

Marketing Communication of South Kalimantan Shari'ah Bank branch of Kayutangi In Attracting Customers' Interests

Putri Ayu Hidayatur Rafiqoh

Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Lambung Mangkurat, Indonesia. E-mail: putriayuhr@gmail.com

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ABSTRACT

Marketing communication is a marketing activity that aims to inform about a product or service offered by a persuasive company to prospective buyers or consumers. Banking competition that is enlivened by conventional banks and Islamic banks makes consumers have many choices to invest. Marketing communication is needed because with marketing communication, it is expected that there are three changes (knowledge, attitude, and desired action). The South Kalimantan Shari'ah Bank Kayutangi conducts sales promotions by conducting field outreach to various agencies, Personal selling by visiting prospective customers directly to their place, Public relations by participating in various events, and Advertising by distributing brochures & calendars. And then, class/training related to communication skills need to be followed by marketers to improve their ability to carry out marketing activities. And the last, supporting facilities also needed in order to optimize the performance of marketing communications.

Introduction

Banking has become inseparable from today's life, various supporting facilities are provided by the Bank for the convenience of its customers in transactions. Banking institutions are competing to innovate in realizing the ease and transactional benefits of their customers, including shari'ah banking institutions. Indonesia is one of the countries that uses the Dual Banking System, which is where conventional banks and Islamic banks operate simultaneously, and together compete for the same consumers.

Islamic banks or called shari'ah banks are banking institutions that use a system based on Islamic legal principles, which do not use elements such as *usury* (interest), *gharar* (speculation), and *maysir* (profit based on probability).

According to Rahmatina (2010), the development of Islamic banks in Indonesia was initiated in 1990 with the holding of a bank and banking interest workshop by the Indonesian Ulema Council (MUI) in Cisarua, West Java. The results of the workshop were then discussed in more depth with the success of establishing the first syari'ah bank in Indonesia, namely PT Bank Muamalat Indonesia (BMI) which began operating in 1992. Then the birth of law No.10 of 1998, concerning changes to the Law No.7 of 1992, in

November 1998, provided an excellent opportunity for the growth of Islamic banks in Indonesia. The law allows banks to operate fully in shari'ah or by opening a special branch of shari'ah, by having an operational system that refers to Law No.72 / 1992 concerning Revenue Sharing Banks. Then in 1998, it also referred to Law No.10 / 1998 concerning changes to Law No.7 / 1992 concerning banking. So legally, Islamic banking has been recognized as a national banking system.¹

Then, based on the website of Bank Indonesia (bi.go.id), Indonesian Islamic finance has been transformed into a new mecca of world Islamic finance. In 2013, Indonesian Islamic banking has become the largest retail banking in the world by becoming The Biggest Retail Islamic Banking in the world which has 17.3 million customers, 2,990 bank offices, 1,267 sharia services and 43 thousand employees. In fact, Islamic banks in Indonesia had the largest share of revenue share in the world of 30.1% in mid-2014. In addition, Indonesia also has the largest number of Islamic financial customers in the world reaching 37.3 million, greater than the population of Malaysia which is only 29.8 million.²

The data shows that Islamic banking products can be well received by Indonesian consumers, especially with the majority of Indonesian citizens who are Muslim, shari'ah banking becomes a good news for the Indonesian economy.

Bank Kalsel syari'ah is one of the shari'ah banking institutions operating in Indonesia, especially in the South Kalimantan region operating since August 13, 2004, in accordance with law No. 16 of 2003 which contains the establishment of shari'ah business units. The South Kalimantan Sharia Bank is present in order to provide alternative Islamic banking services to the majority of the people of South Kalimantan who are Muslim. Bank Kalsel Syariah has a shari'ah Supervisory Board that supervises bank activities to remain consistent in raising funds and channeling funds and services based on shari'ah principles and in developing new bank products to comply with the fatwa of the National shari'ah Council - Indonesian Ulema Council.³

Until now, the opening of Shari'ah Business unit office / store network has spread almost in all regencies / cities in South Kalimantan Province. One of them is the South Kalimantan Shari'ah Bank branch of Kayutangi, whose marketing communication activities are part of the main branch of the South Kalimantan Shari'ah Bank activity located on Jl. S. Parman Banjarmasin City.

With the dual banking system in Indonesia, it becomes a challenge for banking institutions to compete to innovate in attracting customers. Banking institutions need to explore the market to address the needs of today's consumers who are starting to turn to non-cash technology.

With current technological advances, of course communication has become something that cannot be ignored. Communication is now a pillar of good relations between the company and stakeholders, a connection between products and consumers, as well as a determinant

¹ Rahmatina A. Kasri and Nur Iman, "Analisis Persaingan Perbankan Syariah Indonesia: Aplikasi Model Panzar-Rosse," *Jurnal Ekonomi Dan Pembangunan Indonesia* 11, no. 1 (2010): 32.

² "BI Tegaskan Indonesia Sebagai Kiblat Baru Keuangan Syariah Dunia - Bank Sentral Republik Indonesia," accessed April 5, 2020, <https://www.bi.go.id/id/ruang-media/info-terbaru/Pages/Indonesia-Kiblat-Baru-Keuangan-Syariah-Dunia.aspx>.

³ "Bank Kalsel - Profil," accessed April 5, 2020, http://www.bankkalsel.co.id/index.php?option=com_content&view=article&id=86&Itemid=270.

between customers and their loyalty. Communication can no longer be underestimated in terms of marketing. With communication, a marketer can provide information, education, influence, persuasion, and encouragement to carry out an activity that leads to the company's progress. That is why marketing communication is a scientific field that needs to be analyzed together with the development of banking in Indonesia.

Marketing communication is to present the voice of the company and its brand and is a means by which companies can create dialogue and build relationships with consumers. Communication becomes a vehicle to penetrate and win market competition. Products that are communicated by adjusting the conditions and needs of the community will be more accepted by the community. Marketing communication is not a simple, single activity, but marketing is a series of activities that are integrated into a mix of activities.⁴

According to Kotler and Armstrong (2006:18), organisations need to invest between five to ten times more to attract a new customer than to retain and satisfy existing customers. Thus organisations derive greater economic benefits from retaining and growing their current customer base. Hence retention and growth of customers has become a priority amongst organisations.⁵ It means that companies must have more attention in terms of finding new customers to expand marketing. As what O'Sullivan said that the prioritization of building and maintaining relationships with the customer has prompted change to managing the organisation's marketing communication.⁶

Marketing communication is a marketing activity that aims to inform about a product or service offered by a persuasive company to prospective buyers or consumers⁷. Banking competition that is enlivened by conventional banks and Islamic banks makes consumers have many choices to invest. Marketing communication is needed because with marketing communication, it is expected that there are three changes (knowledge, attitude, and desired action). Conventional banks with *halal* interest system are not a priority will be selected by prospective investors or customers who want to breed their money without having to worry about fixed deposit interest income earned from banks while Islamic banks operate based on shari'ah principles with profit sharing systems, meaning income prospective investors are affected by the profit sharing received by the bank that distributes funds to debtor customers and their income depends on the back and forth of the business carried out by the debtor customers. Therefore this is a challenge for Islamic banks.

Theoretically, this study aims to provide an overview related to marketing communication in the realm of shari'ah banking. Practically, this research aims to provide input to related institution in conducting marketing communications as well as what strategies are appropriate in promoting shari'ah banking products.

⁴ Agus Susanto and Ahmad Sunardi, "Aktivitas Bauran Komunikasi Pemasaran Di Perusahaan Jamu Ibu Tjipto Kota Tegal," *Komunikator* 9, no. 1 (2017): 2.

⁵ Kotler, Philip, and Gary Armstrong. "Principles of Marketing, Eleven Edition." (2006)., n.d.

⁶ O'Sullivan, Don, Andrew V. Abela, and Mark Hutchinson. "Marketing Performance Measurement and Firm Performance." *European Journal of Marketing* (2009)., n.d.

⁷ Putri Ayu HR and Phil Ana Nadhya Abrar MES, "Komunikasi Pemasaran Dalam Melakukan Promosi Pariwisata Melalui Nanang Galuh Di Kalimantan Selatan" (PhD Thesis, Universitas Gadjah Mada, 2017), 23.

Theoretical Basis

According to Sutisna in the book Amir Purba, et al (2006) states marketing communication is an attempt to deliver a message to the public, especially consumers advice about differences in products in the market. Marketing communication activities are a series of activities to realize a product, service, idea, by using a marketing mix, advertising, personal selling, sales promotion, public relations and publicity relations and publicity) and direct marketing.⁸

Kotler & Keller (in Susanto et al 2017) outlines marketing communication activities into six main activities, which include:

1. Advertising (advertising), advertising activities are any form of presentation in the form of promotions, ideas, goods or services by predetermined sponsors. Advertising in the world of marketing has a very important role because in advertising has several functions. Shimp (2000) explains advertising to have the following functions:
 - a. Informing, advertising makes potential consumers and consumers aware of the existence of a new brand, educates the public to be aware of the functions and benefits of the brand and provides facilities in building a brand's reputation.
 - b. Persuading, advertising seeks to persuade potential customers to try to use or buy the advertised product
 - c. Reminding, Ads try to remind the public to keep remembering the advertised brand so that the public continues to buy the brand.
 - d. Adding Value, Ads always display the advantages of the advertised product compared to its competitors, so the product can generate buying interest.
 - e. Assisting, advertising can help marketers market their products.
2. Sales promotion, Sales promotion are various types of short-term incentives to encourage people to try or buy products or services. (Shimp, 200). Sales promotions can be done by providing coupons, exhibitions, discounted prices and other incentives.
3. Special events and experiences, Special events are forms of marketing communication that can be done through sponsoring activities and programs that are designed to create daily interactions or interactions related to brands (Kotler and Keller, 2007). Special activities can introduce the brand to the public. This activity can be done with sponsorship of an event, exhibition, CSR, seminar or other activities that support marketing.
4. Public relations and publicity, public relations and publicity are various programs designed to promote or protect the image of the company or each of its products. (Kotler and Keller, 2007). Public relations and publicity aims to build the company's reputation for the public so that it can eliminate rumors, negative news, negative stories and events.
5. Direct marketing (direct marketing), Direct marketing activities are marketing activities of marketers dealing directly with consumers so that they get a direct response. (Kotler and Keller, 2007) This activity can be carried out through letters, telephone, facsimile, e-mail, or the internet to communicate directly or request responses or dialogue with certain customers and prospective customers.

⁸ Amir Purba, *Dkk.* 2006. *Pengantar Ilmu Komunikasi* (Pustaka Bangsa Press: Medan, n.d.), 126.

6. Personal selling, Personal selling is a marketing activity with face-to-face interaction with one or several prospective buyers with the intention to make presentations, answer questions and obtain orders.

Research Methods

This type of research uses a type of descriptive research based on a qualitative paradigm that aims to identify and describe the marketing communications conducted by the South Kalimantan Shari'ah Bank Kayutangi in attracting customers. The location of the study was the South Kalimantan Shari'ah Bank Kayutangi. The determination of informants is based on the Snowball Sampling method with one informant being the key and other informants as supporting the required data sources.

Tabel 1: Informan Data

No	Name	Position	Information
1	Eko Arisandi	Marketing 1	Key Informan
2	Hadri	Marketing 2	Suporting Informan
3	Gina Azkiya	Head of South Kalimantan Shari'ah Bank Kayutangi	Suporting Informan

The process of data collection is divided into 2, namely: primary data collection and secondary data. Primary data collection in the form of interviews and observations to the object of research, while secondary data collection in the form of documentation and study of literature. The data analysis stage uses domain and taxonomic analysis which is useful for sorting out and focusing the required data.

Results and Discussion

Marketing communication is used to inform a product that is marketed by the company. Communication can also act as a reminder of the product to consumers and a differentiator from other competing products. Arens (1997) defines marketing communication as all messages planned by companies and organizations. The message was created and disseminated to support their marketing objectives and strategies. Besides advertising, the main marketing tools of communication include personal sales, sales promotions, public relations, and others.⁹

According to Sutisna (2001) communication plays an important role in the exchange process. The exchange process can occur directly or indirectly where to convey a message requires communication.¹⁰ Marketing communication is very closely related to Promotion. According to Basu Swastha "The best combination of strategies from the variables of advertising, sales promotion, personal selling, direct marketing, public relations and

⁹ Edmund Arens, "For Communication and Media Ethics," *Communication Ethics and Universal Values*, 1997, 176.

¹⁰ Prawitra Teddy Sutisna, "Perilaku Konsumen Dan Komunikasi Pemasaran," *Bandung: Remaja Rosdakaya*, 2001, 265.

publicity whose meetings are planned to achieve the sales program objectives."¹¹ As an element of the marketing mix, this promotional activity will later be applied by companies that aim to support all of the company's overall marketing communication activities, so promotion must have clear goals and objectives in order to achieve effective marketing communication. Based on the promotional elements that will be used.

Marketing communication according to the South Kalimantan Shari'ah Bank Kayutangi store marketing is a way to get customers. Various innovations were made to be able to provide good services and facilitate customers in making transactions wherever and whenever. As shari'ah banking, the Shari'ah Bank of South Kalimantan has the advantage of being a bank with Islamic-based transactions, the Islamic Bank of Sharia also uses the Islamic contract system in lending transactions, and profit-sharing systems. Channels of marketing communication conducted by the South Kalimantan Shari'ah Bank Kayutangi.

Based on the theoretical basis about six outlines marketing communication activities, there are various ways that have been done as explained by Eko Arisandi and Hadri as marketing division, namely through sales promotion, personal selling, public relations and advertising (interview on February 11, 2020).

1. Sales promotion by conducting field outreach to various agencies

Sales promotion is a short-term incentive to encourage the desire to try or purchase products and services. Sales promotion consists of all marketing activities that try to stimulate action fast purchase of a product or the occurrence of a purchase within a time short (Lovelock in Devi, 2012)¹². In this activity, the South Kalimantan Shari'ah Bank Kayutangi often visits various agencies, both school agencies, government agencies, and private agencies.

Some of the school agencies visited and have also become the main customers of the South Kalimantan Shari'ah Bank Kayutangi are SDIT Nurul Fikri, and SDIT al-Firdaus in Banjarmasin. In this visit, marketing explained the various advantages of being a customer of South Kalimantan Bank, school payment transactions / school fees can be done easily and anywhere, safe storage of school funds, then the payment of salaries for teachers and employees can also be easier through account of South Kalimantan syari'ah Bank.

Government agencies that have been visited include the Ministry of Law and Human Rights and Banjarmasin City Social Service.

Private institutions that have been visited include housing developers. the South Kalimantan Shari'ah Bank Kayutangi also established relationships with several housing developers to facilitate customers who want to make a house purchase either in cash or in installments.

2. Personal selling

Personal selling is a form of face-to-face communication with consumers face to face and improvisation of sales with using person to person communication. In marketing

¹¹ Marius P. Angipora, "Dasar-Dasar Pemasaran," *Jakarta: PT. Raja Grafindo Persada*, 2002, 338.

¹² Ida Ayu Chandra Surya Novita Devi and I. Gusti Ayu Ketut Giantari, "Pengaruh Bauran Komunikasi Pemasaran Terhadap Proses Keputusan Pembelian Konsumen Provider Tri Di Kota Denpasar," *E-Jurnal Manajemen* 3, no. 7 (2012): 2088.

communication, personal selling is an important partner that cannot be replaced with an element of promotion the other.¹³

Personal selling is done by visiting prospective customers directly to their place of business or private home by making an appointment in advance. Personal selling that has been done is by making hospitality to Sasirangan craftsmen, Hajj and Umrah travel agents.

3. Public relations by participating in various events

Public relations and publicity are various programs designed to promote or protect the image company or their respective products. (Kotler and Keller, 2007). Public relations and publicity aims to build the company's reputation for the public so that it can eliminate rumors, negative news, negative stories and events.¹⁴

In this case, the South Kalimantan Shari'ah Bank Kayutangi often participates in various activities such as the Shari'ah Bank Week at the instruction of the Banjarmasin Sharia Bank Kalimantan Branch. Then activity assistance fund for the SDIT Al-Firdaus milad activities, provide trash bins to SMPIT al-Firdaus,

4. Advertise by distributing brochures & calendars

Advertising comprehensively is all forms of activity for presenting and promoting ideas, goods or services in a non-personal way paid by certain sponsors.¹⁵ The distribution of brochures and calendars was carried out at various events that followed, in schools, in Islamic coprations, and in agencies that had collaborated with the South Kalimantan Shari'ah Bank Kayutangi, and were also distributed to priority customers.

From the results of interviews with these key informants, it can be seen that the marketing of the South Kalimantan Shari'ah Bank Store has carried out several elements of marketing communication, namely sales promotion by conducting field outreach to various agencies. This is in accordance with the objectives of marketing communication itself, according to Destia Putri (2013) "Marketing communication is a marketing activity that aims to inform about a product or service offered by a persuasive company to prospective buyers or consumers."¹⁶ Banking competition that is enlivened by conventional banks and Islamic banks makes consumers have many choices to invest. Marketing communication is needed because with marketing communication it is expected that changes in knowledge, attitudes, and desired actions will occur.

Then Personal selling has also been done by visiting prospective customers directly to Hajj & Umrah travel agents, and to Sasirangan craftsmen by making an appointment first. Belch & Belch in Gemmayanty (2018) describe communication strategies as a plan in providing

¹³ Suherman Kusniadji, "Strategi Komunikasi Pemasaran Dalam Kegiatan Pemasaran Produk Consumer Goods (Studi Kasus Pada PT Expand Berlian Mulia Di Semarang)," *Jurnal Komunikasi* 8, no. 1 (2017): 91.

¹⁴ Susanto and Sunardi, "Aktivitas Bauran Komunikasi Pemasaran Di Perusahaan Jamu Ibu Tjipto Kota Tegal," 3.

¹⁵ Devi and Giantari, "Pengaruh Bauran Komunikasi Pemasaran Terhadap Proses Keputusan Pembelian Konsumen Provider Tri Di Kota Denpasar," 2088.

¹⁶ Rizqi Saudiah Destia Putri, Didik Eko Julianto, and Yuslinda Dwi Handini, "Komunikasi Pemasaran Pada PT. Bank Syariah Mandiri Kantor Cabang Pembantu Surabaya-Barata Dalam Menarik Minat Nasabah," n.d., 2.

information about goods or services even ideas that have been created by companies or organizations to the public.¹⁷

Then in the implementation of public relations, in this case, the South Kalimantan Shari'ah Bank Kayutangi shop often participates in various activities, namely by participating in various events and providing assistance in community activities. This is in line with the objectives of the marketing communication, in Srisusilawati (2017) "The company's target to be achieved by a company must be supported by the right strategy so that the company can improve the quality of its business."¹⁸ So based on Srisusilawati's statement, that by participating directly in supporting community activities, can provide a good image for the company and at the same time can bring the company closer to the community.

Furthermore, advertising conducted by the South Kalimantan Shari'ah Bank Kayutangi shop is by distributing brochures and calendars conducted to various agencies. In this case, advertising that can be done should be more in-depth, for example by placing advertisements through billboards, according to Morrisan (2015) "inserting advertisements in magazines, or advertising in online media. Advertising in the mass media can create a brand image and symbolic appeal for a company or brand."¹⁹ Therefore, the South Kalimantan Shari'ah Bank Kayutangi also needs to advertise in the mass media to attract prospective customers. In addition, according to Suyanto (2003) "Developed countries and the world's top companies are always enlivened with intense advertising."²⁰ It also needs to be considered by banking companies where by conducting vigorous advertisements the public will inevitably be presented with information related to the South Kalimantan Shari'ah Bank Kayutangi.

Apart from that, companies also need to realize that the cost of advertising is not cheap, companies need to consider the costs and reach of the promotions they get. A large cost if it can reach wider consumers, it will be more effective than advertising with a small cost but unable to reach many consumers. Lukitaningsih, A. (2013) said that "marketing communication by advertising must be designed in such a way with careful consideration so that the objectives to be achieved through advertising can be effective."²¹

Then the writer also conducted an interview with Ms. Gina Azkiya as the head of the South Kalimantan shari'ah bank Kayutangi. Based on what was conveyed by Ms. Gina that at this time the marketers still need learning skills about good marketing communication, then at this time there is still a lack of facilities to support marketers' performance, but until now marketers have carried out activities as much as possible to achieve the specified targets by the bank. Then this office also never received sanctions for violating regulations related to marketing. All employees at this branch office have worked well together to advance the bank, often even employees work late into the night so that work can be completed properly on time. We are always consistent in offering *halal* and *riba* free products to

¹⁷ LULU LUSI GEMMAYANTY, "Strategi Komunikasi Pemasaran Pada Program Community Marketing Di Bank Danamon Jawa Barat (Studi Kasus Strategi Program Community Marketing Pada Bank Danamon SND 05 Jawa Barat)" (PhD Thesis, Perpustakaan Pascasarjana, 2018), 3.

¹⁸ Popon Srisusilawati, "Kajian Komunikasi Pemasaran Terpadu Dalam Mendorong Keputusan Pembelian Jasa Perbankan," *AMWALUNA: Jurnal Ekonomi Dan Keuangan Syariah* 1, no. 1 (2017): 3.

¹⁹ M. A. Morrisan, *Periklanan Komunikasi Pemasaran Terpadu* (Kencana, 2015), 59.

²⁰ Muhammad Suyanto, *Strategi Periklanan Pada E-Commerce Perusahaan Top Dunia* (Penerbit Andi, 2003), 66.

²¹ Ambar Lukitaningsih, "Iklan Yang Efektif Sebagai Strategi Komunikasi Pemasaran," *Jurnal Ekonomi Dan Kewirausahaan* 13, no. 2 (2013): 3.

customers, we try to communicate to them that using products in accordance with Islamic regulations is better for welfare. (interview on February 11, 2020).

From the information conveyed by Mrs. Gina above, it can be seen that in order to carry out marketing communication activities there needs to be adequate skills for the marketing. For example, by taking public speaking classes, marketing classes are usually taught to manage good communication in terms of sales. Lestari said that marketing communication is a means used by companies in an effort to inform, persuade, and remind consumers both directly and indirectly about the products and brands they sell.²² That means that communication is not just ordinary communication, but communication that is able to provide information as well as being able to persuade people who listen to want to do what we say. This kind of communication certainly requires special expertise, which can be obtained through various classes or training that can improve the skills of marketers. Also accompanied by the existence of facilities that can support marketing communications such as adequate advertising and promotion funds, internet and telephone connections, easy travel access, and other matters.

Conclusions

Communication is now a pillar of good relations between the company and stakeholders, a connection between products and consumers, as well as a determinant between customers and their loyalty. Communication can no longer be underestimated in terms of marketing. With communication, a marketer can provide information, education, influence, persuasion, and encouragement to carry out an activity that leads to the company's progress. Banking competition that is enlivened by conventional banks and Islamic banks makes consumers have many choices to invest. Marketing communication is needed because with marketing communication, it is expected that there are three changes (knowledge, attitude, and desired action). Conventional banks with *halal* interest system are not a priority will be selected by prospective investors or customers who want to breed their money without having to worry about fixed deposit interest income earned from banks while Islamic banks operate based on shari'ah principles with profit sharing systems, meaning income prospective investors are affected by the profit sharing received by the bank that distributes funds to debtor customers and their income depends on the back and forth of the business carried out by the debtor customers.

From the discussion above, conclusions can be drawn as follows:

1. The South Kalimantan Shari'ah Bank Kayutangi shop often conducts sales promotions by visiting various agencies, both school agencies, government agencies, and private agencies. This is intended to establish relationships with several agencies and with the promotion of sales it is expected that changes in knowledge, attitudes, and actions are desired.
2. Personal selling is done by visiting prospective customers directly to their place of business or private home by making an appointment in advance. This kind of communication strategy as a plan in providing information about goods or services even ideas that have been created by companies or organizations to the public.

²² Sinta Petri Lestari, "Hubungan Komunikasi Pemasaran Dan Promosi Dengan Keputusan Memilih Jasa Layanan Kesehatan (Studi Pada Rumah Sakit Islam Lumajang)," *Majalah Ilmiah Inspiratif* 2, no. 2 (2016): 141.

3. Community relations by participating in various events, sponsoring activities, and providing assistance in the form of trash bins to schools. By participating directly in supporting community activities, it can provide a good image for the company and at the same time be able to bring the company closer to the community.
4. Advertise by distributing brochures and calendars conducted at various events that are followed, in schools, in Islamic cooperatives, and in agencies that have collaborated with the South Kalimantan Shari'ah Bank Kayutangi shop, and also distributed to customers priority list. In this case, the South Kalimantan Shari'ah Bank Kayutangi Bank still needs to place more vigorous advertisements in the mass media to attract prospective customers.

Besides of the four points above, it can also be concluded that marketing communication requires special skills for marketers to be able to carry out communication strategies more effectively and efficiently. So classes and training related to communication skills need to be followed by marketers to improve their ability to carry out marketing activities. Besides supporting facilities such as adequate advertising and promotion funds, internet and telephone connections, as well as easy travel access are also needed in order to optimize the performance of marketing communications.

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