

The Effectiveness of Social Media Promotion Strategy as An Effort to Attract Customer (*Nasabah*) Interest Using The AISAS Model Approach (Case Study at BPRS Gunung Slamet Cilacap)

Nuri Vina Mawadah¹; Dewi Laela Hilyatin^{2*}

^{1,2}UIN Saizu Purwokerto, Indonesia

Correspondence e-mail: dewilaelahilyatin@uinsaizu.ac.id

Abstract

BPRS Gunung Slamet Cilacap is one of the BPRS that implements a promotional mix strategy consisting of advertising, sales promotion, publicity and personal selling. However, since the Covid-19 Pandemic, this promotional strategy has not worked because of social distancing so that BPRS utilizes social media as a promotional medium in order to attract customers. The purpose of this study was to determine how effective the promotion using social media was carried out by BPRS. This research is a field research with a qualitative research type and uses a descriptive analysis approach. The data of this study were collected through observation, interviews, and documentation with marketing and customers of BPRS Gunung Slamet, while data analysis was carried out by data reduction, data presentation and drawing conclusions. The data validity technique uses triangulation. The results of this study indicate that the presence of Instagram and Whatsapp as promotional media for the products of the Gunung Slamet Cilacap BPRS can help in introducing Islamic bank products. The promotions that have been carried out have been effective, as can be seen from the increasing number of customers and effective communication between employees and customers as measured using the AISAS Model (Attention, Interest, Shearch, Action, Share). Based on interviews with marketing and customers of BPRS Gunung Slamet Cilacap, it can be concluded that promotions using social media have succeeded in attracting customers' interest. Customers often see BPRS promoting using social media and are interested, seek further information and then use the product until finally sharing their experiences as customers of BPRS Gunung Slamet. Apart from being a promotional media, social media is also used as a medium of communication between employees and active customers of BPRS Gunung Slamet.

Keywords: *effectiveness; promotion strategy; social media; aisas model*

INTRODUCTION

The rapid development of science and technology brings benefits to the growth of human civilization. One of the benefits in the field of information and communication, namely to get accurate, precise and easy information to find the latest information updates even though they are in any part of the world as long as they are connected to the internet. The ease of accessing the internet makes internet use in the world continues to grow from time to time, including Indonesia which continues to experience an increase in internet

use every year. Interestingly, in 2017 Indonesia was ranked third as the most internet users in Asia after China and India with 143 million users in Indonesia, 462 million users in India and the first place was China with 772 million (internetwordstats, 2018).

Based on data obtained by the Association of Indonesian Internet Service Providers (APJII) in figure 1.2, the latest data from the APJII survey for the second quarter of 2019-2020 noted that out of a population of 266.91 million Indonesians, 196.7 million people use the internet. This number increased by 25.5 million or about 8% compared to 2018 or before the COVID-19 pandemic hit. As many as 51.5 percent of users choose social media as the main reason for using the internet. According to the survey, Facebook, Youtube, Instagram, Whatsapp, Tik-tok are some of the favorite and most frequently used types of social media (APJII, 2020).

Social media is an online media, where users are able to interact making it easier for individuals or groups to share and create ideas that are outlined in blogs, social networks, and virtual globals (Cahyo, 2016). The application in the use of social media is still widely abused because they are still unable to accept life with global disclosure of information. This certainly brings changes in various fields that must be adapted to the lives of people who are faced with changes in the industrial sector and progress in various fields that is increasingly rapidly. One proof of this change is the existence of digitalization in the banking industry. The digitalization of banking has made the competition between the financial industry increasingly fierce, both among the Islamic finance industry and the conventional financial industry. Namely competition in terms of winning the hearts of customers so that they are interested or interested in the product or company. Customer interest is defined as a person's tendency to be interested in carrying out goods and services activities in banking.

In this modern era, Islamic banking is superior to conventional banks, the Financial Services Authority (OJK) stated that the financial performance of the Islamic banking industry in the midst of the COVID-19 pandemic is superior to the achievements of the conventional industry. The distribution of Islamic banking financing reached Rp 394.6 trillion or grew 8.08% during 2020. Meanwhile, the financing disbursed by the banking industry in the same period amounted to Rp. 5,482.5 trillion, or contracted by minus 2.7%. However, it is possible that there is still a confusion of information related to the system in Islamic banks. This is because Islamic banks are considered "new" to be implemented in the Indonesian economy. In addition, the existence of conventional banks, which have been known for a long time in Indonesia, makes Islamic banks do not yet have a high enough existence. These facts are the reason for the lack of clear and comprehensive information regarding the differences between systems in conventional banks and Islamic banks.

In the banking industry, each customer has their own interests in choosing the desired bank. There are customers who are more concerned with the security of each transaction,

there are also customers who prioritize speed and effectiveness in carrying out various transactions, therefore banks must be able to meet customer needs by improving services and continuous innovation effectively and efficiently. Otherwise, the bank cannot develop. Banks cannot sit around waiting for customers to arrive, even at this time banks must be involved with their customers' activities and keep abreast of their customers' business developments. In this case the CEO/marketer has an important role in carrying out a professional strategy to develop the company. The strategy designed is more on marketing both products and services.

Marketing is expected to be able to convey information to the public, especially on services which in fact are new services at the financial institution. The readiness of consumers to buy starts from the stage of changing customers from those who did not know to understand, take a stand and then buy. Therefore promotion is needed at these stages. Promotion aims to inform, invite and influence the customer's decision-making process. Therefore, the clarity of the promotion objectives will help marketers decide which stage should be handled based on the priority aspects of the existing promotion mix in accordance with the bank itself (Hasan, 2010).

BPRS Gunung Slamet utilizes social media for its promotional media, to attract customers to be interested in the product. The social media used are Instagram, Tik-Tok and WhatsApp as promotional media with the aim of increasing the number of customers and attracting customer interest. Promotions using social media have been carried out since the beginning of the pandemic, in 2019, judging by their Instagram @bgs_syariah actively posting their products, both photos and videos, BPRS Gunung slamet Cilacap tries to keep up with the times by following current trends, namely making videos using the tik tok application and upload it on Instagram and also watsaap. This certainly makes BPRS increasingly known by the public. It can be seen in the growth in the number of customers below.

Table 1: Number of Customers as of December 31

Product	2018	2019	2020	2021
Savings	5.651	6582	7305	8756
Financing	1361	1309	1193	1310
Deposit	706	758	908	944

Based on the data above, customer growth during the 2019 to 2021 pandemic has increased. This is the result of a promotional strategy through social media. a significant increase when viewed from the number of people, namely savings customers, nominally deposits but in percentage terms are financing customers (interview with Icuk). Efforts to increase the number of customers and achieve targets if implemented continuously and

maintained, the company can develop dynamically. The increase in the number of customers illustrates the success of the promotion strategy process through the implemented social media.

Promotion is widely used as a marketing tool because of its effectiveness in building and maintaining product performance loyalty. Effectiveness is a measure that states how far the target (quantity, quality, time). successful if the goals that have been set are in accordance with certain goals. The closer to the desired goal, the more effective it is.

Promotion is said to be effective if the message conveyed can be digested and understood and can attract people to become customers, and contains the right information so that people can examine the information with the right perspective. However, if the efforts and work results as well as the actions taken are not appropriate and certain goals or targets are not achieved, they are considered ineffective.

Several previous studies that have similar research topics, namely Indriyani and Rizal Fahlevi's research in 2020 with the title Marketing Effectiveness of Islamic Banks Using Instagram Social Media in Indonesia (Case Study at PT. BNI Syariah), measure effectiveness in terms of effective communication with potential consumers as measured with the AIDA model and also seen from how much money is spent on marketing. And the results of the study show that Instagram social media is effectively used as a marketing medium, it can be proven by the large number of Instagram users who follow the @bnisyariah Instagram account and show a response by giving likes and comments on each post, the costs incurred for managing Instagram are also not too large compared to other media marketing.

In this study, researchers carried out an update, namely measuring the effectiveness of promotions using the AISAS Model where the AISAS model was a change from the AIDA Model. AISAS is a new model that was previously known as AIDA, an acronym for Awareness Interest Desire Action, a model initiated by Rolland Hall, an American Economist in 1992. This model uses a person's psychological processes to make a decision to buy something. because with the development of the era where technology has led to the internet, customers can find more information easily because it is through the internet so that it creates a digital or online era that makes changes in consumer behavior therefore, Dentsu put forward a marketing communication model obtained from technological developments, called the AISAS model. (Sugiyama, 2011)

Based on this description, the author draws the conclusion that promotion can be said to be effective if the good impact is felt by the BPRS and the messages conveyed in social media promotions can be well received by customers. These indicators are broadly classified into two indicators including; 1) Business Outcomes (Sales), namely by looking at the sales trend of the company itself, it can be seen an increase or decrease in purchases that occurred during a certain period of time when the promotional program was run. 2)

Communication Outcomes (Beyond Sales) Effective communication occurs in delivering messages between marketers and prospective customers as measured by the AISAS model.

Based on the background above, the author is interested in researching how the effectiveness of promotion using social media is carried out by BPRS Gunung Slamet Cilacap with the research title "Effectiveness of Social Media Promotion Strategy as an effort to attract customer interest using the AISAS model approach (Case Study at BPRS Gunung Slamet Cilacap).

LITERATURE REVIEW

1. Previous Research

First, Indriyani, Rizal Fahlevi Journal in 2020 with the title "Marketing effectiveness of Islamic banks using Instagram social media in Indonesia (Case study on PT BNI Syariah)". as evidenced by the number of Instagram users who follow the @bni.syariah account and give likes and comments on each post. The costs required for managing Instagram are not too large compared to marketing using other media. However, it still requires a special budget.

Second, Patria Laksana, International Journal of Review OF Management in 2018 with the title "Impact of Social Media Marketing on Purchase Intention and Brand Loyalty: Evidence from Indonesia's Banking Industry".The results of this study have shown that social media marketing has a positive impact on purchase intention and brand loyalty. Therefore, brand loyalty is also influenced by purchase intention.

Third, Muhammad Aqil Muzaki, 2021 Thesis with the title "Analysis of the Effectiveness of Digital Promotion on the growth of Islamic Banking Customers in Indonesia in 2016-2018". the results of the study show that the application of digital promotions carried out through youtube media in general has not been maximally used. The maximum implementation is carried out by BNI Syariah and Bank Syariah Mandiri, this can be seen from the ratio of product videos and the total number of videos, the number of subscribers and viewers on the channel.

Fourth, Rudy Haryanto, Anita Rahmi Journal 2019 with the title "Promotional Strategy Through Instagram Social Media to Attract Millennials to Choose Savings Products at PT Regional Development Bank South Kalimantan Paringin Branch". The results showed that BPD Kalsel Paringin Branch was very good at marketing products through Instagram social media. However, the management of Instagram social media was not optimal due to the lack of updates for any savings product information on the Instagram profile page and to overcome these problems, namely by maximizing promotions through social media. Instagram to more easily approach the technology-savvy millennial segment by: updating image, building popularity, adding followers,

comments, sharing features, local ads, features/endore, Instagram ads, like give, auto schedule post, CSR image, Hastag (#)+ arroba (@).

2. Measurement Of Effectiveness With The AISAS Model

In an introductory management book, Amin Widjaja Tunggal terms effectiveness (effectiveness), namely making decisions that lead to doing things right, which helps fulfill a company's mission and achieve goals (Tunggal, 1993). The definition of effectiveness in the Big Economic Dictionary is the relationship between the output of a work unit (responsibility center) and the target to be achieved. The more contribution of output generated to the value of achieving the target, the more effective the work unit will be. Based on this understanding, it can be concluded that effectiveness is the main element to achieve the goals or objectives that have been set in the organization, activity or program. It is said to be effective if the achievement of predetermined goals or targets as the level of ability of an institution or organization to be able to complete all its main tasks (Muzakir and Abadi, 2022).

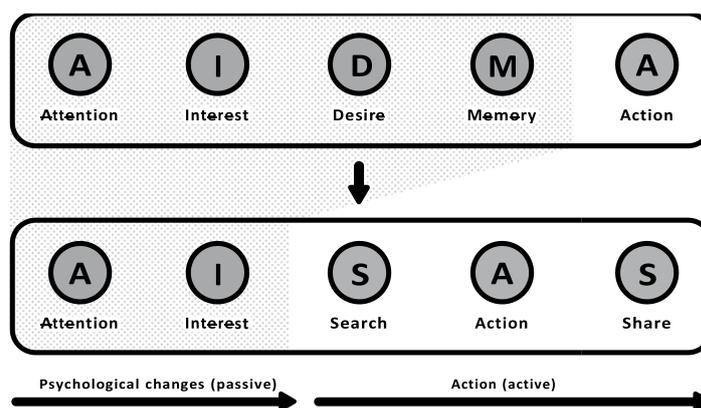
Effectiveness is the level of success achieved by a person or company in a certain way in accordance with the goals set. In other words, the more plans that are successfully achieved, the more effective an activity is (Muhammad Aqil Muzaki, 2021). Effectiveness measurement is important to know whether the company's goals can be achieved or not. According to Cannon, et. Al, (2009) effectiveness depends on how well the medium is in accordance with the marketing strategy, namely, on the promotion objectives, the target market to be reached, the funds available for advertising and the nature of the media, including who is reached, with what frequency and what impact. , and at the cost of how much. Ease of understanding is an important indicator of message effectiveness.

Laskey et. Al, (in Indiarito, 2006) states that the effectiveness of an advertisement depends on whether consumers remember the message conveyed, understand the message, are influenced by the message, and of course ultimately buy the advertised product. According to Rangkuti (2009), the effectiveness of advertising can be measured from the impact or influence of communication from an advertisement, namely the potential influence on awareness, knowledge, and preferences and Impact or influence on sales, which is more difficult to measure than the impact of communication because sales are influenced by many factors other than advertising. such as product views, prices, availability, and competitor actions.

Most importantly, the effectiveness of an advertisement depends on whether consumers remember the message conveyed and understand it, and are influenced to buy the advertised product. The level of effectiveness of a promotional activity can also be measured by five instruments, namely using the AISAS model; A (Attention) is to attract the attention of the target audience, I (Interest) is to attract the interest of the target audience, S (Search) is to encourage the target audience to conduct further searches, A (Action) is to encourage the target audience to buy the advertised product, and S (Action)

is to encourage the target audience to buy the advertised product. Share) which encourages the target audience to share experiences about the advertised product).

AISAS is a new model that was previously better known as AIDA. AIDA, which stands for Awareness – Interest – Desire – Action, is a model that was coined by Roland Hall, an American Economist in 1920. This model describes a person's psychological process for making a decision to buy something.



Picture 1: AIDA Model Change to AISAS

The AISAS model itself is a formula designed to approach the target audience effectively in this case the consumer by looking at the behavioral changes that occur, especially those related to the background of technological advances and information on the internet (Sugiyama and Andree, 2011). The following is an explanation of the AISAS model according to Sugiyama:

- a. Attention, Attention stage is the stage where the company creates content that can attract people's attention.
- b. Interest, This stage is the stage where the public is interested in the content that the company creates
- c. Search, This is the stage where the public will find out more about information from the company/product
- d. Action, this is the stage where the public has decided to become consumers of the company.
- e. Share, This is the stage where the public provides feedback on the products they buy from the company.

3. Social Media As A Promotion Strategy

Strategy is the process of determining whether there is a plan for top managers that is truly in line with the company's long-term goals with the preparation of efforts to achieve the required goals. The specific definition of strategy is action that continues to be improved and does what consumers need in the future (Taufiqurokhman, 2016:21). While

the meaning of promotion according to Alma (2016) is a form of marketing communication. Which is a marketing activity that seeks to disseminate information, influence and or remind the target market for the company and its products to accept and buy and be loyal to the services offered by the company concerned (Buchari, 2016).

Every promotional activity carried out by a company or individual of course has a goal to be achieved. Rangkuti (2009: 51) in his book *Creative Promotion Strategy and Integrated Case Analysis* "Companies carry out promotional activities with the main aim of making profit". In general, promotions must be based on the following objectives: behavior modification, informing, Persuading, and Reminding. From the explanation above it is concluded that the promotion strategy is the company's activities to encourage sales by directing convincing communications to buyers (Moekjiat, 2000).

Social media is content delivered through social interaction. Social media is an important tool for all businesses to enable them to communicate, listen and learn in a way they have never seen before, and in a way that is very different from traditional marketing (Fitri and Dwiyaniti, 2021). Modern marketers must use social media carefully. This is because social media has two interrelated. First, social media allows companies to communicate with customers, secondly social media can be used by users to communicate with fellow customers (Tjiptono, 2015). There are six major categories of social media, here are the six major categories (Nasrullah, 2015:39):

- a. Social Networking (social networking): Is the means by which interactions can be carried out and the resulting effects of these interactions in cyberspace. The main feature of social networking sites is that users form new networks of friends
- b. Blogs, namely social media that users can use to upload, comment on, and share daily activities with others. such as sharing web links, information, and so on.
- c. Microblogging, a type of social media that allows users to post or upload activities and opinions. Historically, social media presence refers to the emergence of Twitter, which only offers a dedicated space of up to 140 characters.
- d. Media Sharing, This social media allows users to easily share and store media such as documents, audio videos and images online
- e. Social Bookmarking, This social media is for organizing, storing, managing and searching for information and news online
- f. Wiki, wiki or shared content media is a website whose content is the result of user collaboration. Web users can modify or edit published content.

4. Customer Interest

Interest is a tendency to pay attention to and act on people, activities or situations that are the object of that interest accompanied by feelings of pleasure (Shaleh and Wahab, 2004: 263) Interests have special characteristics and characteristics such as:

- a. Interests are personal (individual) there is a difference between one's interests and those of others.

- b. Interest has a discriminatory effect.
- c. Closely related to motivation, influencing, and being influenced
- d. Interests are learned, not innate and can change depending on needs, experience, and fashion.

While the Customer (nasabah) is an individual or legal entity that has an account. Both savings accounts and bank loans. Therefore customers are usually people who interact with the bank or become bank customers. In other words, customers are parties or individuals who use and intentionally become trusted customers of the bank (Arif, 2010). Customers (nasabah) are: 1) people who come to the bank to make transactions, 2) everyone who calls the bank to get information, 3) everyone who is in the office (one division, two divisions, another department, or another branch). The marketing adage says that the customer is king, so he must be served sincerely and sincerely (Muhammad, 2005).

Customer interest is a source of motivation to move people when they are free to choose to do what they want. If someone decides something is useful, it can become interested and bring satisfaction, when satisfaction decreases, interest also decreases, so interest is temporary and not permanent. From this it can be concluded that customer interest is the customer's motivation to perform or evaluate products in the bank so as to bring satisfaction (Alma, 2008).

METHOD

The type of research used is a qualitative approach field research. the type of data used is primary and secondary data. data collection techniques through interviews, observation and documentation. The data collected was analyzed using the Miles and Huberman qualitative descriptive method. There are three stages in data analysis, namely: data reduction, data presentation and conclusions. Two ways are used to test the validity of the data, namely: Increasing the accuracy of researchers and triangulation.

RESULTS

1. History of PT. BPRS Mount Slamet Cilacap

The establishment of BPRS Gunung Slamet began with a Cilacap resident who wanted to develop a small business with sharia principles, so that sharia banking transaction services were needed because at that time there were many conventional banking transaction services. In 2010 there were only two sharia commercial banks, namely Bank Muamalat Indonesia and Bank Syariah Mandiri and two BPRs, namely BPR Suriyah and BPRS Bumi Artha Sampang. So a long discussion was held by the initiator which then

agreed on a decision to establish a sharia BPR. Through this bank, it is hoped that it can further expand and support those who are not accessible by Islamic commercial banks, especially micro entrepreneurs.

The process of establishing the Gunung Slamet BPRS was supported by PNM, an advisory agency in Semarang which provided advice and facilitated the implementation of the Gunung Slamet Cilacap BPRS. His consulting covers basic sharia banking training, technical training for prospective managers, preparation of standard operating procedures, and hardware and software purchases.

The management of BPRS Gunung Slamet Cilacap is managed by professional management and administrators who have integrity, honesty and are able to work hard and can grow to become a leading sharia microfinance institution and provide benefits to the community. The legality of the establishment of a Limited Liability Company (PT) as a legal entity is made before Naimah, SH, MH Notary in Cilacap, with Deed number 12 dated March 11, 2009, amended by Deed number 50 dated August 27 2009, then amended again with the Deed of the Company and the Department of Law and Human Rights of the Republic of Indonesia with Number. AHU-59214.AH.01.02.Year 2009 was obtained on December 03, 2009.

Permit in principle from bank Indonesia No. 11/144.DPbS, obtained on January 20, 2009, while the Operational license with the Decree of the Governor of Bank Indonesia No. 12/2/KEP.GB1/DpG/2010 On 13 January 2010, a copy of which was obtained on 19 January 2010. BPRS Gunung Slamet has its head office on Jl. Dr. Wahidin Cilacap, officially started operating on 11 February 2010.

2. Fund Raising and Financing Product of BPRS Gunung Slamet Cilacap

The following are some of the funding products:

- a. iB Insani Savings
- b. iB Education Savings
- c. iB Hajj and Umrah Savings
- d. iB Sacrifice Savings
- e. Simple Savings (Student Savings)
- f. Ukhuwah Savings with Prizes (Indonesian BPR Syariah Savings)
- g. iB deposits

The following are some of the financing products:

- a. iB Ownership (kepemilikan)Financing
- b. iB Investment Financing
- c. iB Joint Capital Financing

- d. Bailout (dana talangan) financing
- g. iB benefit financing

3. Promotion Strategy at BPRS Gunung Slamet Cilacap

BPRS Gunung Slamet Cilacap is one of the BPRS that has a high level of trust by the community, especially in the Cilacap area. Its development is increasing every year. This is the result of the promotion strategy carried out. PT BPRS Gunung Slamet Cilacap Has a strategy to be able to compete with other banks and so that its products are known to many people. Without marketing, of course, banks cannot develop. Marketing is one aspect that needs to be considered in increasing consumer confidence. In carrying out good marketing activities, it will affect the interest of prospective customers or existing customers. Good marketing will affect the profit that will be obtained by a bank. If a bank wants to get customers with good prospects.

After conducting research interviews at different times with 2 resource persons, namely Mr. Riyadi as the Head of the Lending Division and Mrs. Cuk Purnami as the Head of the Funding Division, information was obtained that the BPRS has 10 Marketing lending Teams and 10 Marketing Funding Teams spread across five offices, namely one head office. One branch office and three cash offices (Kasur Gunung Simpang, Kasugihan, Kas Kroya). All employees are required to carry out promotions according to the specified schedule.

The marketing strategy at the BPRS is to promote its products using advertising promotions (Advertising), sales promotions (sales promotions), Publicity promotions (Publicity), Personal selling.

a. Personal selling

After conducting research interviews at different times with 2 resource persons, namely Mr. Riyadi as the Head of the Lending Division and Mrs. Cuk Purnami as the Head of the Funding Division, information was obtained that the BPRS has 10 Marketing lending Teams and 10 Marketing Funding Teams spread across five offices, namely one head office. , one branch office and three cash offices (Kasur Gunung Simpang, Kasugihan, Kas Kroya). All employees are required to carry out promotions according to the specified schedule.

The marketing strategy at the BPRS is to promote its products using advertising promotions (Advertising), sales promotions (sales promotions), Publicity promotions (Publicity), Personal selling (Personal selling).

b. Sales Promotion

Is a form of promotion that is shown to increase sales directly through price cutting activities, giving gifts both directly and raffles for certain products, at certain places and at certain times, sales promotions can also be done with trade promotions,

namely at trade shows, and can also use sales person, namely giving a gift to a salesman who scored the highest sales record (Wahjono, 2010:233).

BPRS Implementing Sales Promotion by holding monthly promos. one of them is that if the customer opens a savings or financing account, he will get Precious Metals and that is valid only in March in the context of the 12th anniversary of the BPRS, then the BPRS also issues a Human Savings Product with prizes and is now issuing a Ukhuwah savings product.

BPRS also implements Target Funding Officer and Lending Officer so that employees become more enthusiastic and more attentive to their performance. The Financing target is 500,000,000, for Savings 12,000,000 per 2 NOA, Deposits 100,000,000 per month per 2 NOA. If there is a marketing that can reach the target will be given a prize, and if there is no target will be given a warning letter.

c. Publicity Promotion

Publicity is a form of promotion that is shown to improve the company's image by providing or broadcasting positive company activities through sponsorship activities or through charitable activities (Wahjono, 2010: 233). BPRS conducts Publicity Promotion by holding outreach activities to schools, institutions and also holding religious activities, Social Service during Ramadan, market raids, namely visiting markets by distributing brochures, visiting organizational associations, crowd centers such as car free days.

d. Personal Selling (Personal Selling)

Is a form of promotion by carrying out direct sales activities personally to consumers. The involvement of employees personally in personal selling is in order to strengthen the company's image (Wahjono, 2010: 233). Since its inception, BPRS has implemented a pick-up strategy, in this strategy the bank makes it easier for customers to make transactions. With employees coming to where the savings customers and depositors are, if the savings and depositors contact the marketing department. Therefore, they do not have to come to the office to make transactions as well as with financing customers. Customers will also receive good excellent service. With the pick-up strategy, the BPRS applies door-to-door promotion, namely door-to-door promotions by establishing kinship between customers, which can be used to carry out promotions.

The schedule for implementing promotions is daily, weekly or monthly. For daily, there is an OTS (on the spot) promotion which is carried out every afternoon, then for weekly, namely every Saturday they raid the market. Socialization to schools is held every 3 months and every time a promotion is carried out, there are bound to be people who are interested and then become BPRS customers (interview with Iruk as head of the Funding section).

DISCUSSION

1. Promotion Strategy Through Social Media

BPRS Gunung Slamet actively promoted social media starting in 2019 when it was the Covid-19 pandemic period where human activities were limited as well as promotions carried out by BPRS were hampered and did not run, therefore BPRS used a new strategy, namely promotion using social media. Social media is an important tool for a business because social media is a media platform that focuses on the existence of users who facilitate them in their activities and collaboration. So social media can be seen as an online medium (facilitator) that strengthens the relationship between users as well as a social bond (Van Djik in Nasrullah, 2015).

Modern marketers must use social media carefully. This is because social media has two interrelated. First, social media allows companies to communicate with customers, secondly social media can be used by users to communicate with fellow customers (Tjiptono, 2015) Based on an interview with Riyadi as the Head of the Marketing Division of financing, information was obtained that promotion using social media was carried out because he saw the anime that was happening on social media itself, seeing that other bprs were already using social media so that BPRS Gunung Slamet tried to create an official Instagram account and use it for product promotion. with the target market being millennials whose activities are dominated by activities on mobile phones, on social media.

BPRS Utilizing social media intagram and watssap as its promotional media, @bgs_syariah is the Instagram account of BPRS Gunung Slamet Cilacap, the admin of Instagram is Ms. Icut who also serves as Head of the Funding Section. Promotions using Instagram and WhatsApp are also carried out on each employee's Instagram account and Promotions are carried out daily by all employees, for Instagram accounts to upload content 3 (three) times a week.

Besides being used for product promotion, social media is also used for communication between employees and customers, if anyone asks for information via DM Instagram then Admin @bgs_syariah is directed to contact wa marketing for funding and lending divisions according to the needs of prospective customers. The researcher observed the Instagram account @bgs_syariah, the initial post, namely in 2019 until now the BPRS followers were 305 with a total of 526 uploads containing photos, videos, and reels.



Picture 2: Instagram account @bgs_Syariah

From the picture above, it can be seen that the number of followers for the BPRS Gunung Slamet Cilacap IG account is not too many. Even so, BPRS remains active in posting on Instagram. The Instagram content @bgs_syariah contains photos, videos, and information about BPRS products and events held by BPRS as shown in the following image. On his Instagram account, apart from uploading various content, BPRS Gunung Slamet also added highlights containing information related to products and ongoing promos. When viewed from its Instagram account, BPRS Gunung Slamet Cilacap is quite active in replying to the comments of its followers and is also quite good at interacting with its followers through Instagram accounts. In addition, BPRS Gunung Slamet is also active in making stories every day. Uploads that are posted are also varied and wrapped in attractive and fairly consistent designs.

Instagram account manager @bgs_syariah utilizes this account as access to information related to BPRS Gunung Slamet Informing products with the hashtag (#) feature added with keywords such as #Bgssyariah #cilacapbercahayaupdatenewBGSS The hashtag feature with the addition of these keywords becomes information access for other Instagram users who want to search for information according to the keywords created by @bgs_syariah.

For completeness of content on Instagram, BPRS hires content creators to produce content according to conditions, for example, independence day, national events, issues. Then by the Instagram admin it is shared on Instagram and the BPRS wa group and all employees are required to share the content on their respective social media accounts for 24 hours that day, the costs incurred to create content are 25,000 per content.

In addition to using Instagram, another social media used is WhatsApp. Promotions are carried out every day by each employee of BPRS Gunung Slamet. Researchers observed that some of their BPRS employees' WhatsApp contacts were actively posting BPRS products.



Picture 3: WhatsApp post

2. The Effectiveness Of Promotion Strategies Using Social Media

After the promotion strategy using social media was carried out by BPRS Gunung Slamet Cilacap, what the researchers found next was the effectiveness of the strategies used by the bank in promoting bank products and introducing banks where the promotion strategy was said to be successful or effective if the good impact was felt by BPRS Gunung Slamet Cilacap and the environment surrounding. Below, the researcher describes based on the effectiveness indicators that have been determined.

Measurement of the effectiveness of social media promotion strategies uses 2 indicators, namely: 1) Business Outcomes (Sales), namely by looking at sales trends from

the company, seen from the increase or decrease in purchases that occur during a certain period of time when the promotional program is run, 2) Communication Outcomes (Outside) Sales) is that there is effective communication in delivering marketing messages with potential customers as measured by the AISAS model.

Revenue sharing for deposit products differs every month, adjusted to bank income, can go up or down. One of the advantages of iB Deposit at BPRS Gunung Slamet Cilacap if there is a sudden need and you have to take money when it is due is not subject to a penalty. But must be charged a stamp duty of 6,000. The benefits of using the iB Deposit product are that it is safe because it is included in a deposit insurance institution, the funds are used for lawful businesses. Helping the small and medium business sector by investing in sharia and obtaining attractive and competitive profit sharing

Savings Customer (Nasabah) Growth Data Table

iB Saving	2018	2019	2020	2021
iB Insani	4.678	5.283	5.785	6.341
iB Pendidikan	865	995	1113	1257
iB Haji dan Umrah	21	26	27	28
iB Qurban	48	51	90	110
iB Sempel	39	227	290	1020
Total	5651	6582	7305	8.756

Deposit Customer Growth Data Table

iB Deposit	2018	2019	2020	2021
iB Deposit of 3 month	140	78	79	414
iB Deposit of 6 month	168	159	330	170
iB Deposit of 12 month	393	515	495	348
Inter-Bank Liability 1 month	4	4	4	4
Inter-Bank Liability 3 month	-	2	-	6
Inter-Bank Liability 12 month	1	-	-	2
Total	706	758	908	944

Financing Customer (Nasabah) Data Table

iB Financing	2018	2019	2020	2021
iB Ownership (Kepemilikan)	1178	1120	1038	1183
iB Investation	10	9	5	2
iB Capital	10	11	11	10
iB Multiservice	158	165	138	107
iB Bailout (Dana Talangan)	5	4	1	8
Total	1361	1309	1193	1310

Based on growth data, the number of savings customers always increases every year. the selling trend of BPRS products from duhulu is iB human savings, but for simple iB savings, which are still relatively new products, the number of customers has also increased very rapidly. In the growth of deposit customers who are experiencing rapid growth, namely deposits with 3 months profit sharing.

Promotion effectiveness is also seen from the effectiveness of communication between employees and customers, measured by the AISAS model. The AISAS model is A (Attention), namely attracting the attention of the target audience, I (Interest), namely attracting the interest of the target audience, S (Search), namely encouraging the target audience to conduct further searches, A (Action), namely encouraging the target audience to buy the advertised product, and S (Share), namely encouraging the target audience to share experiences about the advertised product) (Sugiyama, 2011)

- a. Attention: The social media promotion carried out by BPRS is quite interesting because the content created is the work of graphic people so that it can be accepted. Not only posting photos/videos, but also adding words (captions) that can attract the attention of viewers.

Promotions delivered through Instagram and WhatsApp social media are also often seen by potential customers, it can be seen from the number of people who view wa status and also Instagram where the number of viewing eyes can reach 200 to 700 people.



Picture: People who viewed Wa . status

picture: number of viewer reels ig

- b. Interest: Interest is an advanced stage of the attention stage where the company tries to attract the interest of the audience so that consumers pass the awareness stage about the product being promoted and then the consumer's interest in the product appears.
- c. Search: This is the stage where the company encourages the target audience by convincing the audience to seek more information. The public can search on the company's Instagram, see other content and feedback from its consumers before deciding to buy the product. Informants Mr. Riyadi and Iruk said many wanted to know more about product information posted on social media and most of these people later became customers.
- d. Attraction: This is the stage where the company encourages the audience to buy the product. The researcher asked whether people who were already interested then immediately became customers and the information obtained was Promotions delivered on social media not only to attract attention, interest and encourage them to seek more information, but also to get them to want to use the product being promoted. . BPRS Gunung Slamet is successful in this regard, as can be seen from the growth in the number of savings, deposit and financing customers. It can also be seen from the interactions on social media.



Picture: Interaction on Instagram

- e. Shares: This is the stage of encouraging the target audience to share experiences about the advertised product. The public gives feedback on the products they buy from the company. The public will share their experiences with the public both through testimonials, comments and others. The BPRS informant said that the social media promotions delivered could also encourage customers to share their experiences while being customers, it can be seen from several customers posting on WhatsApp status regarding their existence as customers at BPRS Gunung Slamet and some posting on Instagram.

Saya adalah sosok wiraswasta yg punya warung makan kecil2an yang sudah lama dan turun temurun dr mbah buyut..
 Sy menjadi nsbh BGSS dr thn 2017. Saat itu sy ikut nabung harian yg di ambil oleh petugas banknya. Petugasnya ramah2, cantik2 dan menyenangkan...sehingga sy merasa nyaman lalu sy mengajak sodara2 dan jg teman2 sy utk ikutan menabung di bank BGSS. Banyak sekali manfaat menabung bersama BGSS.. Tahun 2019 sy kembali bs merasakan manfaat produk BGSS yg lain yaitu pembiayaan murabahah (pembelian mobil).. Luar biasa dgn proses yg mudah, tdk bertele2 dan tdk terlalu lama sy akhirnya bs memiliki 1 unit mobil.. Alhamdulillah... Terima kasih BGSS sudah bnyk membantu.. Semoga semakin berkembang dan maju. tetap amanah dan berkah selalu utk kita semua. Aamiin...
 Oiaaaaaa terimakasih juga sudah dikasih spanduk 2x... besok2 lagi yaa.. 🙌👍

Picture: customer caption IG

Based on interviews with Marketing and customers regarding effective communication related to promotions using social media between employees and customers as measured using the AISAS model, the results show that customers often see BPRS promoting products through social media and are interested in the content created, and make customers want to find out more then use the products offered and share their experiences as customers with their relatives.

Promotion using social media carried out by BPRS has reached the target and is right on target, but of course every strategy needs to be evaluated from various aspects. One example of an evaluation is that if there are customers who are still unsure, of course they will be followed up again, continue to be escorted until the closing process is complete, either using social media or meeting in person (Interview with Riyadi, Head of Lending Section).

The obstacle to using social media promotion is in terms of the lack of BPRS marketing ability to export social media accounts because the one who operates the BPRS Instagram account does not only focus on social media but one of the employees who is given the mandate to hold the account so has not utilized all the available features (interview with Riyadi head of Lending Department).

Based on the description above, it can be concluded that the existence of Instagram and Whatsapp as media for promoting BPRS Gunung Slamet Cilacap products can help introduce Islamic banking products and increase the number of BPRS customers. The promotions that have been carried out have been effective, seen from the growth in the number of customers, all products have increased every year, there are no unsold products and effective communication with customers is measured using the AISAS Model (Attention, Interest, Shearch, Action, Share) Based on interviews with it can be concluded that promotions using social media have succeeded in attracting customer interest. Customers often see BPRS promoting using Instagram and wahatsaap and are interested, looking for more information then using the product until they finally share their experience as a customer of BPRS Gunung slamet. Aside from being a promotional medium, social media is also used as a medium of communication between employees and active customers of BPRS Gunung Slamet.

CONCLUSIONS

The product promotion strategy at BPRS Gunung Slamet Cilacap uses the concept of the Promotion Mix, namely Advertising, Sales Promotion, Publicity, Personal Selling. Promotions are carried out according to the promotion schedule, namely there are daily, weekly and monthly promotion schedules.

The use of Instagram and WhatsApp social media as promotional media was actively used in 2019 at the start of the Covid-19 Pandemic. Promotions are carried out every day

by all employees at the head office, branches and cash offices by sharing content that has been made to personal social media accounts. The company's Instagram account is @bgs_syariah where every week the admin posts on Instagram related information on BPRS products, events and issues that are happening in the community.

The results of the promotion strategy using social media have a positive impact on the company, namely an increase in the number of customers, both savings, deposits and financing customers. Promotion using social media was carried out effectively, this can be seen from the sales trend, namely an increase in the number of customers for all BPRS products and there were no products that were not selling well. Its effectiveness can also be seen from the communication outcomes (outside of sales), namely researchers conducted surveys of customers regarding promotions carried out by BPRS and they said they often saw BPRS promoting with social media then they were interested in the product being promoted then looked for further information then used and they also shared experience using BPRS products with relatives.

REFERENCES

- Abdurrahman, N. H. (2015) *Manajemen Strategi Pemasaran*. Bandung: CV Pustaka Setia.
- Abu, A. (2003) *Psikolog Umum*. Jakarta: P.T Rineke Cipta.
- Alma (2008) *Manajemen Pemasaran dan pemasaran jasa*. Bandung: Alfabeta.
- Arif, M. N. R. Al (2010) *Dasar-Dasar Pemasaran Bank Syariah*. Bandung: Alfabeta.
- Arraniri, I. (2014) *Manajemen Strategi*. Sukabumi: Al Fath Zumar.
- Astuti, M. and Matondang, N. (2020) *Manajemen Pemasaran:UMKM dan Digital Sosial Media*. Edited by R. H. M. Meutea. Yogyakarta: Deepublish.
- Azura, A. and Dalimunthe, A. A. (2022) 'Marketing Strategy for Islamic People's Financing Bank (BPRS) Products at PT BPRS Puduarta Insani', *Jurnal Ekonomi, Manajemen, Akuntansi dan Keuangan*, 3(3), pp. 819–832. doi: 10.53697/emak.v3i3.605.
- Buchari, A. (2016) *Manajemen Pemasaran dan Pemasaran Jasa*. Bandung: Alfabeta.
- Emzir (2011) *Metodologi Penelitian Kualitatif Analisis Data*. Jakarta: Rajawali Pers.
- Fanzuri, A. (2022) 'Efektaavitas Strategi Pemasaran Syariah Usaha Mikro Kecil Dan Menengah (UMKM) Pusat Oleh- Oleh Khas Kota Bengkulu Dalam Menghadapi Era New Normal', *Skripsi*.
- Fitri, A. I. and Dwiyanti, S. A. I. (2021) 'Efektivitas Media Tiktok Dan Influencer Mendongkrak Penjualan Lippie Serum Raecca Dipandemi Covid19', *Jurnal EK&B*, Volume 4,.

- Hasan, A. (2010) *Marketing Bank Syariah*. Edited by R. Sikumbang. Bogor: Ghalia Indonesia.
- Hasibun, H. M. S. . (2006) *Dasar-Dasar Perbankan*. Jakarta: PT.Bumi Aksara.
- Husnah. Z (2021) ‘Etika Penggunaan Media Sosial Dalam Al-Qur’an Sebagai Alat Komunikasi si Era Digitalisasi’, *Al-Mutsala*, 1(2), pp. 149–162. doi: 10.46870/jstain.v1i2.14.
- Jahja, Y. (2011) *Psikolog Perkembangan*. Jakarta: Kencana.
- Jannatun Naimah (2018) ‘Faktor-Faktor Yang Mempengaruhi Minat Konsumen Terhadap Keputusan Menjadi Nasabah Bank Syariah Mandiri Kcp Selatpanjang’, *Paper Knowledge . Toward a Media History of Documents*, pp. 32–58. Available at: http://repository.uin-suska.ac.id/15660/1/1.COVER__2018206EI.pdf.
- Kasmir (2005) *Pemasaran Bank*. Jakarta: Kencana.
- Kurniawan, M. (2021) *Bank Dan Lembaga Keuangan Syariah (Teori dan Aplikasi)*. indramaayu: Penerbit Adab.
- Laksana (2019) *Praktik Memahami Manajemen Pemasaran*. Depok: Khalifah Mediatama.
- Malimbe, A., Waani, F. and Suwu, E. A. A. (2021) ‘Dampak Penggunaan Aplikasi Online Tiktok (Douyin) Terhadap Minat Belajar di Kalangan Mahasiswa Sosiologi Fakultas Ilmu Sosial Dan Politik Universitas Sam Ratulangi Manado’, *Jurnal Ilmiah Society*, 1(1), pp. 1–10.
- Moekjiat (2000) *manajemen pemasaran*. Bandung: Mandar Maju.
- Muhamad (2014) *Manajemen Dana Bank Syariah*. Jakarta: Raja Grafindo Persada.
- Muhammad (2005) *manajemen bank syariah*. Yogyakarta: UPP AMPYKPN.
- Muhammad Aqil Muzaki (2021) *Analisis Efektivitas Promosi digital terhadap pertumbuhan nasabah perbankan syariah diindonesia periode 2016-2019*.
- Mulyana, D. (2000) *Ilmu Komunikasi: Suatu Pengantar*. Remaja Rosdakara.
- Muzakir and Abadi, S. (2022) ‘Efektivitas Publisitas Produk Bank Syariah (Studi Pada Bank Syariah Indonesia Kantor Cabang Ponorogo)’, *Research Journal of Islamic Banking and Finance Vol. I, No. 1 Januari-Juni 2022: 44-61*, I(1), pp. 44–61.
- Nasrullah, R. (2015) *Media Sosial: Prosedur, Tren dan Etika*. Bandung: Simbiosia Rekatama media.
- Nasution, M. H. and Sutisna, S. (2015) ‘Faktor-Faktor Yang Mempengaruhi Minat Nasabah Terhadap Internet Banking’, *Nisbah: Jurnal Perbankan Syariah*, 1(1), p. 62. doi: 10.30997/jn.v1i1.241.
- Pamungkas and Zuhroh (2015) ‘Pengaruh Promosi Media Sosial dan Word Of Mounth

- Terhadap Keputusan Pembelian.’, *Jurnal Komunikasi*, 10(2), 145.
- Pranajaya, H. dan W. (2018) ‘Pemanfaat Aplikasi Whatsapp di Kalangan Pelajar: Studi Kasus di Mts Al Muddatsiriyah dan Mts Jakarta Pusat’, *Jurnal Orbith*, 14(1), p. 60. Available at: <https://jurnal.polines.ac.id/index.php/orbith/article/view/1155>.
- Shaleh, A. R. and Wahab, M. A. (2004) *Psikologi suatu pengantar : dalam perspektif Islam*. Jakarta: Prenada Media.
- Shofyan, I. (2015) *Manajemen Strategi teknik penyusunan serta penerapannya untuk pemerintah dan usaha*. Yogyakarta: Graha Ilmu.
- Sigit, S. (2007) *Marketing Praktis*. Yogyakarta: Liberty.
- Sitorus, O. and Utami, N. (2017) *Strategi promosi pemasaran*. Jakarta: FKIP UHAMKA.
- Sugiyama, K. and Andree, T. (2011) *The Dentsu Way*. New York: Mc Graw- Hill.
- Sugiyono (2020) *Metode Penelitian Kualitatif*. Edited by Suryandari. Bandung: Alfabeta.
- Syahbadi and Widodo (2017) ‘Food Blogger Instagram: Promotion Through Social Media’, *Jurnal Ekonomi, Manajemen, Akuntansi dan Keuangan Dan Bisnis*, 1 (1), pp. 46–58.
- Syahputra, R. (2019) ‘Strategi Pemasaran Dalam Alquran Tentang Promosi Penjualan’, *Ecobisma (Jurnal Ekonomi, Bisnis Dan Manajemen)*, 6(2), pp. 83–88. doi: 10.36987/ecobi.v6i2.8.
- Taufiqurokhman (2016) *Manajemen Strategik*. Jakarta: Fakultas Ilmu Sosial dan Politik Universitas Prof. Dr. Moestopo Beragama.
- Tjiptono, F. (2015) *strategi pemasaran edisi 4*. Edited by Andy. Yogyakarta.
- Trisnani, - (2017) ‘Pemanfaatan Whatsapp Sebagai Media Komunikasi Dan Kepuasan Dalam Penyampaian Pesan Dikalangan Tokoh Masyarakat’, *Jurnal Komunika : Jurnal Komunikasi, Media dan Informatika*, 6(3). doi: 10.31504/komunika.v6i3.1227.
- Tunggal, A. W. (1993) *Manajemen Suatu Pengantar*. Jakarta: PT. Rineka Cipta.
- Wahjono, S. I. (2010) *Bisnis Modern*. Yogyakarta: Graha Ilmu.
- Winarno, S. and Ismaya, S. (2006) *Kamus Besar Ekonomi*. Bandung: CV Pustaka Grafika.