

ANALYSIS OF PERSONAL SELLING STRATEGIES TO INCREASE THE NUMBER OF CUSTOMERS AT KSP TUNGGAL KARYA TAYU

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Abstract

This study aims to analyze the personal selling strategy in increasing the number of customers at the Tunggal Karya Tayu Savings and Loan Cooperative (KSP). The research questions addressed in this study are: 1) how is the personal selling strategy implemented by KSP Tunggal Karya Tayu to attract new potential customers? and 2) what are the supporting and inhibiting factors in implementing the personal selling strategy at KSP Tunggal Karya Tayu to increase the number of customers? Using a qualitative descriptive approach, this study explores the application of personal selling strategies to attract new customers and identifies the factors influencing its success. The results indicate that personal selling is conducted through a personal approach with potential customers, persuasive communication, and responsive services tailored to their needs. The success of this strategy is supported by an experienced team and a deep understanding of cooperative products. However, challenges include the lack of public trust in cooperatives and limited promotional budgets. Nonetheless, personal selling has proven effective in building close relationships with potential customers, positively impacting the increase in customer numbers. This study is expected to provide insights for other cooperatives in designing personal marketing strategies to increase their customer base.

Keywords: Personal Selling, KSP Tunggal Karya Tayu, Marketing Strategy

Introduction

Personal selling is one of the most effective marketing strategies to attract potential customers. According to Kotler and Armstrong (2021), personal selling is a sales approach where marketing personnel interact directly with prospective customers to understand their needs while influencing purchasing decisions. In the context of financial institutions, especially Savings and Loan Cooperatives (KSP), this strategy is crucial as it offers opportunities to build personal relationships and trust with prospective clients. KSP Tunggal Karya Tayu, located in Tayu, implements this personal selling strategy as an effort to increase its customer base by optimizing direct interactions through persuasive and consultative approaches.

According to Kurniawan (2021), an effective personal selling strategy is expected to provide added value for KSP Tunggal Karya Tayu amid increasing competition in the financial sector. With intense competition among financial institutions, personal approaches through this strategy serve as a potential means to build trust, introduce products in depth, and offer solutions tailored to the needs of potential clients. Personal selling also allows KSP Tunggal Karya Tayu to deliver more personalized services aligned with the profiles of prospective customers. However, in its implementation, KSP Tunggal Karya Tayu faces various challenges that need to be identified and addressed to ensure the success of the personal selling strategy. The primary challenges include the lack of public trust in cooperatives, often stemming from past negative experiences with other cooperatives. Budget constraints for promotions hinder broader outreach to potential clients. Another challenge is the limited availability of time among potential clients, especially those with busy schedules, making direct visits difficult. Internally, there is the issue of insufficiently trained human resources to understand the specific needs of potential clients and conduct effective approaches. Additionally, the dynamic nature of client needs, particularly in adapting cooperative products to market demands, adds complexity to the implementation of this strategy.

These factors require a comprehensive analysis to design strategic steps that enhance the effectiveness of personal selling, such as training for marketing personnel, product innovation, and the optimization of technology-based promotional strategies. The study aims to analyze the implementation of personal selling strategies at KSP Tunggal Karya Tayu and identify the supporting and inhibiting factors in its execution. Using a qualitative descriptive approach, this research seeks to provide an in-depth understanding of the role of personal selling in increasing the number of clients. The findings of this study are expected to serve as a reference for KSP in developing more effective marketing strategies in the future.

This research is focused on addressing two main research questions. First, how is the personal selling strategy implemented by KSP Tunggal Karya Tayu in attracting new potential clients? This includes examining the personal approach techniques used, persuasive communication methods, and the services provided to meet the needs of prospective clients. Second, what are the supporting and inhibiting factors in the implementation of this personal selling strategy to increase the number of clients? Supporting factors include the competence of marketing personnel and their deep understanding of cooperative products, while inhibiting factors encompass the lack of public trust in cooperatives, limited promotional budgets, and the dynamic nature of clients' needs. The analysis of these two aspects is expected to provide a comprehensive overview of the effectiveness of the personal selling strategy at KSP Tunggal Karya Tayu.

Personal selling is a marketing strategy emphasizing direct interaction between sales personnel and potential customers to achieve sales objectives and build long-term relationships. Indrasari (2019) highlights that marketing plays a crucial role in strengthening the bond between businesses and customers, serving as a key to success in the modern era. This strategy allows sales personnel to provide direct information and address potential customers' questions, fostering greater trust. Effective personal selling can assist cooperatives, such as KSP Tunggal Karya Tayu, in attracting new clients through a more in-depth and targeted interpersonal approach.

In the context of Islamic marketing, recent studies stress that every strategy, including personal selling, must adhere to ethical and Islamic values. For instance, Munandar and Fauziah (2021) in the *Islamic Marketing Journal* assert that applying sharia-compliant marketing principles, emphasizing trust, transparency, and adherence to Islamic rules, is crucial. This approach not only builds consumer trust but also provides a competitive advantage. In personal selling, sales personnel practicing Islamic ethics can more effectively establish strong relationships with potential customers, as this approach aligns with justice and religious principles. Islamic ethics in personal selling prevent exploitative practices, fostering sustainable business relationships. Additionally, incorporating Islamic values enables cooperatives to attract a broader market segment, particularly those prioritizing sharia-compliant transactions. Consequently, sharia-based personal selling not only boosts sales but also enhances the cooperative's positive image in the community. An effective marketing strategy is also pivotal for a business's success in achieving a strong brand position in the market. According to Suyanto (2020), a good marketing strategy can propel a brand to become a top brand in Indonesia. Robust personal selling practices not only aid companies in increasing sales figures but also enhance brand awareness among consumers. Through personal selling, businesses can communicate the value of their products or services directly, enabling consumers to better understand their unique advantages. Thus, personal selling significantly contributes to creating a positive image for cooperatives and strengthening their market position. A well-executed personal selling strategy can be a tool for building long-term customer loyalty, forming one of the foundations for sustainable business operations.

1. Customer Service in Personal Selling

Excellent customer service is a critical element of personal selling strategies, especially in the financial and cooperative industries. According to Setiawan (2020), optimal service is the key to fostering long-term relationships with customers and enhancing their satisfaction. At KSP Tunggal Karya Tayu, a friendly, responsive, and professional approach to personal selling is one of the main strategies for strengthening relationships with potential clients and building trust in the cooperative. This service not only supports the success of personal selling but also improves the loyalty of existing members. Positive customer experiences resulting from high-quality service encourage clients to recommend the cooperative to others. By consistently maintaining service quality, the cooperative can establish a good reputation in the community, ultimately contributing to an increase in membership.

Effective personal selling has a significant impact on potential customers' decisions to join financial institutions. Widiatmika and Irvan (2022) argue that effective personal selling builds trust among potential clients through direct interactions that help them better understand the products. In the context of KSP Tunggal Karya Tayu, this approach is believed to attract more customers by providing in-depth insights into the offered products. Through personal selling, the cooperative can directly explain the benefits, features, and advantages of its products, helping potential customers feel confident and understand the added value they will receive. This approach also allows the cooperative to address questions or concerns in real time, strengthening emotional bonds and trust with potential clients.

Indrasari (2019) emphasizes that marketing strategies like personal selling aim not only to attract new customers but also to build strong relationships with them. Thus, personal selling plays a pivotal role in the marketing success of cooperatives. Rahmawati and Hamzah (2021) highlight that personal selling within Islamic marketing should adhere to Islamic ethical principles to maintain integrity and build trust with potential clients. This approach is crucial, as consistency with Islamic values can increase customer loyalty and satisfaction, key to success in sharia-based marketing. Sharia-compliant personal selling helps cooperatives create an image aligned with the moral and religious values appreciated by the community. By

emphasizing justice, transparency, and honesty, cooperatives can enhance their competitiveness in an increasingly dynamic market.

Research Methods

This study employs a qualitative descriptive method to analyze the personal selling strategies implemented by KSP Tunggal Karya Tayu in efforts to increase the number of clients. The qualitative descriptive method allows researchers to conduct in-depth analyses by collecting data from various sources, such as interviews and documentation analysis, to gain a comprehensive understanding (Sugiyono, 2019). This method was chosen because the study aims to provide a detailed and in-depth description of the processes and effectiveness of personal selling strategies, as well as the supporting and inhibiting factors influencing their implementation. The qualitative descriptive approach is considered effective for understanding social phenomena in a business context because it can explore the perceptions, experiences, and challenges faced by research subjects (Miles, Huberman, & Saldana, 2019).

1. **Research Location and Subjects.** This research was conducted at the office of KSP Tunggal Karya Tayu. The research subjects consisted of individuals involved in the execution of personal selling within the cooperative, including sales personnel directly engaged in the personal selling process and the marketing manager or other personnel responsible for formulating the cooperative's marketing strategies.
2. **Data Collection Techniques.** Data collection in this study employed several methods: in-depth interviews, observations, and documentation. In-depth interviews were conducted to gather information on the personal selling strategies implemented, challenges encountered, and supporting factors for attracting new clients. Observations were carried out to directly observe the personal selling process and the interactions between sales personnel and prospective clients. Documentation was used to collect data from relevant cooperative documents, such as marketing reports, client data, and previously implemented marketing strategies.
3. **Data Analysis Techniques.** The collected data were analyzed using an interactive analysis model, comprising data reduction, data presentation, and conclusion drawing (Miles & Huberman, 2020). During data reduction, irrelevant data were filtered and selected based on the research focus. The reduced data were then presented in narrative form to facilitate understanding. The final stage involved drawing conclusions, where the researcher interpreted the findings to address the stated research questions.
4. **Data Validity.** Data validity was ensured through triangulation techniques, which involved comparing data obtained from interviews, observations, and documentation. Triangulation was conducted to ensure consistency and validity of the data, ensuring that the research findings are reliable and credible.

Through this research method, the study is expected to provide a detailed depiction of how personal selling strategies are implemented at KSP Tunggal Karya Tayu and identify the factors supporting or hindering these strategies in increasing the number of clients.

Results and Discussion

1. Interview Results

During the interviews, several respondents provided insights regarding the implementation of personal selling strategies at KSP Tunggal Karya Tayu. The summary of interview findings with the marketing manager and several sales representatives is as follows:

- a. **Marketing Manager.** The marketing manager explained that KSP Tunggal Karya Tayu employs personal selling as the primary strategy for attracting new clients. This strategy was chosen because direct interaction is considered more effective in building trust and understanding among potential clients about the savings and loan products offered. According to the manager, personal selling is crucial as most potential clients need a clear understanding of the benefits and risks of the products before deciding to join. The manager also mentioned that regular training is provided to sales personnel to ensure they can interact effectively, understand client needs, and explain the products clearly and engagingly.
- b. **Sales Representatives.** One sales representative shared that they actively approach potential clients in office areas, homes, and business locations. In this approach, sales personnel initiate communication by introducing the cooperative and explaining programs relevant to the clients' needs. They emphasized the importance of trust and transparency in personal selling to make clients feel comfortable and confident. Another representative noted that while many are interested, challenges such as scheduling meetings with busy potential clients or mismatches between the cooperative's products and their needs often arise.
- c. **Challenges and Obstacles.** Sales personnel face several challenges, including difficulty scheduling meetings with busy potential clients, mismatches between cooperative products and client needs, and hesitation from some potential clients due to a lack of understanding about cooperative products.

However, they appreciated the training provided by the cooperative and found repeat visits an effective strategy for gradually providing information and addressing client concerns.

2. Observation Results

Observations were conducted to directly examine the personal selling process implemented by KSP Tunggal Karya Tayu, particularly the interactions between sales personnel and potential clients. The summary of the observations is as follows:

- a. Initial Approach. During the observation, it was noted that sales personnel began their interactions in a relaxed and friendly manner, introducing themselves and providing brief information about the cooperative. They prioritized making potential clients feel comfortable, speaking softly, and using simple language.
- b. Product Presentation. When explaining products, sales personnel used brochures or other visual materials to make the information easier to understand. The product explanations were concise yet clear, highlighting the product's advantages, the joining procedures, and the security of client savings at the cooperative.
- c. Client Responses. Most potential clients showed interest, particularly when the sales personnel highlighted the benefits of joining the cooperative, such as low-interest rates and simple loan procedures. However, some potential clients appeared hesitant due to unfamiliarity with the cooperative concept or past negative experiences with other cooperatives.
- d. Follow-Up. Sales personnel documented important information about potential clients and scheduled follow-up visits or phone calls to build trust. This demonstrated the cooperative's focus on follow-up in its personal selling strategy, ensuring that potential clients felt valued and attended to.

3. Documentation Study Results

A documentation study was conducted to collect data from KSP Tunggal Karya Tayu's reports and archives regarding the number of clients and the effectiveness of personal selling strategies over recent periods. The findings are summarized as follows:

- a. Client Data. Membership data indicates a notable increase in the number of clients following the implementation of the personal selling strategy in early 2022. In 2022, KSP Tunggal Karya Tayu achieved a 15% increase in client numbers compared to the previous year, with most new clients acquired through personal selling approaches.
- b. Sales Personnel Visit Data. Reports on sales personnel visits reveal that personal selling was carried out systematically, with weekly visit schedules and detailed records of interactions with potential clients. Each sales personnel member was required to make at least 10 visits to prospective clients per week. The reports also highlighted that follow-up visits to high-potential clients proved more effective in converting prospects into members.
- c. Evaluation of Personal Selling Strategy. Annual evaluation documents identified personal selling as the most impactful marketing method for attracting new clients compared to other promotional media, such as banners or print advertisements. The reports emphasized that personal selling enabled the cooperative to secure more loyal clients, as they tended to have a better understanding of the products through direct interactions.

Discussion

The personal selling strategy implemented by KSP Tunggal Karya Tayu has proven to be effective in attracting new clients. Personal selling allows sales personnel to engage directly with potential clients, facilitating deeper and more personalized communication. Through this approach, sales personnel can provide detailed explanations about the cooperative's products, which, in turn, help build clients' trust. According to Widiatmika and Irvan (2022), effective personal selling significantly influences prospective clients' decisions, as direct interactions enhance their understanding and trust in the offered products. Moreover, this approach enables the cooperative to tailor product offerings to the specific needs of potential clients, creating opportunities for building long-term relationships that not only boost client loyalty but also generate positive recommendations from satisfied clients. Thus, personal selling not only supports client growth but also strengthens the cooperative's positive image within the community. In practice, KSP Tunggal Karya Tayu regularly trains its sales personnel to ensure they master effective communication techniques and understand client needs. This aligns with Indrasari's (2019) view emphasizing the importance of strong marketing strategies for fostering long-term relationships between companies and clients. The training aims not only to enhance sales personnel's clarity in conveying information but also to equip them with adaptive skills for dealing with diverse client profiles. Additionally, these training sessions boost sales personnel's confidence in presenting the cooperative's products, making their messages more persuasive and effective. By conducting regular training, KSP Tunggal Karya Tayu ensures its sales personnel remain well-prepared to

navigate the ever-evolving market dynamics. This effort supports the professionalism of personal selling, which is a key factor in the cooperative's success in attracting and retaining clients.

Another supporting factor is the use of supplementary materials such as brochures and visual aids during product presentations. These materials significantly assist sales personnel in explaining products systematically and clearly, especially to prospective clients unfamiliar with cooperative operations. Observations reveal that visual materials enhance client interest, providing an additional appeal that complements verbal communication. This visual presentation simplifies the understanding of complex information, expediting the education process for potential clients about the benefits and advantages of joining the cooperative. Additionally, the use of appealing visual aids enhances the cooperative's professional image, thereby fostering greater trust among potential clients regarding the quality of services offered.

However, the strategy also faces challenges, particularly concerning scheduling and the availability of potential clients. Many prospective clients have busy schedules, making it difficult for sales personnel to meet them in person. Other challenges include product mismatches with specific client needs. Nevertheless, KSP Tunggal Karya Tayu addresses these issues by implementing follow-up visits and maintaining regular communication with potential clients. Additionally, the cooperative has begun leveraging technology, such as applications and social media, to offer a more flexible approach, enabling potential clients to access information more conveniently without requiring in-person meetings. This step also facilitates product customization through more accessible consultations. By continuously adapting its approach to client needs, KSP Tunggal Karya Tayu strives to enhance the effectiveness of its personal selling strategy despite these challenges.

From the documentation perspective, data shows that the personal selling strategy has significantly increased client numbers. Membership reports indicate a 15% rise in new clients since the strategy was implemented. Visit data also supports the strategy's success, highlighting that sales personnel actively engaged in visits and follow-ups tend to attract more new clients. The personal selling strategy is effective because it creates a more human and personal approach compared to mass marketing strategies. Additionally, direct engagement allows sales personnel to better understand each client's specific needs, enabling them to offer more precise and relevant solutions. This strategy's success is also influenced by KSP Tunggal Karya Tayu's commitment to training and supporting its sales personnel, ensuring they are always ready to tackle market challenges. By continuously improving the quality of interactions and services, the cooperative strengthens its position in the local market.

Overall, personal selling at KSP Tunggal Karya Tayu has a positive impact on increasing client numbers. Challenges encountered in implementing this strategy can be addressed by enhancing the quality of interactions and optimizing visit schedules. With a focus on personalized communication and a deep understanding of client needs, KSP Tunggal Karya Tayu can maintain and enhance client trust in the long term while sustaining its competitive edge in the financial services market.

Conclusion and Recommendations

1. Conclusion

Based on the research findings, the implementation of a personal selling strategy at KSP Tunggal Karya Tayu has proven effective in attracting new customers. Personal selling enables direct interaction between sales personnel and potential customers, allowing them to gain a better understanding of the offered products, increase their trust, and leave a lasting personal impression. This approach is supported by regular training for sales personnel, the use of visual materials such as brochures, and follow-up visits to maintain relationships with prospective customers. Despite challenges such as the limited availability of potential customers and the mismatch of certain products with specific customer needs, the personal selling strategy successfully increased the number of customers by 15% since its initial implementation. This success highlights the significant role of personal selling in building long-term relationships and enhancing customer loyalty. By continuously optimizing communication techniques, scheduling visits, and adapting products to meet customer needs, KSP Tunggal Karya Tayu can maintain its growth momentum and further enhance its competitiveness in the financial services market.

2. Recommendations

- a. **Increase the Frequency and Quality of Sales Personnel Training.** To enhance the effectiveness of personal selling, KSP Tunggal Karya Tayu should continue to conduct regular training for sales personnel. These training sessions should not only focus on communication and marketing techniques but also train sales personnel to identify specific customer needs and tailor products accordingly.
- b. **Develop More Flexible and Customer-Oriented Products.** KSP should consider developing more varied and flexible products to meet the diverse needs of potential customers. More suitable products will increase the success rate of personal selling and enhance the cooperative's appeal to prospective customers.

- c. Leverage Technology in Personal Selling. Given the limited availability of potential customers, the cooperative could consider utilizing technology such as video calls or digital media to support personal selling strategies. This approach allows interactions with potential customers to continue despite time or distance constraints.
- d. Strengthen Promotions through Social Media and Local Communities. As a complement to the personal selling strategy, promotions through social media and local community networks can help raise public awareness of the cooperative. This effort is expected to support the creation of a positive image of the cooperative, making it easier for potential customers to trust KSP.

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