besar Tanjung Morawa. This Multipurpose product is a product that is widely offered by the bank and is in great demand by customers. In the SWOT analysis there are internal and external factors that can assess the marketing strategy in the company. One of them is PMG (Multi-Purpose Products) whose marketing strategy selection is based on internal factors, namely strengths and weaknesses and external factors, namely opportunities and threats. The description is:

Internal factors:

a. Strength

- 1) Minimum DP of 0% based on salary calculation ratio
- 2) Installment payments are very easy, namely by deducting directly from the salary account of customers who are ASNs under the auspices of the KOT, PEMKAB, PEMPROV North Sumatra
- 3) The PMG financing process is very easy to do
- 4) Collateral is not burdensome to customers because it only uses one ASN SK
- 5) PMG products are only available at PT.Bank Sumut Syariah.

b. Weaknesses

- 1) During the Covid-19 pandemic PMG was only intended for ASN
- 2) Improving HR as marketers

External factors

a. Opportunity

- 1) Cooperate with agencies under the auspices of the City Government, Regency Government, North Sumatra Provincial Government
- 2) ASN salaries are at Bank Sumut
- 3) People are starting to be interested in the Islamic economic system
- 4) The people around Tanjung Morawa are familiar with PMG

b. Threat

- 1) Promotions made by competing companies are more More and more new competitors appear.
- 2) more and more new competitors (Lubis, 2022)

Table 1
Matriks IFAS
PT.Bank Sumut KCP Syariah Sp-Sy Kayu Besar Tanjung Morawa

1. Strength and Weakness

No	(Strength)	Weight	Rate	Weight Rate
1	Installment payments are very easy, namely by deducting directly from the salary account of customers who are ASNs under the auspices of the KOT, PEMKAB, PEMPROV North Sumatra	0,3	4	1,2
2	Minimum DP of 0% based on salary calculation ratio	0,2	4	0,8
3	The PMG financing process is very easy to	0,1	4	0,4
4	Collateral is not burdensome to customers because it only uses one ASN SK	0,2	4	0,8
5	PMG products are only available at PT.Bank Sumut Syariah.	0,1	2	0,2
Sub Total				2,4

No	(Weakness)	Weight	Rate	Weight Rate
1	During the Covid-19 pandemic PMG was only intended for ASN	0,3	4	1,2
2	Improving HR as marketers	0,2	3	0,6
Sub Total				1,8

Judging from the table, it is found that the results of the strength factor have a total of 2.4 while the weakness factor has a total value of 1.8.

Table 2
Matriks EFAS
PT.Bank Sumut KCP Syariah Sp-Sy Kayu Besar Tanjung Morawa

2. Opportunity and Threats

No	(Opportunity)	Weight	Rate	Weight Rate
1	Cooperate with agencies under the auspices of the City Government, Regency Government, North Sumatra Provincial Government	0,2	4	0,8
2	ASN salaries are at Bank Sumut	0,1	3	0,3
3	People are starting to be interested in the Islamic economic system	0,3	4	1,2
4	The people around Tanjung Morawa are familiar with PMG	0,2	3	0,6
Sub Total				2,9

No	(Threats)	Weight	Rate	Weight Rate
1	Promotions made by competing companies are more More and more new competitors appear	0,3	3	0,9
2	more and more new competitors	0,2	2	0,4
Sub Total				1,3

It can be seen from the table that the opportunity factor has a score of 2.9 and the threat factor is 1.3. then the total score of each factor is sought, namely, strengths 2.4, weaknesses 1.8, opportunities 2.9 and threats 1.3.

So it is known that the strength value is above the weakness value with a difference of 0.6 and the opportunity value and threat value with a difference of 1.6. From these results it can be described with a SWOT diagram.



Diagram 1
Cartesius Analisis SWOT
PT.Bank Sumut KCP Syariah Sp-Sy Kayu Besar Tanjung Morawa

The results above show that PT.Bank Sumut KCP Syariah Sp.Sy Kayu Besar Tanjung Morawa is included in the Quadrant I type (positive, positive). This means indicating that PT. Bank Sumut KCP Syariah Sp.Sy Kayu Besar Tanjung Morawa is in good condition and has strong opportunities, which means it is very possible if this bank continues to expand and enlarge its reach so that maximum progress can be achieved.

Table 3 Matriks SWOT
PT.Bank Sumut KCP Syariah Sp-Sy Kayu Besar Tanjung Morawa

	IFAS (Strength)	(Weakness)
EFAS (Opportunities)	Strategy SO (Agresif) = 2,4 + 2,9 = 5,3	Strategy WO (Turn – Around) = 1,8 + 2,9 = 4,7
(Threats)	Strategy ST (Diversifikasi) = 2,4 + 1,3 = 4,2	Strategy WT (Defensif) = 1,8 + 1,3 = 3,1

It can be seen from the table that strength + opportunity (SO) = 5.3. Weaknesses + opportunities (WO) = 4.7. Strengths + threats (ST) = 4.2 and weaknesses and threats (WT) = 3.1. So that in planning this strategy what PT. Bank Sumut KCP Syariah Sp.Sy Kayu Besar Tanjung Morawa has to do is utilize the SO strategy which has a value of 4.7.

From the SWOT analysis above, it can be seen that the strengths of this company are greater than its weaknesses and threats. Therefore, this is said to be an advantageous position for the company because the company already has an opportunity, it remains only to see how it can make the most of this opportunity. Interviews were conducted to analyze the marketing strategy of financing products using a SWOT analysis with Mr. Muhammad Muchlisin Lubis as the Account Officer of PT. Bank Sumut KCP Syariah Sp-Sy Kayu Besar Tanjung Morawa is already in a very profitable position.

Judging from the diagram, PT. Bank Sumut KCP Syariah Sp.Sy Kayu Besar Tanjung Morawa is included in the Quadrant I type (positive, positive). This means indicating that PT. Bank Sumut KCP Syariah Sp.Sy Kayu Besar Tanjung Morawa is in good condition and has strong opportunities, which means it is very possible if this bank continues to expand and enlarge its reach so that maximum progress can be achieved. In this case, PT. Bank Sumut KCP Syariah Sp.Sy Kayu Besar Tanjung Morawa has developed its strengths and made good use of opportunities.

Islamic Ethics in Personal Selling at PT. Bank Sumut KCP Syariah Sp-Sy Kayu Besar Tanjung Morawa

In its implementation, marketing is very concerned with customer service satisfaction, considering that a bank is a service company that focuses its activities in terms of service, in order to ensure customer satisfaction by maximizing existing services. Marketing parties must have honesty, responsibility, freedom for customers to choose the product they want, and of course it is based on several things implemented by the marketing department, and of course it is based on very strong principles (Humairah, 2022).

Marketing based on Islamic ethics is not a concept that is considered rigid and anti-modern. In practice, this concept is not much different from the marketing concept in general. The difference is, marketing based on Islamic ethics teaches marketers to be honest with consumers or other people (Hamid & Zubair, 2019). Sharia values prevent marketers from doing things that are prohibited by Sharia values, especially Islamic business ethics. Marketing based on Islamic ethics is guided by the values of faith, namely honesty, trustworthiness, fathanah (intelligent and wise), tabligh (communicative). Marketing based on Islamic ethics encourages marketers to make worship every activity.

There are 5 Islamic ethics that personal selling at PT. Bank Sumut KCP Syariah Sp-Sy Kayu Besar Tanjung Morawa :

1) Honesty

Honesty in Islam is known as trust where this trait is one of the characteristics of the prophet Muhammad SAW, where he was a trader during his life. In a hadith narrated by Imam Ahmad Rasulullah SAW said: "Abu Aswad from Abdullah bin Rafi 'from Abi Hurairah r.a. that Rasulullah SAW said: one cannot gather in one's heart faith and disbelief and cannot gather together honesty and lying and cannot gather together betrayal and trustworthiness." (Al-Mahalli, 2000).

2) Responsible

Soegeng Istanto, (1994: 77) argues that accountability is an obligation that must be carried out to provide recovery for the losses he has made (Tjiptono, 2000).

3) Trust

Sheth (2004) defines trust as follows:

"Trust is a willingness to rely on the ability, integrity and motivation of the other party to act to serve the needs and interests as agreed upon implicitly or explicitly" (Sheth, N, & Mittal Banwari, 2004).

4) Satisfaction

Kotler defines consumer satisfaction as a feeling that is owned, such as pleasure or disappointment, this is obtained from a product that is obtained with good expectations. It can be concluded that if someone has fulfilled feelings that exceed what he expected, then it can be said that the person is satisfied (Armstrong, 2001).

5) Optimistic and Consistent

Everyone must have an optimistic attitude and attitude, especially the marketing team, so that marketing activities run smoothly and achieve maximum targets. Consistency in carrying out work must also be owned by the marketing team and consistent with the principles or ethics that have been applied (Spiro and Weitz, 1990)

Strengths and Weaknesses of Personal Selling in Increasing Product Sales

- a. Personal selling advantages at PT. Bank Sumut Sharia KCP Sp-Sy Kayu Besar Tanjung Morawa
 - 1) The marketing team is reliable in convincing potential customers, and can read the situation. If the marketing team feels that the prospect is interested, they will continue to follow up until the prospect is interested.
 - 2) The marketing team conducts outreach or marketing by providing information about the product which is very easy to understand and makes potential customers understand and be interested in the product
 - 3) The marketing team is very skilled at convincing potential customers which makes prospective customers feel obligated to listen to the seller's talk
 - 4) The marketing team also establishes relationships between marketers and prospective customers such as friends or acquaintances so that there is no distance that makes marketing easier.
 - 5) The marketing team has many relationships that make it easier for them to do marketing to prospective customers.
- b. Weaknesses in personal selling at PT. Bank Sumut Sharia KCP Sp-Sy Kayu Besar Tanjung Morawa
 - 1) Because the personal selling system is implemented manually, you have to visit prospective customers one by one who are the target market, so it takes quite a long time
 - 2) The sales image that is formed is already negative so that when sales come to consumers, they tend to avoid this happening very often which makes it difficult for marketers to carry out personal selling activities
 - 3) Marketers have limitations in reaching and meeting potential customers.
 - 3) Due to the lack of public knowledge about Islamic banks, marketers have to mention what ordinary people know, namely interest, which should be margin, so the marketing team is forced to mention that interest is not margin. Lack of explanation about Islamic products and must explain what is the difference between Islamic bank products and conventional banks.

CONCLUSION

Research conducted regarding personal selling strategies to increase sales based on Islamic ethics at PT. Bank Sumut KCP Syariah Sp-Sy Kayu Besar Tanjung Morawa with SWOT analysis. So it can be concluded as follows:

1. The Personal Selling Strategy in increasing product sales based on SWOT analysis is in quadrant I position, this shows that PT. Bank Sumut KCP Syariah Sp-Sy Kayu Besar Tanjung Morawa has strong opportunities and can expand its network quickly. PT. Bank Sumut Sharia KCP Sp-Sy Kayu Besar Tanjung Morawa is in good condition to continue to expand and reach a wider market network so that the goals of achieving company progress can be fulfilled. The company has existing opportunities which are then utilized optimally to support the company's rapid growth.
2. The ethics of personal selling in the sharia concept applied by PT. Bank Sumut Sharia KCP Sp-Sy Kayu Besar Tanjung Morawa, namely honesty, but in that bank honesty has not been fully achieved because the bank does marketing only mentioning the advantages of one product does not explain its weaknesses, responsible, trust, satisfaction, optimistic and consistent. These ethics are the ethics applied in banking and these ethics are in accordance with monotheism or Islamic ethics.
3. Weaknesses and advantages of personal selling in increasing product sales at PT. Bank Sumut KCP Syariah Sp-Sy Kayu Besar Tanjung Morawa, namely:
 - a. Advantages of Personal Selling
 - 1) The marketing team is reliable in convincing potential customers, and can read the situation. If the marketing team feels that the prospect is interested, they will continue to follow up until the prospect is interested.
 - 2) The marketing team conducts socialization or marketing by providing information about the product which is very easy to understand and makes potential customers understand and be interested in the product
 - 3) The marketing team is very skilled at convincing potential customers which makes prospective customers feel obligated to listen to the seller's talk
 - 4) The marketing team also establishes relationships between marketers and prospective customers such as friends or acquaintances so that there is no distance that makes marketing easier.
 - 4) The marketing team has many relationships that make it easier for them to do marketing to prospective customers.
 - b. Weaknesses of Personal Selling
 - 1) Because the personal selling system is implemented manually, you have to visit prospective customers one by one who are the target market, so it takes quite a long time

- 2) The sales image that is formed is already negative so that when sales come to consumers, they tend to avoid it, this often happens which makes it difficult for marketers to carry out personal selling activities
- 3) Marketers have limitations in reaching and meeting potential customers.
- 4) Due to the lack of public knowledge about Islamic banks, marketers have to mention what ordinary people know, namely interest, which should be margin, so the marketing team is forced to mention that interest is not margin. Lack of explanation about Islamic products and must explain what is the difference between Islamic bank products and conventional banks.

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