ABSTRACT

Product Portfolio of “Tabungan Andalan” Bank MMA

Maitreya Gunalaksmi

The purpose of this research is to evaluate positioning of ‘Andalan’ saving account PT. Bank MMA compared to its competitors in the banking industry. Data were collected based on secondary data that is Published Financial Statement which served by Bank Indonesia.

Data were processed using BCG Matrix and Cluster Analysis. Result of data processed by BCG Matrix showed that ‘Andalan’ saving account PT. Bank MMA according to total balance is in the position cash cows and same to total account. Processing by Cluster Analysis comes up with three categories which are high, medium and low branch. Branch category based on total balance, on total account: high 41 branches, medium 218 branches and low 281 branches.

According to the evaluation above, it is suggested for PT. Bank MMA to improve the Marketing Strategic Planning Bank MMA with Characteristic customer, location, and other factors that make customer loyalty, Bank MMA must have some proportional in scoring to choose indicators and any sub indicators in Classification on their Branches, prepare other research to identify characteristic customer in Low Branches, Medium and high Branches on total account and total balance.