

CHAPTER I

INTRODUCTION

1.1. Background

In the world of banking in Indonesia, there are two types of banks, namely Sharia Banks and Conventional Banks. Indonesian people are still unfamiliar with the existence of these two banks, without realizing that the two have differences. The differences between the two are varied. For example, in terms of bank interest rates. In addition, the services of the two banks are also different. Basically, the function of the bank is to manage funds from customers or the general public. Even financial screening can be via any product. It can be from savings, deposits, credit, to checking accounts. Both Islamic and conventional banks have their own systems for managing these funds.

Syariah Bank : Because interest is not justified in Islam, customers who save their money in Islamic banks do not get interest, but for the results. So that there is no fixed amount, what percentage will be received by the customer. If the bank gets more profit this month, the customer will receive a larger amount in the same month.

Konvensional Bank : Fund management at conventional banks that use an interest system, the percentage is fixed. This means that even though the bank gets multiple profits, the percentage of interest does not change. This factor also makes estimating the profit on savings or deposits at conventional banks easy to calculate.

Saving is an activity or activity that requires a desire in a person to set aside and save money in the bank. Saving requires interest so that its behavior is directed towards that activity (saving). In an effort to attract customers to save at the bank, various company strategies are implemented, including: promotion, location and quality of service. Promotional activities carried out by the bank are a means to introduce products that the bank has to customers so that customers get to know more about the products offered by the bank. Promotion is a variety of

ways to inform, persuade, and remind consumers directly or indirectly about a product or brand being sold (Kotler dan Keller, 2009).

In addition, the location of a bank will also affect the continuity of customers to reach the bank. for example, the location of a strategic bank close to roads and trade centers. According to Losch in Muhammad (2008) "The location of the seller is very influential on the number of consumers he works on. The farther away from the seller's place, consumers are increasingly reluctant to buy because the cost of transportation to get to the seller's place is increasingly expensive" . Service quality has a close relationship with customer satisfaction. Service quality provides an incentive to customers to forge a strong bond or relationship with the company. Thus, the company can increase customer satisfaction by maximizing a pleasant customer experience and minimizing unpleasant customer experiences.

Customer service is important for banks in an effort to provide satisfaction to customers so that customers continue to believe in the bank and minimize customers moving to another bank. For the progress of the bank, it is necessary to pay close attention to customer demand for a product or service to be offered, one of which is by improving service quality. Service quality is a determining factor in customer perceptions of the existence of a bank, namely whether the service is received and perceived by the customer will they hoped for, maybe for better or worse. Service quality is a measure of how good the level of service provided is in accordance with customer expectations (Fandy Tjiptono,2012).

At this time, many people were more attracted by new banks than those that had been established for a long time. Bank Syariah Mandiri is a private bank that has been established for a long time, namely in 1955 under the name National Industrial Bank. This bank changed its name several times and the last time it changed its name to Bank Syariah Mandiri in 1999 after previously being named Bank Susila Bakti which is owned by the Bank Dagang Negara employee welfare foundation and PT Mahkota Prestasi.

Judging from the recognition of Bank Syariah Mandiri since 1999 until now, Bank Syariah Mandiri is certainly not a newcomer to the banking world.

Therefore, in the intense competition in the banking business sector, it is required to be able to attract the attention of prospective customers. For example, Bank Syariah Mandiri, which is one of the private banks in Indonesia, continues to make efforts to attract customers.

Furthermore, Bank Syariah Mandiri continues to improve service quality in order to retain its customers. There are several ways in which Bank Syariah Mandiri branches, including Bank Syariah Mandiri in Meranti Islands Regency, to attract people to become customers, among others, by offering 3 superior products, namely BSM Savings, Mabrur Savings, and Planning Savings. The three of them use the mudharabah contract, which means profit sharing.

When viewed from the history of the establishment of Bank Syariah Mandiri which is one of the oldest private banks in Indonesia, namely since 1999 and the establishment of Bank Syariah Mandiri Sub-Branch Offices located in Meranti Islands Regency on September 14, 2010 with aspirations or suggestions from local employees and directors with the reason for that location the location of Bank Syariah Mandiri Sub-Branch Office is a strategic location surrounded by markets and adequate human resources, and no less important than its Islamic basis.

Judging from the explanation above, KCP Bank Syariah Mandiri Kepulauan Meranti Regency should have more customers when compared to other newly established banks. However, there are still some gaps that occur at Bank Syariah Mandiri KCP Selatpanjang, namely in the form of complaints or complaints from customers about the quality of service from Bank Syariah Mandiri KCP Selatpanjang where customers still feel dissatisfied with some of the services provided by Bank Syariah Mandiri KCP Selatpanjang. One of the complaints and hopes of customers of Bank Syariah Mandiri KCP Selatpanjang is that the facilities provided by Bank Syariah Mandiri are currently still considered less attractive, both in terms of promotions, services and locations, for example the location of Bank Syariah Mandiri KCP Selatpanjang has no area. Adequate parking and is located on the edge of a busy road with shops so that customers

often have difficulty finding a parking area, even though Bank Mandiri Syariah KCP Selatpanjang has been established in Selatpanjang.

From the above problems, the authors are interested in conducting research with the title "Implementation of Promotional Activities Syariah Mandiri Bank Meranti Islands Regency".

1.2. Formulation Of The Problem

Based on the description of the background presented above, the problems identified are:

1. What is the promotion strategy at Syariah Mandiri Bank Kabupaten Meranti Islands Regency.
2. What are the obstacles to the Implementation of Promotional Activities Syariah Mandiri Bank Meranti Islands Regency.
3. What is the solution to the obstacles in implementing promotional activities at Syariah Mandiri Bank Meranti Islands Regency.

1.3. Purpose Of The Study

Based on the formulation of the problem, the objectives of this study are :

1. To find out promotional strategies at Syariah Mandiri Bank Kabupaten Meranti Islands Regency.
2. To determine the obstacles to implementing promotional activities at Syariah Mandiri Bank Meranti Islands Regency.
3. To find out the solution of the obstacles in the implementation promotional activities Syariah Mandiri Bank Meranti Islands Regency.

1.4. Significance Of The Study

The research conducted will provide several benefits and uses, including:

1. For Bank Syariah Mandiri as information to find out how much promotion and customer interest in Bank Syariah Mandiri KCP Kabupaten Kepulauan Meranti.
2. For the Campus It is hoped that it can help the repertoire of knowledge in the theoretical as well as practical fields related to the world of banking.

3. For writers to develop insight and knowledge in the banking sector.

1.5. Scope And Limitation Of The Problem

Based on the background previously described, the authors define the problem so that the scope of this research has clear boundaries. The limitation of the problem in this study is the factor of Promotion, Location (Distribution) and Service Quality, while the scope of this research is Bank Syariah Mandiri Kabupaten Kepulauan Meranti.

1.6. Writing Systematics

In order to facilitate the discussion and detailed description in this thesis report, the report is prepared with the following writing systematics :

CHAPTER I : PRELIMINARY

Chapter 1 explains the background of the problem, the formulation of the problem, the research objectives, the benefits of the research, the scope and limitations of the problem, and the systematics of writing.

CHAPTER II : LITERATURE REVIEW

In Chapter 2 describes previous research, theoretical basis, framework of thought that is used as a guide in the thesis.

CHAPTER III : METHODOLOGY AND PROCESS OF COMPLETION

Chapter 3 describes the location, time and object of research, types and sources of data, population and samples, sampling techniques, data collection techniques, data processing techniques, scale measurement, validity and reliability testing, data analysis methods, research hypotheses, research models. , type of research, concept definition and operational variables, research schedule and budget.

CHAPTER IV: RESEARCH RESULTS AND DISCUSSION

In this chapter the author will describe the discussion of the results of research analysis that has been done by way of interviews, observations, and other sources.

CHAPTER V : CONCLUSIONS AND RECOMMENDATIONS

In Chapter 5, the writer will describe the conclusions obtained from the discussion as well as the suggestions that the writer will convey.

REFERENCES

APPENDIX

AUTHOR'S BIOGRAPHY

