

ABSTRAK

IDENTIFIKASI PELAKSANAAN TAHAPAN PENJUALAN PERSONAL OLEH TENAGA PEMASAR *BANCASSURANCE* KANTOR CABANG WILAYAH IX MATRAMAN PT BANK CENTRAL ASIA Tbk.

Penelitian ini bertujuan untuk mengidentifikasi pelaksanaan tahapan penjualan personal yang dilakukan oleh tenaga pemasar *Bancassurance* di BCA Kanwil IX Matraman serta tahapan yang menjadi hambatan utama dalam pencapaian target penjualan dan peningkatan penetrasi produk *Bancassurance*. Penelitian ini dilatarbelakangi oleh kontribusi *Bancassurance* sebagai sumber pendapatan selain bunga yang menjanjikan, namun pencapaiannya masih belum optimal. Metode yang digunakan adalah kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara mendalam terhadap tenaga pemasar dari tiga kategori performa (*Top Performer*, *Average Performer*, dan *Low Performer*), serta triangulasi melalui informan *supervisor*, rekan kerja, manajer cabang, dan perwakilan perusahaan asuransi mitra. Hasil penelitian menunjukkan bahwa seluruh tahapan penjualan personal telah dijalankan, namun terdapat perbedaan kualitas pelaksanaan antar kategori performa. Tahapan *pre-approach* dan *presentation* diidentifikasi sebagai hambatan utama yang memengaruhi keberhasilan penjualan. Pendekatan yang kurang relevan dan penyampaian produk yang tidak meyakinkan kerap menjadi penyebab penolakan awal dari nasabah. Sebaliknya, tenaga pemasar *Top Performer* menunjukkan pelaksanaan tahapan yang lebih sistematis, personal, dan berbasis solusi. Implikasi manajerial yang dihasilkan mencakup penguatan kompetensi tenaga pemasar *Low* dan *Average Performer* melalui pelatihan *customer profiling*, penggunaan narasi solutif dan *storytelling*, serta peningkatan literasi produk; optimalisasi tahap *servicing* bagi *Top Performer* melalui *follow-up* proaktif berbasis CRM; dan evaluasi kinerja yang menitikberatkan pada kualitas proses di seluruh tahapan penjualan personal. Penelitian ini memperkuat pentingnya penjualan personal sebagai strategi peningkatan kinerja *Bancassurance* yang berkelanjutan.

Kata kunci: penjualan personal, *Bancassurance*, tenaga pemasar, BCA Kanwil IX Matraman.

ABSTRACT

IDENTIFICATION OF THE IMPLEMENTATION OF PERSONAL SELLING STAGES BY BANCASSURANCE MARKETERS AT REGIONAL OFFICE IX MATRAMAN OF PT BANK CENTRAL ASIA Tbk.

This study aims to identify the implementation of personal selling stages conducted by Bancassurance marketers at BCA Regional Office IX Matraman and the stages that serve as the main barriers to achieving sales targets and increasing product penetration. The research is motivated by the potential of Bancassurance as a promising non-interest income stream, which remains underutilized in terms of target achievement. This qualitative descriptive study collects data through in-depth interviews with marketers categorized by performance (Top Performer, Average Performer, and Low Performer), validated through triangulation with supervisors, colleagues, branch managers, and representatives from partner insurance companies. The findings reveal that all personal selling stages are being implemented, but the quality varies across performance levels. The pre-approach and presentation stages are identified as the main obstacles affecting conversion. Poorly tailored approaches and unconvincing product presentations often lead to early rejection by customers. In contrast, Top Performers demonstrate a more systematic, personalized, and solution-oriented sales process. Managerial implications of these findings include strengthening the competencies of Low and Average Performers through training in customer profiling, the use of solution-based narratives and storytelling, and product literacy enhancement; optimizing the servicing stage for Top Performers through proactive CRM-based follow-up; and evaluating performance with an emphasis on process quality across all personal selling stages. This study reinforces the importance of personal selling as a sustainable strategy to improve Bancassurance performance.

Keywords: personal selling, Bancassurance, marketers, BCA Regional Office IX Matraman.