ABSTARCT

The pool fund collecting at BNI Rawamangun Branch in the last three years have been decreasing, that show from their achievement in year 2005 its only 96% from their target. However Rawamangun branch has large market for collecting fund from the customer, because in Rawamangun area they have a lot of target market such as house hold, industries, university and others.

This research was aimed to identify factors that influence the branch strategy in addition, to achieving funds target collecting from customer, to evaluate branch recent strategy and to recommend strategic formulation to be implemented in Bank BNI Rawamangun Branch.

The primary data were collected from 4 respondents which is (Branch Manager, Operational Manager, Customer Service Manager and Sales Manager), secondary data were collected from internal and published reports. The data were analyzed by descriptive analysis and analytical frame work of strategy formulation that consist of Competitiveness Industry by Porter, IFE and EFE Matrix, SWOT Matrix, and Quantitative Strategic Planning Matrix (QSPM). The results of this study from three alternative strategy is to recommended that PT Bank Negara Indonesia (Persero) Tbk. Rawamangun Branch Management has to explore more customer needs for banking activities.