ABSTRACT

Marketing Strategy Analysis of Consumer Credit at PT. Bank XYZ,Tbk Cabang Bogor

Octavianus Boyke. T

The purpose of this Research is to describe the position of consumer credit portfolio by analysing the recent marketing strategy of PT, Bank XYZ Bogor. By knowing the recent position of consumer credit and the expecting position of consumer credit portfolio, I try to recommend several marketing strategies which can be used by PT, Bank XYZ to optimize the target of consumer credit sales.

This research is using a descriptive method throughout case study. Primary data were collected through interviews and questionnaire. Secondary data were collected through references and internal data. Portfolio product Analysis is using GE's Matrix to map the product as a portfolio strategy result. The result suggested position of all consumer credits at this time are selectivity level, with medium business strength and medium industry attractiveness. The future position of all consumer credits are invest and growth level, with high business strength and high industry attractiveness.

Based on the approach of GE's Matrix, the chosen strategies which recommended to PT, Bank XYZ are Grow, seek dominance and maximize investment and the priority of strategy implementations are add the number of customer services, decentralize research and development, maximizing the marketing communication strategy and add the product innovation which match to the market characteristic.