

## **ABSTRACT**

The purpose of this research is rising knowledge about marketing strategy of pension financing products which is implemented by Bank Syariah Mandiri KCP Pringsewu Lampung and also how can attract prospective customers retirement and what obstacles will be faced in marketing of pension financing products.

The research method is qualitative. The applying of field research are obtained directly from field activities through observation, interviews and documentation. Researcher find data related with collecting records, books, newspapers, agendas and others. The techniques of data analysis are using qualitative techniques consisting of three matter that occur simultaneously is reduction, presentation, and drawing conclusions / verification.

The result of the research can be concluded that marketing strategy of pension financing product which is used by Bank Syariah Mandiri KCP Pringsewu Lampung consist of product, price, promotion, place. To attract potential customers, the Bank uses direct promotion with a visit to customers' houses or come to PWRI community to explaining the advantages of pension financing product of Bank Syariah KCP Pringsewu Lampung that the cost of installment and margin are competitive among others stood at 14% per year. The constraints on marketing of pension financing products which is faced by Bank Syariah Mandiri KCP Pringsewu Lampung like competition between banking institutions with a relatively equal margin per year, taking pension salaries who resides outside of Pringsewu Country and too far, the difficulty of finding a home address of retirement during a visit, because the address in the database does not match the current address, take over which was complicated loan by the previous bank when requesting proof of debt repayment.

Keywords : Managemen Strategy, Financing Product, Enthusiasm Customers