SUMMARY

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PT Bank Negara Indonesia (Persero), Tbk has credit business unit called Sentra Kredit Kecil and one of them is Sentra Kredit Kecil Bogor. SKC Bogor decreased performance from year to year because of the increasing of competitiveness among rivalry. The decrease of performance measured both from realization of distribution credit and level of bad loans or Non Performing Loans (NPL) as indicator of the health bank. The decrease performance forced SKC Bogor being one of credit business unit with very low performance in 2014.

This research identified critical factors driving and threatening the company in doing business, both from internal factor (strengths and weaknesses) also external factor (Opportunities and threats). Identification critical factors used to see the effectiveness of the company’s strategy in utilizing internal strengths and capture opportunities in the market to face internal weaknesses and external threats. Identification and evaluation the critical factors are used to formulate several alternative strategies and determine the best strategy for the company.

This results showed that the company’s strategy has not been effective enough on using the whole power of the company to overcome weaknesses. Ease of service provided to debtors, communication between employees and the debtors, also technology owned by BNI become the strengths of SKC Bogor. While the interest rate on loans and length of time of the loan process often exceed the policy, become weaknesses of the company. On the external side, company’s strategy has been quite effective in taking advantage of opportunities to face all the threats and external challenges. Market share of BNI in Bogor, the opening of information and technology, also the openness of the public mindset about banking sector become the opportunities for SKC Bogor. Meanwhile interest rates and pricing of competing banks, also macroeconomic condition become the threats have to be faced by the company. Based on the identification and evaluation of critical factors, supply chain utilization strategy of the existing debtors is the best strategy to conduct the prudent lending.

Keywords: Strategy, Loans, Non Performing Loans, Precautionary Principle