ABSTRACT

BAYU TRISNO ARIEF SETIAWAN. Portfolio Analysis and Development Strategy of Saving Products of PT Bank Mandiri (Persero) Tbk : A Case on PT Bank Mandiri Samarinda Area. Under direction of SETIADI DJOHAR, and YANDRA ARKEMAN

The purpose of this study is first, to identify various environment factors that influence the saving products development, second, to analyze the position of each saving product on the portfolio matrix in order to decide the strategic implication which related to the company’s resource allocation, and third, to propose some alternative strategies of saving product development based on portfolio matrix. The study used a descriptive method with a case study on PT Bank Mandiri Samarinda Area. There are two kinds of data that were used in this study, the primary data and the secondary data. The primary data was collected by conducting an interview session and questionnaires, while the secondary data was taken from a study on company’s internal data, literatures, and journals. Furthermore, the data were analyzed by using the SWOT analysis dan GE portfolio matrix. The outcomes of SWOT analysis are four types of strategy which resulted from the strength, weaknesses, opportunity, and threat of each saving product. In addition, the results from GE portfolio matrix are first, position of Selective Growth for Mandiri Tabungan Rupiah, Mandiri Tabungan Valas, and Mandiri Tabungan Bisnis, and second, position of Selectivity for Mandiri Tabungan Rencana and Mandiri Tabungan Mikro. Furthermore, the result of SWOT analysis and GE matrix were combined to create a strategic implication for each saving product. Finally, the strategic implications for Mandiri Tabungan Rupiah, Mandiri Tabungan Valas, and Mandiri Tabungan Bisnis are market development, market penetration, product development and concentric diversification strategy. While the strategic implication for Mandiri Tabungan Rencana and Mandiri Tabungan Mikro are product development and market penetration (product specialization) strategy.

Keywords: Saving Product, PT Bank Mandiri Samarinda SWOT Analysis, Portfolio Analysis (GE)