

## A STUDY OF MARKETING COMMUNICATION ROLE BASED ON CUSTOMER'S PERSPECTIVE TOWARDS PT BANK SULUTGO'S SAVING PRODUCTS

PENELITIAN TENTANG PERAN KOMUNIKASI PEMASARAN BERDASARKAN PERSPEKTIF  
PELANGGAN TERHADAP PRODUK BUKU TABUNGAN PT BANK SULUTGO

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**Abstract :** Marketing Communication is an important element of every organization in order to established their goals. Every company or organization need to consider about how to use and how to take benefit of Marketing Communication. Especially Bank as a financial institution, Marketing Communication has an important role in order to lead them to become a successful Bank and to get more awareness and retention from customers. The research objectives are 1) to explain about what are the elements of Marketing Communication from PT Bank SulutGo and 2) to explain what is the most influential element based on customer's perspective that lead them to purchase Bank SulutGo's saving products. The author uses descriptive type and using qualitative methods. Theories supporting this research are Marketing Communication mix, and Integrated Marketing Communication. The Informant of this research are the customers who have any type of saving book product from PT Bank SulutGo, and the total respondent is ten informants. The result of this study founds that Marketing Communication elements which are Advertising, Personal Selling, Sales Promotion, and Public Relation has role and influence towards the purchasing decision of Bank SulutGo's customer. Personal Selling is the most influential element that caused customer to purchase Bank SulutGo's saving product. The management of Bank SulutGo should to improve the quality of Personal Selling in order to get more customers for Bank SulutGo's progress.

**Keywords:** *marketing communication, bank, integrated marketing communication*

**Abstrak :** *Komunikasi pemasaran merupakan elemen penting dari setiap organisasi untuk mencapai tujuan organisasi itu sendiri. Setiap perusahaan atau organisasi perlu mempertimbangkan tentang bagaimana menggunakan dan bagaimana untuk mengambil keuntungan dari Komunikasi Pemasaran, terutama Bank sebagai lembaga keuangan. Komunikasi Pemasaran memiliki peran penting untuk bisa menjadikan suatu Bank yang sukses dan agar suatu Bank bisa mendapatkan lebih banyak pelanggan yang loyal. Tujuan penelitian ini adalah 1) untuk menjelaskan tentang apa saja elemen Komunikasi Pemasaran dari PT Bank SulutGo dan 2) untuk menjelaskan apa elemen yang paling berpengaruh berdasarkan perspektif pelanggan yang membuat mereka berkeinginan untuk membeli produk tabungan Bank SulutGo ini. Penulis menggunakan jenis deskriptif dan menggunakan metode kualitatif. Teori yang mendukung penelitian ini adalah Komunikasi Bauran Pemasaran, dan Komunikasi Pemasaran Terpadu. Responden penelitian adalah pelanggan yang memiliki jenis produk buku tabungan dari PT Bank SulutGo, dan total responden adalah sepuluh informan. Hasil dari penelitian ini menemukan bahwa unsur-unsur Komunikasi Pemasaran yaitu Periklanan, Penjualan Pribadi, Promosi Penjualan, dan Hubungan Masyarakat memiliki peran dan pengaruh terhadap keinginan membeli dari pelanggan Bank SulutGo. Penjualan Pribadi adalah unsur paling berpengaruh yang mengakibatkan pelanggan mau untuk membeli buku tabungan dari Bank SulutGo. Manajemen dari Bank SulutGo sebaiknya meningkatkan kualitas dari Penjualan Pribadi agar bisa mendapatkan lebih banyak pelanggan untuk kemajuan Bank SulutGo.*

**Kata kunci:** *komunikasi pemasaran, bank, komunikasi pemasaran terpadu*

## INTRODUCTION

### Research Background

On this modern era the development of technology and media communication are rapidly growing and changing. Many things that seen impossible by human in the past has now becomes possible. There are a lot of improvements of the technology that is changed the mindset of human. It is all because of the increasing level of human resources that might caused the development of technology especially the development on marketing and communication sector. Communication is an important thing, as a tool to introduce the products. It is important to communicate well, so that the customer can understand about others opinion or suggestion, and it can build the good relationship between the company or organization and the customer. Basically, a company or an organization need to introduce or communicate every single of the products or services to the customer. So that, customer could easily know and understood about the products itself. Nowadays, organization or company used Marketing Communication to communicate with consumer, it has a big role in order to accomplish a successful organization or company. Surely, every company or organization has their own strategy on marketing communication, because of the reality that shown based on the problem above, there also some competition that appeared among the company in order to communicate to the customer about their products or services.

Bank as a financial institution also got the impact of the growth and development of communication. Bank has an important role on the economic system of a country or a region, as an intermediary bank has a right in giving loan to the people who need it. In general, marketing communications in banking system still not giving big effect on the public awareness, or even consumer awareness. This is because people or customer still not understand about the products or services offered by the bank. So, it must be a responsibility for every bank that still exist, to communicate and to introduce about the Bank's product to the customer. In general, marketing communications in banking system still not giving big effect on the public awareness, or even consumer awareness. This is because people or customer still not understand about the products or services offered by the bank. So, it must be a responsibility for every bank that still exist, to communicate and to introduce about the Bank's product to the customer. Advertising, Personal Selling, Sales Promotion, Public Relation, and Direct Marketing are some example of the marketing communication, it is all about how to use the right thing in the right condition. Marketing Communication is actually really potential to help the Bank to get consumer awareness.

PT Bank SulutGo has it is own way in order to introduce their products or sevice, through advertisement (banner, poster), via social media (facebook, twitter) or website ([www.banksulut.co.id](http://www.banksulut.co.id)), and Bank SulutGo also has already held several events like seminar or workshop in order to introduce about the products and services that offered by PT Bank SulutGo. As a local bank, PT Bank SulutGo also concern about the society of North Sulawesi, they try to build a communication with North Sulawesi society by creating the saving products such as : Tabungan Simpeda, Tabungan PNS, TabunganKu, Tabungan Bunaken, and Tabungan Bohusami. In this case, every Bank who want to use media as their marketing tools need to learn more about the role of Marketing Communication. Marketing and Communications are the main persuasive elements that organization can use to connect with its markets by communicating ideas and seeking to impart particular perceptions of brands, products and services to customers, consumers and stakeholders. As a matter of fact, the market actors need to more consider about how to use and how to taking benefit of Marketing Communication. No matter what form of communication that people want to use, people have to choose the correct and suitable strategy based on the condition of every environment, because every environment surely has a different characteristics. Based on the problem above, researcher want to analyze about the role of marketing communication, especially about what are the elements of Marketing Communication and it is most influential element as the main reason of why PT Bank SulutGo's want to purchase the saving product. This research want to describe about the role of Marketing Communication in PT Bank SulutGo based on the customer's perspective.

### Research Objectives

There are some research objectives based on the problems in this research.

1. To know about what are the elements in term of Marketing Communication from PT Bank SulutGo based on the customer's perspective towards it's saving products.

2. To know about what is the most influenced element in term of Marketing Communication that caused customers to purchase PT Bank SulutGo's saving products.

## THEORETICAL FRAMEWORK

### Marketing

Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large (Kotler and Keller, 2012). Marketing is a managerial process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others. Marketing means managing markets to bring about exchanges for the purpose of satisfying human needs and wants. Thus, return to definition of marketing as a process by which individuals and groups obtain what they need and want by creating and exchanging products and value with others. Exchange processes involve work. Sellers must search for buyers, identify their needs, design good products and services, promote them, and store and deliver them. Activities such as product development, research, communication, distribution, pricing and service are core marketing activities.

### Communication

Communication is the imparting, sharing or exchange of ideas, knowledge, skills etc whether by speech, writing or signs. Communication also defined communication as the process of passing and receiving messages, instructions and or directives (Odunlami, 2011). Communication is the process of transmitting and exchanging ideas, feelings and information through realization, symbol, writing and silence, to create mutual understanding between the communicator and the receiver. Communication can be viewed as the process by which information is exchanged and understood mutually by two or more people usually with the intent to motivate or influence behaviour. Communication can also be seen as the flow of information from the sender to the receiver, taking a mutual understanding into consideration.

### Marketing Communication

Marketing communication is the main way to communicate directly or indirectly with the target audience and it also can build a relationship. The communication also involves feedback from the audience to the company when audience can stimulate and receive the message (Ering, 2015). Marketing Communications mix is a specific combination of elements: advertising, personal selling, sales promotion, and public relations that companies use to implement their targets for advertising and marketing (Todorova, 2015). All communication activities must be well prepared and conducted in good order through comprehensive management. These are the four main element of Marketing Communication Mix :

#### A. Advertising

Advertising is any paid form of nonpersonal presentation and promotion of ideas, goods or services from the sponsor evident by the print media (newspapers and magazines), telecommunications (radio and television), network communications (telephone, cable, satellite, wireless), electronic media (audiotape, videotape, videodisk, CD-ROM, web page), and display media (billboards, signs, posters). It is an impersonal form of mass communication, which offers a high degree of control of those responsible for the preparation and implementation of promotional messages (Kotler and Keller, 2012). Advertising performs multiple functions, the main ones are: inform, persuade, reminder create additional utility impact on people's perceptions. As a result of advertising certain products and brands look more upscale and stylish than competitors. Advertising adds value to the purchase of expensive and risky products. It supports other promotional resources and can attract a large and geographically dispersed market.

#### B. Personal Selling

Personal selling is the personal presentation by the firm's sales force for the purpose of making sales and building customer relationship (Anyadighibe, 2014). Personal sales are expressed in a personal presentation of ideas and products to the client, in which the seller persuades and helps the buyer decide to purchase. Personal sales represent two-way communication between seller and buyer in order to effect the purchase by targeting longterm relationships with retailers and consumers - SRM. Personal selling is rarely used as a single

agent for promotion. They support other means of the promotional mix while being supported by them. Personal selling allows modification of the message as per the client, control over the audience and achieved delivery of information about consumer behavior and market trends. Personal sales are oral presentation of goods, services, ideas, in a private conversation with one or more potential buyers to stimulate them to buy, and assist them in purchasing. Personal sales are commercial departments of companies, commercial workers in their company stores, as well as their other various presentations of sales representatives and contacts with actual or potential users.

### C. Sales Promotion

Sales Promotions is Marketing devices and techniques which are used to make goods and services more attractive by providing some additional benefit, whether in cash or in kind, or the expectation of such a benefit". (Rizvi, 2011). Sales promotion is a complex of actions with a single or short-term to encourage consumers and commercial firms by offering them additional incentives to increase sales. It includes activities promoting sales by providing additional incentives for purchase - price reduction, premiums, samples, coupons and more. Sales promotion consumer oriented, aims to stimulate consumers to immediate purchase. The funds are distributed by producers or traders. These are price deals, coupons, samples, sweepstakes, contests, discounts, premiums, souvenirs, loyalty programs, samples, demonstrations and more. Stimulating sales oriented traders aims at promoting commercial intermediaries ie wholesalers, retailers, distributors and their sales staff to buy more to display and sell a better products company.

### D. Public Relations

Public Relation are an interactive system using one or more communication devices for notice measurable effects (Todorova, 2015). They are relevant to all activities in the organization and cover all communications. PR are not focus on the product, they are focused on the whole company. Their main objectives are to achieve understanding with the audience and influence public opinion. There are many different and complementary concepts and definitions for public relations. Public relations is the management function of the company, which contribute to the formation of favorable conditions for communication, understanding, acceptance and cooperation between the organization and its audience.

### Integrated Marketing Communication

Integrated Marketing Communication (IMC) is a concept of marketing communications planning that recognizes the added value of a comprehensive plan that evaluates the strategic roles of a variety of communication disciplines (general advertising, direct response, sales promotion, and public relations) and combines these disciplines to provide clarity, consistency, and maximum communication impact (Spencer, 2012). Integrated Marketing Communication is a new way of looking at the whole where once we only saw parts such as advertising, public relations, sales promotions, purchasing, employee communications and so forth (Percy, 2014).

### Bank

A bank is an establishment which makes to individuals such advances of money as may be required and safely made, and to which individuals entrust money when it required by them for use (Uttarwar, 2014). Bank is a banking company which transact the business of banking. Generally, marketing refers to all activities connected with sales and distribution marketing in banking has some uniqueness in other industries. Banks deal with money, a sensitive commodity the service is involved in selling its products because service is the product of the Banking industry (Uttarwar, 2014).

Bank Marketing does not stop, with offering of products but it includes the sale post services also. Therefore the marketing concept for banks should necessarily emphasize the goal of realizing the customer satisfaction through meeting different saving needs of the customers and the credit requirement of the borrowers. The above definitions of bank reveal that bank is a Business institution which deal in money and use of money. Thus a proper and scientific definition of the bank should include various functions performed by a bank in a proper manner. We can say that any person, institution, company or enterprise can be a bank. The business of a bank consists of acceptance of deposits, withdrawals of deposits, Making loans and advances, investments on account of which credit is exacted by banks.

### **Previous Research**

Todorova (2015), Marketing Communication Mix, this study revealed that successful marketing communication relies on a combination of tools called the “promotional mix”. Those tools are : Advertising, Personal Selling, Sales Promotion, Public Relation, and Direct Marketing. These tools are used to describe the set of tools that a business can use to communicate effectively the benefits of the products or services to its customers. Sadek and Redding (2015), Investigating the major marketing communication tools and their impact on building bank brand equity in the Egyptian context A customer perspective. The findings of this study showed that in the Egyptian banking sector, the major bank marketing communication tools consist of advertising, personal selling and direct marketing. The most important tool was personal selling; the next tool was direct marketing; and, finally the advertising on building bank brand equity through CBBE dimensions.

### **Type of Research**

In conducting this research, the researcher used qualitative analysis interview method to explore the Marketing Communication Role in PT Bank SulutGo. The reasons in using qualitative data are because of the problems that are not clear, need to be identified holistically, the subjects are complex, dynamic, full of meaning so that it is quite hard to use quantitative research method. Besides, the researcher intends to understand the social situation in depth and to find pattern (Sugiyono, 2007).

### **Place and Time Research**

The present research has been conducted in Manado area (North Sulawesi, Indonesia). The time of research has been completed within 3 months, period of April to June 2016.

### **Population and Sample**

Sekaran and Bougie (2010) defined that Population is the entire group of people, events, or things which a researcher desire to research. According to Spradley in Sugiyono (2007) in qualitative research there is no population term but only social situation, which consists of three elements: place, actors and activity. The social situation of this research is all Elements that can be respondent about the role of Marketing Communication in PT. Bank SulutGo, Main Branch. As quoted from Sugiyono (2007) sample in qualitative research is not called as respondent instead as a sources, participant, informant, friend and teacher in research process. Sample in qualitative research also is not statistical sample, but theoretical because the objective of qualitative research is to find theories.

### **Data Collection Methods**

Data Collection Method there are three types of data which are primary data and secondary data. Interview is consist of two types which are unstructured interviews and structured interviews. In secondary data, researcher collect several sources such as books that dominated used in theoretical review, several articles to compare and analyze the previous research and relevant literature from library and internet about another keywords that can be contained in this research (Sekaran and Bougie, 2010).

### **Data Validity Method**

There are two methods that had been developed in enhancing validity of qualitative research:

1. Generalizations by number of events occurring. It can help in addressing concern about the qualitative data reporting.
2. Ensuring that every case is represented and inclusion of contradicted cases.

### **Data Analysis Method**

In analysis of qualitative data. Data analysis is the process of systematically searching and arranging the interview transcripts, fieldnotes, and other materials that you accumulate to increase your own understanding of them and to enable you to present what you have discovered to others (Sugiyono, 2007).

## RESULT AND DISCUSSION

### Result

The result of this study showed that the researcher has been interviewed ten informants around Manado city, especially for the customers of PT Bank SulutGo that has saving book product of Bank SulutGo.

### Informant 1

Informant 1 said that the main reason that caused her to want to open a savings products Tabunganku, because she got a recommendation from a friend to open it. She said that the advertising is monotonous and lack of explanation about the product's specifications. Informant 1 also said about the role of Personal Selling for her. *"The way they talked is just well mannered, interesting, and they explain about the product's specification briefly and easy to understand"* said Informant 1. The sales promotion of PT Bank SulutGo especially for Tabunganku Saving Products is good because it has a lower initial deposit than any product and it is really beneficial for her as a college student, but that is only the one promotion that she got from Tabunganku saving products. She also argues that all the events is just really fun and important for the society and also for PT Bank SulutGo, to build a good relationships between the society and PT Bank SulutGo.

### Informant 2

Informant 2 said that she has seen the advertising of PT Bank SulutGo, especially for the saving products, but it is not gave her any attention, because she does not really care about the advertising, especially about the advertising from Bank. Informant 2 also interested of how PT Bank SulutGo's Sales Person introduce their products. They are really attractive, interesting, and surely they have a good communication skills to persuade customer to open Bank SulutGo's saving products. She said that *"I love the way they treated me, eventhough I'm just a college student, but they treated me like a priority customer"*. As a customer, Informant 2 really satisfied about the service from Bank SulutGo's sales person. Informant 2 also said about the promotion of Simpeda's product, But actually Informant 2 did not so interest because she said that kind of promotion is an impossiblle prize, so she just not really expect much on their promotion. Informant 2 also considers about the social event that held by PT Bank SulutGo, "Corporate Social Responsibility or CSR is a must for every company or organization, so when PT Bank SulutGo decided to held this program, society will be keep support them as *Torang Pe Bank*" said Informant 2.

### Informant 3

Advertising of PT Bank SulutGo is now everywhere, she said that she has seen all the display media such as banner, poster, billboard posed on the downtown. But the bad things that PT Bank SulutGo still did not put their advertising on the several place like on the university, or even school. Informant 3 said that before she decided to open the saving products, she ask to the sales person about the product's specification. And with the explanation from the sales person of Bank SulutGo, Informant 3 is more confident to open the saving book, she said that their explanation is well understand, and they show a good attitude so she can trust about the product it self. Informant 3 also concerned about the promotion of PT Bank SulutGo's product. Simpeda Saving Product has a special fitures on it is ATM Card and Internet Banking. But, Simpeda saving product has less promotional things. . Informant 3 agree and support about the social event of PT Bank SulutGo thinks that this is the one of many factors that caused PT Bank SulutGo has more customers.

### Informant 4

Informant 4 thinks that PT Bank SulutGo has make good impression towards the customer when they put the advertising, especially for the Bohusami saving. She admitted that it has a big influence to her to open a new saving product, and she prefer to open Bohusami saving product. Talked about the Personal Selling of PT Bank SulutGo, Informant 4 also has a good impression about that. The service given by the employee of Bank SulutGo, based on her experienced she has been treated respectfully, profesionally, personal, and also the services are flexible. They offered the product really well and easy to understand. *"They are really friendly, and free to be ask if we got something that we do not understand especially about the product's specifications"* said Informant 4. However, Informant 4 found that PT Bank SulutGo has fewer promotions about their products. There is no interesting promotion that offered by them. Informant 4 actually agreed about all the social event

that held by PT Bank SulutGo, he said that Bank SulutGo try to build a good relationship with people and of course customers with several usefull activities.

#### **Informant 5**

Informant 5 clarified that he knew and has seen the advertising of PT Bank SulutGo. There are several types or advertising that used by PT Bank SulutGo. Mostly, Advertising such as Billboard, Banner, or Poster could be easily found on the street around Manado city. Informant 5 is satisfied with the service given by the PT Bank SulutGo's employees. *"They treated all the customers equally and well satisfied"* said Informant 5. the promotions of Bank SulutGo, especially for the saving product is not really interesting for him. *"The promotions is not many, not varied and actually just a normal promotions, no one of the promotions has an influence me to open the saving account, they have to improve their variety of promotions to persuade more customers"* said Informant 5. Informant 5 said that humanity activities is really important and being an important role for any company or organization, and PT Bank SulutGo really did it well with their social event that they already held.

#### **Informant 6**

The existence of Advertisement that given by Bank SulutGo has a positive impact to Informant 6 as a customer. That kind of Banner, Billboard, and others is well organized and could easily found on the streets, or several places. *"I really interest with the advertising of Bank SulutGo, it is really useful for the customer inorder to know more about the products"* said Informant 6. Informant 6 also stated that there is no influential for him about the information that offerd by the marketing officer for him. Infromant 6 also informed that he did not get any promotions of Bank SulutGo's products. *"I only found on advertising, the banner and poster that informed about the product's specifications, but I never found about their promotions, not even their employee told me about the promotions when I go to Bank SulutGo office in Manado"* said Informant 6. Talked about the Social event that held by Bank SulutGo, Informant 6 said that the social events are really good, he once found the social activities like funbike that held by Bank SulutGo.

#### **Informant 7**

Informant 7 does not really care about the advertising that mentioned on the Banner, Billboard, or Poster. He said that wherever he saw the advertising on the street, he did not concern about that. For him, Advertising did not has gave him an influence in order to know more about the company or even the products. .He stated that, the only reason why he prefer to choose Bank SulutGo saving product, in this case SIMPEL saving book, because of the good explanation of the officer. Informant 7 informed that he did get any beneficial promotions. During the explanation from the Marketing Officer, they did not mentioned about any promotions. Informant 7 said that that social event is actually good, but it did not make him interest to open a new saving book.

#### **Informant 8**

Informant 8 said that advertising has an influence to the customer, when people see the advertising, it might lead the to recognize about the company, especially about the products. Advertising also is a good media for him in order to recognize Bank SulutGo's products. Informant 8 also concerned about how they explained their product, they were showing respect, professionalism, and personal service which she always wanted. *"I really appreciated the way they treat and communicate with customers"* said Informant 8. According to Informant 8, Promotions is also important in order to get customer attention, and the way Bank SulutGo offered their promotions is really good. He said that social event that held by PT Bank SulutGo has only participated by their own staffs. He thinks that PT Bank SulutGo did not include public on their social activities.

#### **Informant 9**

Informant 9 said advertising that has mentioned by Bank SulutGo could be easily find on the street, several public offices, because Bank SulutGo is a local bank and this bank has several brances domiciled in North Sulawesi. But according to Informant 9, the effect of advertising is not well influential him as a customer, because he thinks that advertising from Bank SulutGo is not really interesting and has a few information include. Informant 9 told that his friend has explained about the product really well until he decided to open the Simpeda saving book. The promotions of Bank SulutGo also contributed Informant 9 being convided about it

is products. He agreed that Social event has an important role in order to get more customers, and this can influence people to open their saving book in PT Bank SulutGo.

### **Informant 10**

As an old customers, Informant 10 does not really care about the advertising, she said that because of Bank SulutGo is well known Bank, so advertising did not has an impact for her to convinced in order to open Bank SulutGo's account. One of the factor caused Informant 10 to open her saving account is Personal Selling factor. She said that, she interest to open Bank SulutGo's saving product because she got reccomendation from her family who worked in PT Bank SulutGo. While the personal selling of Bank SulutGo received a good appreciation, Informant 10 judged opposite things about their promotions. She said that, she never found any promotions of Bank SulutGo, eventhough she is a loyal customers, but she did not received anny offered from their promotions. The other reason why Informant 10 want to open her saving product from Bank SulutGo because of a good Public Relation. She admitted that Bank SulutGo already held several social event that always connected with community. Informant 10 emphasize about what Bank SulutGo did with a Christian Organisation, especially when they try to make cooperation with GMIM Organisation.

## **Discussion**

### **The four main elements in term of Marketing Communication from PT Bank SulutGo**

#### **1. Advertising**

Advertising is important in order to introduce company's products to the customers. Major of informants stated that, they do not really concern about the role of Advertising. Todorova (2015) also stated that advertising is an art for the introduction of an unique selling proposition in the head of most people at the lowest cost and advertising can performs multiple function, which are to inform, persuade, and reminder create additional utility on people's perceptions. Opposite with the theory, most of the Informant did not get enough information of the product, especially saving products of Bank SulutGo's advertising, so it leads customers to the different perceptions, and most of them thinks that advertising mentioned by Bank SulutGo did not have any influence for them to purchase the products.

#### **2. Personal Selling**

In term of Personal Selling, it is found that this elements is a most influencial factor towards customers purchasing decision. Based on the interview result, most of the Informant mentioned that the first factor they want to open Bank SulutGo's saving product because of the personall selling. Based on Odunlami (2011) Personal selling is a promotional variable gives room for personal interaction between the seller and the buyer inorder to specifically make sure that the buyer finally buys the product at the end of the day. Compare with the result of this sudy the theory on Odunlami (2011) has directly proved.

#### **3. Sales Promotions**

Rizvi (2011) defined Sales Promotion as a marketing devices and techniques which are used to make goods and services more attractive by providing some additional benefit, whether in cash or in kind, or the expectation of such a benefit whether in cash or in kind, or the expectation of such a benefit. Refers to this theory, Bank SulutGo need to consider about the incentives on their promotions, actually they did not concern about the variety of the promotions, the word "ordinary promotions" has always being flaws based on Informant's opinion. So this one is a main factor why customers did not really satisfied about Bank SulutGo's promotions, customer expects more about any promotions that given by the Bank.

#### **4. Public Relations**

Public Relation is a non paid form of communication used by organization to promote and improve its image with the public (Odunlami, 2011). As a local Bank, Bank SulutGo has decided to get involved with publics, and it is a good effort to get customer attention and brought a good image identity for them. Most of the Informant appreciated about Public Relation's things but they also argue that those things can not directly change their mindset of how and why they want to purchase the products.



### **The most influential element in term of Marketing Communication that caused customers to purchase Bank SulutGo's saving product**

Generally, these four elements has their own effect on how and why customers want to open their saving book account in Bank SulutGo. Because of the different point of view by the Informants, researcher also got a different types of Information, and based on the result, Personal Selling as one of Marketing Communication's element has been the most influencing factor that caused customers to purchase Bank SulutGo's saving products. Personal selling has a positive significant influence on consumer purchase intention, this variable is the highest of all. Personal selling was considered as the best of the marketing communication tools (Ering, 2015). Compare with the theory above, this research have the same result that Personal Selling has been the most influential element on customer purchasing decision.

Personal Selling are expressed in a personal presentation of ideas and products to the client, in which the seller persuades and helps the buyer decide to purchase (Todorova, 2015). Personal sales represent two-way communication between seller and buyer in order to effect the purchase by targeting longterm relationships with retailers and consumers. Compared with the theory above, the result of the study shown that Bank SulutGo's employee succeed to communicate and persuade the customers to purchase the saving products and did to keep the long term relationship with customers. Most of the Informants prefer to choose Personal Selling as the main reason why they want to purchase Bank SulutGo's saving products.

## **CONCLUSION AND RECOMMENDATION**

### **Conclusion**

This research conclusion is about the two research problems related about the Marketing Communication. Based on the result and discussion in the previous chapter, we can conclude some important points here :

1. The four main elements in term of Marketing Communication from PT Bank SulutGo are : Advertising, Personal Selling, Sales Promotion, and Public Relations.
2. The most influential element in term of Marketing Communication that caused customers to purchase PT Bank SulutGo's saving products is Personal Selling.

### **Recommendation**

The recommendation of this study is made based on the study result, especially about the four main elements of Marketing Communication, which are : Advertising, Personal Selling, Sales Promotions, and Public Relations. These are the recommendations :

1. PT Bank SulutGo need to provide a detailed and clear informations of product, especially saving book product on the advertising form like banner or poster. Put more advertising on social media such as facebook, twitter, and instagram.
2. Providing accurate, clear, and easy to understand information to the customers. So it can fullfil customer's needs.
3. Providing kind of beneficial promotions for the customers, like bonus for the loyal customers.
4. Keep involve the society in every social event that held by Bank SulutGo.

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