

Pick-Up Strategy in Increasing Customer Attraction to Save at PT BPRS Mitra Harmoni Malang City

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ABSTRACT

This study discusses the implementation of the pick-up strategy by PT BPRS Mitra Harmoni Kota Malang in increasing interest and number of customers, especially among traders and MSMEs. This strategy involves a direct and personalized approach through market promotions, visits to business locations, and door-to-door methods, which have proven to be effective in strengthening relationships and facilitating access to services to the community. In addition, banks implement pick-up promotional services that allow people to make transactions such as payments and deposits without having to come to the bank directly, thus saving time and costs. The system is equipped with features such as passbooks and deposit slips to support the supervision of customer funds and increase trust. Despite challenges such as competition from other financial institutions and a lack of understanding of the product by potential customers, this strategy has shown positive results in expanding service access, increasing satisfaction, and strengthening relationships with customers.

Keywords: Pick-Up Strategy, Attraction, Saving

INTRODUCTION

Islamic (sharia) banks in Indonesia are now growing quite rapidly. Each Islamic (sharia) bank has provided a variety of products, each with different advantages. As a result, the banking and financial services sectors are now becoming more competitive. This ultimately requires banks to have an effective plan to be able to attract customer interest (Indriani et al., 2021) (Novitasari et al., 2022) .

With the increasing number of Sharia People's Financing Bank (BPRS) unit offices, Indonesia's Islamic economy has experienced a considerable expansion in recent years. The number of Islamic (sharia) banks that are mobilized for the needs of the community for financing transactions and saving without the element of usury is increasing, as a result of the existence of BPRS. BPRS is a financial institution that follows sharia law, using a profit-sharing scheme for funding and distribution of funds. (Mahdavinejad1, 2023) The main role of BPRS is in line with the role of Islamic banks in general, but the goals of BPRS are more focused than the goals of Islamic banks in general. BPRS and other Islamic banks share the same goal, which is to generate profits through banking activities. The performance of a bank is considered better if it makes more profits (Fatihatul Guidance et al., 2023).

Islamic banks need to determine the strategic steps that are right for their company's products. A strategy can be thought of as a plan of action intended to achieve its goals and objectives. The strategies used will vary, depending on the target market of each product. One of them is a savings product with a ball pick-up system implemented by PT BPRS Mitra Harmoni, Malang City (Lanniza & Anggraini, 2021)

Savings is a form of deposit offered by banking institutions, where individuals can make deposits or withdrawals at any time. This type of account is a deposit option that is in great demand by the public, both in cities and rural areas. At first, saving activities were carried out in a very simple way, such as saving money in a piggy bank or at home. However, there are great risks associated with storing money at home, such as the possibility of losing or damaging the money. As time goes by, people's need for banks is increasing, mainly for reasons of the security of their money (Chelangat & Namusonge, 2018) (Al-Mawaddah Warrahmah Kolaka et al., 2019).

The increasing public interest in Islamic banking cannot be separated from the current high level of growth and development of the industry. According to Ardoyo, interest is a form

of mental drive that directs a person to make certain decisions formed from sentiments, habits, and expectations (Majestic & Ardoyo, 2018). The growth of public interest in Islamic banking cannot be separated from the quality of services provided by banks to customers. Services are actions or performances that are essentially non-physical and do not pass ownership from one party to another. Higher levels of satisfaction and more repeat business are the result of providing high-quality services. In this study, the focus of the service is on the pick-up system that is usually offered by the company to customers (Maharani, 2020; Hasni et al., 2022)

An additional service for customers who have savings is a pick-up service, which will make it easier for customers to open savings accounts or deposits and deposits. Marketing funding or bank field officers will visit customers directly, so customers don't have to bother going to the bank to make the transaction (Nasrifah & Abdel Karim, 2024)

To attract customer interest, BPRS Mitra Harmoni Malang City implements an effective marketing strategy. The strategy adopted to effectively introduce products through digital systems and pick up balls. The implementation of the pick-up strategy by PT BPRS Mitra Harmoni Malang City is part of a promotional effort that aims to get closer to customers. With this approach, PT BPRS Mitra Harmoni seeks to make it easier for customers to access the services they offer. Ball pickup services are now considered quite effective because they allow clients to save money without having to come to the office. However, based on data obtained from the Employees (Funding Officer) of BPRS Mitra Harmoni Malang City, the number of customers who opened savings accounts in 2022-2024 has decreased slightly, especially in 2023 (Putro et al., 2023) (Nasiroh & Nafisah, 2024)

This research is very relevant to be carried out in more depth, because financial institutions, especially BPRS, have a great desire for customer interest to continue to increase, including through the pick-up system approach. By making it easier for customers to obtain services at BPRS Mitra Harmoni Malang City, the pick-up system approach implemented by the bank serves as a promotional strategy with the aim of fostering closer relationships with the community. Therefore, the existence of this study is to find out whether the pick-up strategy by BPRS Mitra Harmoni Malang City can increase consumer interest.

METHODS

The study applied in this research is field research. With the intention of investigating and evaluating information related to tactics that may attract customers to BPRS Mitra Harmoni Malang City to save, this research was conducted through direct field observation (São Paulo, Sã And, 2023)

The approach in this study uses a qualitative method, aiming to collect data obtained from BPRS Mitra Harmoni Malang City through natural research. The main focus of the research is the pick-up strategy applied to increase customer interest. This descriptive research seeks to explain various circumstances or events that arise as a result of research on outreach tactics to boost consumer interest in making purchases at BPRS Mitra Harmoni, Malang City.

Interviews were one of the direct communication methods used to gather information in this study. The goal of the interview technique is to collect data and information relevant to this research at BPRS Mitra Harmoni, Malang City.

RESULTS AND DISCUSSION

Based on Law Number 21 of 2008 concerning Sharia Banking, BPRS Mitra Harmoni Malang City is an Islamic financial institution established based on the provisions of Bank Indonesia. Sharia Banking includes all elements of Sharia Banks and Sharia Business Units, including institutional characteristics, business activities, as well as procedures and techniques for implementing these business activities. The results of the researcher's research show that:

No.	Year	Number of Customers (Savings)	Percentage
1	2021	263	18,45 %
2	2022	368	25,81 %
3	2023	349	24,48 %
4	2024	446	31, 27 %
Sum		1.163	100 %

Source: data reprocessed 2025

From the available data, it is clear that between 2022 and 2024, customer savings have experienced a continuous increase. However, in 2023, there will be a slight decline which is a challenge for BPRS Mitra Harmoni Malang City. This decline is due to the decline in customer interest and their lack of understanding of the savings products offered. Nonetheless, in 2024,

there will be another significant increase. This shows that BPRS Mitra Harmoni Malang City is able to grow firmly and survive until now.

From the results of the studies that have been conducted, it can be clarified that customers tend to consider carefully before making a decision to choose and find out about savings products in Islamic banks. One of the determining factors that influences is the services offered by the bank. The service itself functions to meet customer needs, and is usually provided through various existing facilities. Among the mainstay facilities of BPRS Mitra Harmoni Malang City, which is in great demand by customers, is the ball pick-up service. This service allows BPRS to visit customers directly, so they can make transactions without the need to come to the office.

One of the effective strategies carried out by BPRS Mitra Harmoni Malang City to attract customer attention is through a "pick up the ball" or personal selling approach. The term "pick-up" has meanings such as picking, picking, or grabbing, while "ball" refers to an object or object. Thus, pick-up can be understood as an innovation in marketing principles carried out by service providers and product sellers by contacting or visiting customers directly. This plan is designed to achieve a pre-determined agreement. The Big-Bang strategy system is one of the marketing methods that includes promotions, raffles, and sponsorship support. All of these elements aim to attract the attention of customers by applying a variety of approaches and strategies that vary based on market needs.

Personal selling is a form of personalized promotion, where a salesperson introduces a product in a meeting with potential customers to reach a deal. In the ball pick-up system, two-way communication between officers and customers is highly emphasized, so that customers can directly receive responses and information from officers. This allows for feedback that is tailored to customer needs. The delivery of information is carried out flexibly, adjusting to the existing situation, so that the process can be said to be free (Growing Up Sembhodo et al., 2022).

PT BPRS Mitra Harmoni Malang City implements a proactive strategy by conducting direct promotions to customers, especially traders in the market. The purpose of this approach is to encourage them to open a savings account at BPRS Mitra Harmoni Malang City.

The pick-up strategy carried out by BPRS Mitra Harmoni Malang City to increase customer interest is to make the market or MSME players the top priority. Through this approach, the marketing team can better recognize and analyze customer needs.

The ball pick-up service provided by BPRS Mitra Harmoni Malang City can influence customers to choose to save in this place. This superior facility has become a favorite for customers because it provides convenience and efficiency in the savings process, so it is very helpful for them in achieving their financial goals. Based on information obtained from various sources, research analysis on the pick-up strategy system covers various aspects, including:

It is an Effective System in Doing Marketing

The close relationship between PT BPRS Mitra Harmoni Kota Malang and its customers is a top priority in the outreach plan for the implementation of the pick-up system. This strategy has great potential to boost customer interest in PT BPRS Mitra Harmoni Malang City. On the other hand, the implementation of the pick-up system can contribute to the growth of the number of customers, because when customers are satisfied with the services of BPRS Mitra Harmoni Malang City, generally these customers will share their experiences with relatives, friends, or neighbors. so that indirectly, there are people who are interested in opening a savings account at BPRS Mitra Harmoni Malang City.

It is a System That Can Make It Easier for Customers

The first step of the marketing team in introducing the idea of Islamic finance and the processes and systems used in the operations of BPRS Mitra Harmoni in Malang City is to conduct socialization. This strategy is also a solution for those who are very busy and do not have time to attend in person at BPRS Mitra Harmoni Malang City.

Marketing teams use pick-up techniques to promote by visiting customers or potential customers directly to attract their attention and encourage them to save. In addition to making clients happy with the services they receive, this approach can encourage them to save more often. Promotions to customers' friends or family can also be done with this outreach strategy. The outreach system successfully achieved the target at the beginning of the operation.

From a sharia perspective, this strategy is also an effort by PT BPRS Mitra Harmoni Malang City to strengthen the relationship with the community. Through this approach, a good brotherhood is built between BPRS and its customers. This activity is often referred to as private

sales, where BPRS tries to increase the sales of its products through direct contact between employees and potential bank customers.

BPRS Mitra Harmoni Malang City actively utilizes promotional methods carried out by its employees. With a door-to-door approach, employees can directly explain products to potential customers. This interaction allows questions asked by potential customers to be answered quickly by the marketing department. This method is very efficient, because it can make potential customers interested in using the products offered by BPRS Mitra Harmoni Malang City. Therefore, promotion through the door-to-door system has the potential to increase the number of customers quickly.

The target of promoting this pick-up system is people who are at home, markets and other places, both those who are prospective customers and those who have been registered. This pick-up strategy provides benefits for BPRS Mitra Harmoni Malang City in the form of increasing the number of customers while strengthening bank communication with customers. On the other hand, this service makes it very easy for customers because they do not need to come directly to BPRS Mitra Harmoni Malang City to save, pay installments or financing, so that they can save time and money.

Is a Safe and Secure System

Errors that may arise can be minimized or even avoided by utilizing tools such as balance records, proof of deposits, and withdrawal forms. Furthermore, deposit slips with serial numbers and duplicates help with supervision. This will allow for better monitoring of misuse of customer funds.

Despite the positive response received, BPRS Mitra Harmoni Malang City also faced several obstacles in running the service of the ball pick-up system. One of them is the existence of other financial institutions that offer similar services with more attractive benefits for customers, so some customers choose to switch. In addition, the lack of understanding of potential customers of the products offered makes the delivery of information by the marketing funding team not get the expected response. The high profit margin is also a factor that makes customer interest decrease.

On the other hand, customers and prospective customer members at BPRS Mitra Harmoni Malang City gave a positive response to the approach of the ball pick-up service applied. Easy access to obtain maximum service has succeeded in building satisfaction with

existing services. Thanks to the ease of saving and withdrawing funds, as well as the high level of trust from customers, this direct service contributes as a valuable added value.

CONCLUSION

The pick-up strategy carried out by BPRS Mitra Harmoni Malang City has proven to be effective in increasing interest and the number of customers through a direct and personal approach to the community, especially traders and MSMEs. In addition, the implementation of pick-up promotion services makes it easier for people to make transactions without having to come directly to the bank, and also increases customer satisfaction and trust. Despite challenges such as competition from other financial institutions and a lack of understanding of the product by potential customers, this strategy still shows positive results in strengthening relationships with customers and expanding access to services.

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