ABSTRACT

AWALUDDIN. BPR Pasar Bogor Bank Strategy in Increasing Performance of Merchant Credit. Under direction of BUNASOR SANIM and AGUS MAULANA

Incessant of bank institutions and non-bank institutions in channelling microcredit lending, caused performance BPR Bank Pasar Bogor declining. The purpose of this study were: 1) to analyze performance BPR Bank Pasar Bogor with the average BPR industry in Bogor using CAMELS, 2) to identify and evaluate external and internal environmental factors that influencing performance merchant credit BPR Bank Pasar Bogor, 3) to formulate alternative strategies for increasing performance merchant credit BPR Bank Pasar, 4) to recommend priority strategy for increasing merchant credit that can be applied by BPR Bank Pasar Bogor. Data was collected from April-December 2012. Descriptive analysis method were used in this study with case study approach. The analysis tools being used in this study were environmental analysis, internal factor evaluation (IFE), external factor evaluation (EFE), internal external matrix (IE), strengths weaknesses opportunities threats (SWOT) and Quantitative Strategic Planning Matrix (QSPM). Using IE Matrix, the company were indicated to be in the position of Quadrant V, which is ‘grow and build’ position with general strategy is market penetration and product development. Based on the results of SWOT analysis, were identified seven alternative strategies that can be recommended in the BPR Bank Pasar Bogor and priority strategy with highest. Total Attractive Score (TAS) values 5,699 obtained from QSPM were intensify cooperation with KUMKM agency.

Keywords: BPR Bank Pasar Bogor, Merchant Credit, SWOT, QSPM