

## **ABSTRACT**

*The development of banking in Indonesia has undergone many changes over time. These changes are other than the development of the internal banking world, also due to the influence of developments outside the banking world. In the period of four years, from 2015 to 2018 credit growth each year experienced a varied increase. In Bank Mandiri, there is one Unit of micro Bussines that sells several products such as credit and loans during this sale made using the direct selling way, it is done to increase the sales in Taste quite effective. Therefore, the purpose of this research, to review Personal Selling in order to increase sales in Bank Mandiri branch Soekarno Hatta. This research is done using the Personal Selling variable as a free variable (X). Researchers use Bank Mandiri object Micro Branch Soekarno Hatta. Sample research is micro Sales credit Supervisor and micro Sales credit Bank Mandiri Soekarno Hatta. The method used is the analysis of descriptive research with qualitative data types. The conclusion of this research is to sell sales credit is already in accordance with the steps expressed by the experts that are Kotler and Keller, in the sale of sales credit is already in accordance with the personal selling forms that Submitted by Djasmin Saladin and Yevis Merti Oesman in Aditama P. and Magnadi R.H. (2016), where sales credit in the process of selling in accordance with the forms he presented, including field selling, retail selling, executive Selling. The advice is more noticed in the pre-purchase, namely at the stage of selecting and assessing prospects, as well as at the Prapendekatan stage because in the stage of selecting and assessing prospects can not just anyone can buy products from the Micro Unit because Only those who meet the criteria and regulations of Bank Mandiri. Then, researchers suggest doing more creative sales techniques, such as opening an event stand, or maximizing it online.*

**Keyword: Personal Selling**