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Personal Selling Strategies by Relationship Managers in the Indonesia Banking Sector

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Abstract

This research was conducted to identify the stages in the personal selling process carried out by Relationship Managers in the Banking Sector in the Digital Age. With a qualitative approach, the data collection method is to conduct interviews with four RM practitioners at private and government banks in Salatiga City. The results of this study show that RM practitioners apply a personal selling strategy in marketing banking products, including the prospecting, the approach, the sales presentation, overcoming objection, closing and follow-up service stages. In this study, it can be concluded that RM practitioners still carry out face-to-face approaches and use e-sales kits as a form of using technology in the digital era.

Keywords: Marketing Communication, Personal Selling, Banking Sector

1. Introduction

The development of the banking world is currently moving rapidly along with economic growth in Indonesia. This is shown in the Indonesian Banking Statistics (SPI) issued by the OJK, which is a publication media for presenting data on Indonesian banking.

Table 1: Statistics on the development of bank assets in Indonesia

Kelompok Bank / Group of Banks	2019	2020	2021						2022						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
- Bank Persero / State Owned Banks	3.574.130	3.818.584	3.882.056	3.904.455	3.944.993	4.089.249	4.119.770	4.153.435	4.251.749	4.137.435	4.147.841	4.169.874	4.202.861	4.145.327	4.231.772
- BPD / Regional Development Banks	717.518	763.879	821.902	804.880	809.648	840.158	877.369	867.904	861.329	841.962	868.149	880.006	884.372	881.471	907.559
- Bank Swasta Nasional / Domestic Private Banks	3.819.813	4.159.829	4.262.866	4.262.123	4.316.640	4.349.980	4.390.509	4.454.580	4.562.817	4.580.877	4.590.000	4.602.409	4.622.146	4.675.680	4.687.196
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	451.514	435.602	444.340	440.730	451.376	456.002	436.851	437.750	436.409	446.895	455.879	479.171	463.152	478.285	482.040
Total	8.562.974	9.177.894	9.411.164	9.412.187	9.522.658	9.735.389	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460	10.172.531	10.180.763	10.308.568

Source: Indonesian Banking Statistics (SPI), ojk.go.id

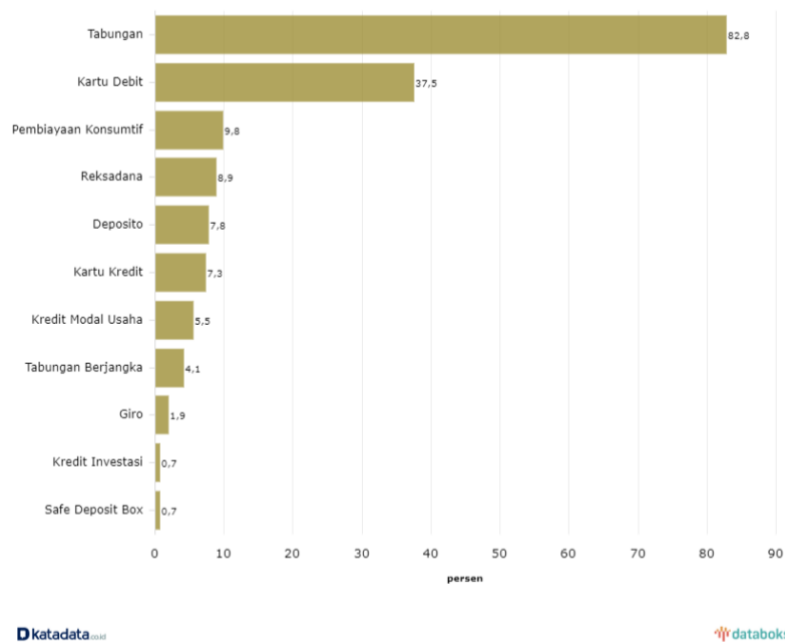
The statistics show a significant increase in numbers from month to month, year to year which illustrates the rapid development of banking in Indonesia. This economic growth was followed by developments in technology and science. Rapid technological changes affect people's behavior. Now it is easier for people to access information

about banking, thus making people more observant in choosing products or programs offered by various banks in Indonesia. This makes the bank carry out marketing communications in marketing its products.

Marketing communication strategies in the business world have an important role for banks. This activity that can create a relationship between a bank and its customers is a planning and management to achieve certain objectives in its operational practices in an effort to expand the market for a product, with the aim of creating knowledge, understanding, understanding, awareness, interest and support from various parties to gain an image for the institution or organization it represents. According to Kotler (Kotler, 2015) face to face selling (personal selling) is defined as follows "personal selling is face to face interaction with one or more prospective purchase for the purpose of making presentations, answering questions, and procuring sales orders." "Face to face sales are oral presentations in a conversation with one or several potential buyers with the aim of making sales"

In the digital era, banking products and services are increasingly diverse and competitive. The following is development data on the types of banking sector products used in Indonesia

Table 2: Statistics on the use of banking products



Source: Statistic of Banking product by katadata.co.id (2022)

In carrying out marketing communications, there is personal selling in it. Personal selling is personal presentation of a company's sales strengths for the purpose of making sales and building customer relationship (Kotler, 2015) there are several elements which include, Advertising which is all non-personal presentation, promotion of ideas, promotion of products or services carried out by certain paid sponsors, Sales Promotion where various short-term incentives to encourage the desire to try or buy a product or service, Public relations and publicity with various programs to promote and protect the company's image or, its individual products, Personal Selling which is direct interaction with or more prospective buyers to make a presentation, answer directly and receive orders, Direct marketing with the use of mail, telephone, facsimile, e- mail and other non-personal contact tools to communicate directly with, and get an immediate response from specific customers and potential customers.

Personal selling is one of the marketing communication strategies carried out in the banking world. This personal selling activity is carried out through marketing personnel such as Relationship Managers. The problem that is the focus of this research is from several promotional mixes from Kotler, why is this personal selling marketing strategy still being used, dominantly used in the marketing of a product, especially in the world of banking. This

research will examine how the personal selling process is carried out by relationship managers in marketing banking products.

2. Method

The research method used in this research is qualitative. Qualitative research is also called naturalistic research because it is natural or what it is and without using measuring instruments. In qualitative research there is no absolute truth and the data obtained is soft data because the data obtained can still change (Rahma, 2013). Through this qualitative approach, researchers seek to examine personal selling strategies by relationship managers in the banking sector in the digital era. According to (Suharsaputra, 2012), qualitative research produces data that interprets the findings of researchers. With this method, researchers collect data through interviews to find facts in the field regarding the personal selling strategy used by RM practitioners.

The target informants in this study are Relationship Manager (RM) practitioners at 2 private banks and 2 government banks namely Mayapada, UOB, BNI and BRI. Data collection was carried out by conducting interviews with 4 informants. Four informants were selected because they met the specified criteria from several potential informants who responded to the researcher's request along with their willingness to share the experience and background of the informants. The selection of previous informants was based on several criteria that were taken into consideration to be able to meet the data needs in this study, namely, the length of time the informant became a Relationship Manager practitioner (3-15 years), male and female gender, and bank origin, namely private and government. The four informants included, Informant one RM bank BNI with 3 years of service, namely Mr. Aditya, informant two, Mrs. Dhyka of BRI bank with 8 years of service, third informant namely Mr. Aries RM UOB bank with 15 years of service,

The data sources used by researchers in this study are: (1) Primary data obtained directly from interviews with informants including information regarding the use of personal selling strategies in marketing banking products in the digital era; (2) Secondary data obtained to support primary data and sourced from books, journals, and literature studies related to the topic under study.

3. Results

Based on data collection conducted by interviewing the four informants, all informants are RM practitioners who implement personal selling strategies in marketing banking products in the digital era.

Personal Selling Strategy by RM

The steps taken by RM in conducting personal selling include:

a. Prospecting (Search)

This stage is the first thing a RM does in personal selling. The search for customers is carried out by going directly to the field and conducting face-to-face meetings. In the first research informant, informant one RM bank BNI said,

“I usually come directly to the field, enter the market. For example, going to the Johar market, then one on one meeting the traders there. I also go door to door to people's homes. For old customers, they are usually on the lead list given by the center. From that list, we will offer new programs and products or extend the previous programs that have been participated in.”

The search phase was also carried out by RM from BRI bank, namely informant two. He said that the search for customers was carried out through collaboration with the village, then obtained population data that contained monographs in it (community business profiles) which would then be approached to meet face to face with prospective customers. By doing face to face with customers, Informant Two also obtained referrals or other customer recommendations from customers he met. This he gave the term word of mouth due to word of mouth

information. In addition, the second informant also said that he made a search through the data list from the head office which was then contacted by telephone.

This was also carried out by Informant Three as RM from UOB bank. He said that the search for customers was also carried out face to face or door to door from house to house or to traders. In addition, he also said that the prospective customers he got were through the circle of closest friends and old customers who were then contacted return to be introduced to new products and programs or to extend programs previously attended.

At this stage the search was also carried out by RM from Mayapada bank, namely Informant four, he said that the search for customers was carried out door to door as well as from a list that had been given by the head office and then could be contacted by telephone to be visited. Informant four said that,

"Most of the old customers who were contacted again wanted to join the new program or extend the program period. We also get referrals from our old customers which can later become a prospect list."

From what was conveyed by Informant four, it can be seen that he carried out other searches door to door, he also got recommendations from old customers.

Of the four informants above, it shows that at the search stage the method used is by door to door then meet in person face to face with potential customers. Apart from that, the four informants above had something in common, namely they also contacted old customers to offer new products and programs or to be able to extend programs that had been previously attended.

b. The approach

At this approach stage, Informant one as RM bank BNI also said that, the approach was carried out by opening a direct chat as if in a market with a trader, Informant one started by buying merchandise first then started introducing himself and slowly introducing the product. After that, he started exchanging phone numbers. Usually, this approach is carried out in several meetings.

In addition, informant two RM BRI said that he had started to mingle with the community by communicating directly. Starting from sharing needs or constraints regarding their business, then offering programs or products that suit the needs of prospective customers.

This was also carried out by Informant three as the RM of UOB bank that, the approach was carried out by opening a direct chat such as with a closest friend, he asked his friend's needs regarding finances. If the customer is a new person, he starts the conversation by asking about business developments to the business owner and then offers profitable programs or products to potential customers. Informant three also took a more intense approach with customers such as acting as a friend, so it was not uncommon for him to take part in hobbies and other activities with customers. This was considered more effective because the informal meeting would make it easier for informant three to offer the program or product being offered.

Furthermore, the fourth informant, informant four RM bank Mayapada said that,

"Usually if a lending or loan customer comes to us first, then we don't have to look outside the office. It's different with funding, usually we are looking for it through a data list that is called one by one or comes to the place of business".

From what was conveyed by Informant four, apart from visiting the prospective customer in person, he also said that the customer had visited Informant four first.

From the four informants above, it shows that at this stage of the approach the four informants did the same thing, namely asking about their needs or constraints regarding their business, then offering programs or products that fit the needs of prospective customers.

c. The sales presentation

At this stage, the first informant said that the first informant as RM bank BNI explained that product explanations were usually done with printed brochures to explain the product or program to prospective customers. In this digital era, informant one feels facilitated by the existence of an e-sales kit or brochure in the form of a soft file that can be sent via message which can be accessed at any time, and can be updated at any time.

The same thing was also done by RM bank BRI but by dividing into two segments, namely the Millennial segment, by explaining products and programs via smartphones using e-sales kits and the Gen X and Boomers segments, explaining by physical print out.

Furthermore, the next informant said that, Informant three as the RM of UOB bank explained the products and programs with the e-sales kit via his cellphone which he then sent via WhatsApp.

At this sales presentation stage, the fourth informant, namely Informant four as Mayapada bank RM, said that the sales presentation was carried out using material in the form of print-outs. Informant four said that he had an e-sales kit in the form of a soft file that could be sent online, but for him it was easier to print out product descriptions.

d. Overcoming objection

At the stage of overcoming this objection, the first informant, Informant one RM bank BNI, said that to overcome objections or problems that arise, Informant one prefers to anticipate this by explaining the product or program clearly at the beginning.

Furthermore, the second informant, namely informant two RM bank BRI, said that informant two was trying to offer other products or programs that were more suitable. Informant two said that he was trying to explore the needs of customers and find what suits the needs of the relevant customers.

Informant RM UOB did a different thing in that, in order to overcome objections from prospective customers, Informant three usually involved related divisions in order to be able to explain in more detail such as when offering bancassurance he invited the insurance division to meet the customer.

Furthermore, the fourth informant, namely Informant four RM bank Mayapada said that, to overcome objections he chose to keep trying to offer other products that were more suitable. However, if the customer still has objections to the offer he made, Informant four will give the potential customer time to consider and will be contacted again another day to offer the product.

e. Closing

At this stage, what was done by Informant one RM bank BNI at this stage was conveying the advantages it had compared to other banks, such as offering lower loan interest, faster processing by offering disbursement of funds in 3 days.

Furthermore, the next informant, namely Informant two RM bank BRI also said that by telling the advantages of the products and programs owned by the bank, besides that, Informant two also told the experiences of other customers as an illustration to attract the hearts of prospective customers to be able to close right away. Offer sweepstakes, giveaways and other promotions. If it doesn't close right away, the two informants will exchange phone numbers so they can close on another occasion.

The next informant, namely informant three RM bank UOB, said that at the closing stage, he explained the long-term benefits that customers would get. In addition, he also conveyed interesting events or promos that could entice customers to immediately close the purchase of the products or programs offered.

Furthermore, the fourth informant, informant four RM Mayapada bank, said that he compared with other banks and offered cheaper administration fees. Apart from that, he also offers product bundling. In addition to providing

benefits to customers, product bundling is a way to carry out up selling which makes customers buy or use more than one type of product or program.

f. Follow-up service

At this stage, the first informant RM bank BNI, namely Informant one, said that, sending messages and asking questions once a month, monitoring financial activity through the system, visits were not always made but with the advancement of current digital technology, follow-up was easier with whatsapp.

Furthermore, the second informant, Informant two as the BRI bank RM, said that, if he happened to pass by the customer's place, the second informant would stop by. At BRI, RM is required to master the work area ecosystem, where each RM needs to carry out maintenance of the area by visiting directly or contacting customers in their work area.

The next informant, namely informant three RM of UOB bank, said that he sent a message once a month and asked about the customer's business development or just asked news. In addition, he also visits customers to maintain good relations with these customers.

4. Discussion

Personal selling carried out by Relationship Managers in private banks and government banks is analyzed using a personal selling strategy according to Kotler (2015). The first thing a RM does in personal selling is Prospecting or searching for customers. The search for customers is carried out by going directly to the field and conducting face-to-face meetings. Direct meeting is a personal selling technique as suggested by Donni Juni Priansa (2017) a number of tools in personal selling that are often used by companies include "Meetings, sales, incentive programs, giving samples or samples and trade shows". The same thing was done by all RM who became informants in this study. As stated by Informant one as RM from bank BNI that he did a direct search for customers by going directly to the field. So, it can be concluded that what was done by Informant one was in line with findings Bimantoro (2019). Searching for consumers will be effective if sales meetings are held directly with prospective customers or in this study are prospective customers.

The search was also carried out by RM from BRI bank, namely informant two. He said that the search for customers was carried out through collaboration with the village and then carried out face to face direct. This is in line with research owned by Dellamita (2014) that determines an approach that is more in the form of visits or by telephone to customers or prospective customers.

In research conducted by Yanie (2016) about persuasive personal selling communication strategies in increasing customers on general insurance products at PT. Jasaraharja son of the Pekanbaru branch, there were findings that getting new customers would be easy to get with the help of customers or existing partners. There is no arrogant impression, continuous communication, or regular visits will make customers trust the company more and not turn away from competitors. This was also carried out by Informant Three as RM from UOB bank. He said that the search for customers was also carried out in the circle of closest friends who were old customers.

So, it can be seen that the search for customers is carried out directly face to face and also through old customers. This is considered effective because meeting directly with customers will bring greater opportunities because through these meetings it will bring other meetings with other prospective customers as said by Informant two who gave the term *getok tular* in searching for customers which can provide opportunities to find other customers. In the next stage of the approach stage, According to Priansa,(2017) "Sales people meet and greet consumers to get a relationship or a good start. This step involves the appearance of a sales person, interesting opening words and further explanations. This is in line with what has been done by the respective private and government bank RMs. As stated by the second informant, he began to mingle with the community by communicating directly. Starting from sharing needs or constraints regarding their business, then offering programs or products that suit the needs of prospective customers.

In addition, Informant one as RM bank BNI also said that, the approach was carried out by opening a direct chat as if in a market with a trader, Informant one started by buying merchandise first then starting to introduce himself and slowly introducing the product. After that, he started exchanging phone numbers. Usually, this approach is carried out in several meetings. This was also carried out by Informant three as the RM of UOB bank that, the approach was carried out by opening a direct chat such as with a closest friend, he asked his friend's needs regarding finances. If the customer is a new person, he starts the conversation by asking about business developments to the business owner and then offers profitable programs or products to potential customers. Informant three also took a more intense approach with customers such as acting as a friend, so it was not uncommon for him to take part in hobbies and other activities with customers. This was considered more effective because the informal meeting would make it easier for informant three to offer the program or product being offered.

In the next stage, namely the sales presentation, where the communicator begins to explain the product or program that will be offered to the communicator. This can be seen from personal activities as marketing staff or in this research what is meant by Relationship Manager (RM) when dealing directly with consumers, a marketing staff can communicate interactively to explain products in detail both regarding specifications, functions, benefits, types, prices, methods of payment, delivery and others. The specialty of personal selling lies in the ability of a RM practitioner to communicate directly with customers. If you pay attention to several forms of existing marketing communications, personal selling is an important partner that cannot be replaced by other forms of marketing communications, even in the era of internet marketing in this modern century. Personal selling ability is able to improvise from sales with person to person communication. The strength of personal selling is being able to explain the company's products in detail, informing new products, product advantages and deals with customers. This is in line with the findings Herman (2012) that, personal selling is direct interaction with one or more prospective buyers to make presentations, answer questions, receive orders. Personal selling is direct (face to face) communication between sellers and potential customers to introduce a product to potential customers and form customer understanding of the product so that they will then try and buy it. Personal selling is the most cost-effective tool at later stages of the buying process, especially in building buyer preference, conviction and action. This is also done by RM practitioners in private and government banks. As explained by Informant one as RM bank BNI that, Product explanations are usually done in the form of printed brochures to explain the product or program to potential customers. In this digital era, informant one feels that it is made easier by having an e-sales kit or a brochure in the form of a soft file that can be sent via message. In addition, RM from UOB bank, namely Informant three, also said that Informant three explained the products and programs with the e-sales kit via his cellphone which he then sent via whatsapp. The explanation is done directly and face to face with the hope of minimizing miss communication because the explanation can be done in detail and directly. In addition, if you have questions, you can ask directly during the face-to-face meeting. The same thing was also done by RM bank BRI but with the division of two segments, namely the Millennial segment, by explaining products and programs through smartphones and the Gen X and Boomers segments, explaining with physical print outs. From what was explained by the informants of this study, there are similarities, namely the use of e-sales kits in presenting products. The use of e-sales kits in the form of soft files that can be shared via messages is considered quite practical because they can be accessed at any time and can be easily updated.

After making a presentation, the next step is overcoming objections. At this stage an RM shows. Things that can be used in the overcoming objection stage are providing special handling of questions asked by potential customers, avoiding or delaying direct answers, or passively accepting objections without debating potential new customers, accepting objections, showing testimonials from previous customers, providing comparisons with competitors, or other compensation from the program or product offered, directly or indirectly or through demonstration, showing the prospect of two or more products and the benefits that will come from a product, and if the prospect rejects it the sales person replaces it with another product or service (Apriyani, 2018). This is in line with what RM practitioners do, in order to overcome objections or problems that arise, Informant one prefers to anticipate this by explaining the product or program clearly at the beginning. The same thing was also done by Informant three as RM bank UOB that, to overcome objections from prospective customers, Informant three usually involved related divisions so that they could explain in more detail such as when offering bancassurance

he invited the insurance division to meet the customer. Another thing that was done by the second informant, namely RM bank BRI, was that he first discussed the main needs of prospective customers, if the customer objected to the product or program offered at the beginning, he will accommodate the rejection which he then adjusts to the needs and desires of prospective customers and then tries to offer other products that are more in line with the needs of these customers. This is in line with research (Bimantoro, 2019), that at the stage of solving the problem, the thing to do is to discuss what the potential customer's objections are in terms of price, design and features. Marketing communication realizes that not all application features, designs and prices can be accepted by potential customers. Then marketing communication accommodates what the prospective customer objected to, to then be discussed again, what the solution looks like.

So that this process is a process that requires caution because if the problem solving cannot be resolved at the beginning, then there is fear that the problem may appear at the end of the closing or deal. This is implemented by the RMs to explain clearly at the beginning or invite other divisions for a more detailed explanation and get proper treatment according to the related problems.

Next is the closing stage, at this stage where the marketer asks the consumer or customer to make a decision to buy the company's product or service. Methods or indicators that can be used in the closing stage are clarifying the benefits of the product by demonstrating it, as well as comparisons, or testimonies of satisfied customers, increasing the emotions of prospective customers or creating a sense of importance in buying products or services for potential new customers, asking for approval of minor decisions related with a purchase, leading to a major purchase decision (Apriyani, 2018). What was done by Informant one RM bank BNI at this stage was conveying the advantages it had compared to other banks, such as offering lower loan interest, faster processing by offering disbursement of funds in 3 days. Informant two RM of BRI bank also said that by telling the advantages of the bank's products and programs, besides that, informant two also told the experiences of other customers as an illustration to attract the hearts of prospective customers to be able to close at that time. Offer sweepstakes, giveaways and other promotions. If it doesn't close right away, the two informants will exchange phone numbers so they can close on another occasion.

So, it can be concluded that at this stage, giving a broad picture to prospective customers by giving comparisons is an effective step. In addition, telling and showing evidence of other customer experiences can be an illustration for making decisions in buying or using banking products and programs offered.

In the next stage, namely follow-up service, at this stage RM practitioners build relationships with consumers or customers after the process of purchasing the company's products or services. Methods or indicators that can be used in the follow-up service stage are when a policy is conveyed, ensure that it is in order to increase customer satisfaction, answer customer questions if necessary, periodically check or contact customers to ensure that customers are satisfied with their purchases, try to rebuild or maintain customer confidence in making purchasing decisions, explain company billing procedures and interpret company policies and practices, send letters of thanks and appreciation to customers.

The second informant as the BRI bank RM said that, if he happened to pass a customer's place, the second informant would stop by. At BRI, RM is required to master the work area ecosystem, where each RM needs to carry out maintenance of the area by visiting directly or contacting customers in their work area. In addition, RM bank BNI, namely Informant one, also said that, sending messages and asking questions once a month, monitoring financial activity through the system, visits were not always made but with the advancement of today's digital technology, follow-up was easier with WhatsApp. The informant of three UOB bank RMs also said that he sent messages and asked occasionally and made visits. What was unique was done by the fourth informant, RM bank Mayapada, that at this follow-up stage he applies it to important moments such as holidays and also when the customer has a birthday. This is a way to strengthen the relationship between RM and customers, so from that way RM can give the good quality service. This statement is related with the research by Assessment (2022) if quality of service has a significant effect and fully assists in increasing customer value.

The things done by the informants at this follow-up stage are the stages that are considered to be able to support the development of the seller or in this study RM practitioners. This is in line with research (Wongso & Secapramana, 2019) that at the follow-up stage it supports the performance of the sales force in the banking industry.

So, it can be concluded that the follow-up stage is an important stage in customer management so that it can run harmoniously between the customer and the bank. In this stage, it is currently facilitated by technological developments such as communication by phone and also monitoring of financial funds which is carried out through the banking system which can be accessed by each RM.

The banking product marketing strategy carried out by the RM of each bank has several similarities, one of which is a direct face-to-face approach with customers directly. Even though currently technological advances can make it easier for RM to communicate with customers by telephone, the direct face-to-face approach cannot be replaced because it is considered quite effective in interacting with customers. Another thing that is common to RM banks who are the sources of this research is the presence of e-sales kits that replace brochures to make it easier for RMs to explain the banking products offered. This e-sales kit is a form of digitalization that is present in banking marketing communications. This e-sales kit can be distributed easily, can be updated at any time and can be accessed at any time.

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