

## **ABSTRACT**

Personal selling is one of the promotional activities to attract prospective customers and build the company's image. Based on the observation of phenomena that occur during the implementation of personal selling found some errors in perception by the customer when receiving promotional information by the submission of the less detail, the customers are less satisfied with the ability of the seller in the deal with complaints in accordance with the needs, the time of execution of promotional activities are less effective. This time the company is trying to improve the product promotion service of the e-banking mobile banking is providing ease in transacting via the smartphone latest products owned by Bank BJB that is BJB Digicash. With the program of promotion of the use of personal selling the company is expected to target consumers, it is easier to approach and attract the hearts of prospective customers but not yet entirely appropriate indicator is said to be effective. In the event that personal selling is less precise then it can result in reduced revenue of companies.

This study aims to conduct a Review of Personal Selling BJB Digicash (Studies On the Customers Bank BJB Kantor Cabang Buah Batu Bandung 2021). Source of the data obtained through primary and secondary data sources. The research method used is the analysis of the descriptive method. A technique that is done by distributing questionnaires to the user BJBDigicash with a total of 100 respondents.

Based on the results of the analysis using the percentage of personal selling, including prospecting and qualifying (prospects and qualifications) of 80.6%, approach (approach) of 80%, presentation and demonstration (presentations and demonstrations) of 77.5%, handling objections ) of 78%, closing (closing) of 86% and follow-up (follow-up) of 79%, it can be concluded that personal selling at Bank BJB performing well.

Keywords: Personal Selling, BJBDigicash