***ABSTRACT***

***PT. Bank BTPN Bandung is a company engaged in banking. Based on research at PT. BTPN Bandung Bank found several problems regarding the lack of consumer decision making using Genius Card Products that were set by the company.***

***The research method used is descriptive method, collecting data through questionnaires, observation and interviews. Questionnaires were distributed to prospective consumers and consumers who already used Jenius Card Products as many as 60 people, so the sampling technique was a function of time. The data analysis technique used is regression analysis with correlation and coefficient of determination.***

***Based on the results of the study it is known that personal selling at PT. BTPN Bandung Bank is at a good level. However, personal selling has not been done optimally by the company, so the target of Genius Card registration is not maximal. The results of statistical tests showed that there was a positive effect of personal selling on consumer decision making at PT. Bandung BTPN Bank is aimed at the regression equation Y = 7.566 + 0.839 X, meaning that if personal selling is done optimally then consumer decision making will increase, but if personal selling activities are carried out less optimally, sales will decrease. The value of the correlation coefficient is 0.797 and the coefficient of determination is 63.521%, while the rest is influenced by other things not examined such as advertising, social media, and competition between banks that also have similar Debit Cards.***

***The obstacles faced by PT. The Bandung BTPN salesperson lacked understanding and mastered the Jenius Card product, so consumers were not sure about the information given by the salesperson. Consumers feel that the Jenius Card product is incompatible with the needs and desires that must be fulfilled, so consumers feel unsure about using the Jenius Card product. The efforts that must be made by PT. BTPN Bandung Bank is to provide communication training to each salesperson in order to understand information about the product so that it can be conveyed clearly and understandably and can convince potential customers to use the products offered by salespeople from the company.***

***Keywords: Personal Selling, Consumer Decision Making***