

Marketing Strategy for Micro Business Loans for KCP Mandiri Bekasi, Jatisari

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Abstract

Original Research Article

Does not maximal absorption MSME loan portfolio may be evidence of failure to deliver information about the product to consumers. Based on this necessary alternative selection of the best strategies in order to know whether PT. Bank Mandiri Tbk can do marketing development among SMEs. This study aims to identify and study the factors that influence internal and external to the existence of Bank Mandiri KCP Bekasi Jatisari and alternative in developing marketing strategies and to recommend appropriate marketing strategies executed. The method used is the analysis of internal and external factors by using SWOT and AHP strategy. SWOT strategy research results show that Bank Mandiri KCP Bekasi Jatisari produce power-threat strategy priorities.

Keywords: AHP, Jatisari, marketing strategy, SWOT, QSPM.

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I. PRELIMINARY

SMEs or Micro, Small and Medium Enterprises has a strategic role in national economic development for SMEs is one of the ways the Government to absorb labor and distribute the results of development, but the success of SMEs is not only separated from issues of efficiency, effectiveness, and the ability to strive, SME sector was also weak in the capital. The government has been trying to implement the People's Business Credit (KUR) to the SMEs throughout Indonesia through the Bank. Bank indeed has contributed in helping SMEs to improve their business productivity, but they are powerless because of the amount of the percentage of loans to SMEs is still much smaller than the percentage of corporate loans. Based on data from the Financial Services Authority (FSA) as of March 2016 the position of SME loans amounting to Rp 738 trillion, or only 18.4% compared to total bank loans reached Rp 4,000 trillion (www.ekonomi.kompas.com). That is, with a share of 99.9% of workers, the share of credits received only 18.4% of SMEs. While the corporation, with a share of only 2.7% of workers, getting credit portion of approximately 81.6%.

One of the Bank give high attention to the Micro, Small and Medium Enterprises (MSMEs) are Bank Mandiri. Bank Mandiri scored significant progress in serving Small and Medium Enterprises (SMEs) through which credit is reserved for the SMEs is Business Credit (KUR) Bank Mandiri. In 2016 lending, which is done by PT. Bank Mandiri (Persero) in SMEs considered to be quite good, but the absorption of credit in some areas still considered retarded. Development lending targets are not followed by the amount of absorption. At Bank Mandiri KCP Unit Bekasi Jattānwāli significant credit growth conditions seen on the portfolio in the area. That is because since the opening of the Micro Credit disbursement to the SME sector and it had an impact that was encouraging Credit growth. The positive sentiment was not followed by the realization of micro credit for SMEs in Jatisari Bekasi. During 2015 to 2017 shows that the realization of the achievement of the performance of microcredit is still not optimal. This can be seen in the difference between the target has not been achieved each year. Conditions in 2017 decreased by 63% in achievement compared to 2016.

Table 1: Target and Realization of Bank Mandiri KCP microcredit Bekasi Jatisari years 2015-2017

PARAMETER	ACHIEVEMENT OF PERFORMANCE (Trillion)								
	2015			2016			2017		
	TGT	REAL	SLSH	TGT	REAL	SLSH	TGT	REAL	SLSH
KUM	3.643	2,882	761	5,386	4.693	692	7.657	5.835	1.822
KSM	2,045	858	1,187	2,677	2,530	147	2,102	2.555	-453
TOTAL	5.688	3,740	1,947	8.063	7.223	840	9.759	8.389	1.369

Source: Bank Mandiri, 2015-2017

Total lending to borrowers and credit income Bekasi Jatisari Bank Mandiri KCP has increased significantly, but it is not offset by the amount of KUR credit income. KUR loans in 2017 looks still stagnant annually, even KUR credit income decreased 100%. It brings the impact of unfavorable for credit revenue targets.

Despite the revenue growth, Bank Mandiri KCP Bekasi Jatisari is quite good, but still in the distribution of Micro Business Loan are still many obstacles related to marketing. Difficulty Marketing is often regarded as one of the critical constraints to the development of SMEs. One of the aspects related to the marketing problem is the pressure of competition, both from other state-owned banks, local banks and foreign bank. Each specializes in offering credit assistance KUM with competitive facilities. SMEs with all its limitations from the limitations of venture capital, human resources, raw materials, technology and so on still need the help of the Bank as a source of capital

distribution to the continuity of their business. Global competition and productivity improvement becomes an important issue if you want to achieve a sustainable competitive advantage (Ellitan 2006). Companies that succeed are the companies that carry out marketing concept oriented to the customer (Suhartini 2012). Based on this, the bank must seek alternative marketing strategies to maintain its existence in developing the SME sector.

In the pre-research strategy 10 SWOT conducted for SMEs shows that internal factors include the advantages and disadvantages of the company, while external factors include marketing opportunities and threats to the PT. Bank Mandiri Tbk Bekasi Jatisari KCP. On average the highest value on internal factors identified as surplus, while the average value of the lowest rated as a factor of weakness. On the external factors, the highest average value was identified as an opportunity, while the average value of the lowest rated as a threat factor.

Table 2: The data confirmed the strategy SWOT

No	Faktor Internal	Tanggapan					Average
		SIS	TS	N	S	SS	
1	Peluncuran dana untuk kredit pinjaman tinggi	0	10	3	12	5	30
2	Limit produk kredit yang di approve tinggi	2	10	6	4	0	22
							25
3	Jangka waktu dan nominal cicilan bisa disesuaikan	0	8	9	8	5	30
4	Suku bunga kompetitif	1	2	15	8	5	31
							30.5
5	Bank Mandiri mempunyai banyak cabang	0	0	0	28	15	43
6	Mapping area untuk penyediaan layanan kredit KUM luas	1	10	9	4	0	24
							33.5
7	Metode Collection SMS Blast berjalan dengan baik	4	10	3	0	0	17
8	Banyak iklan mengenai kredit untuk para pelaku UMKM	2	10	6	0	5	23
							30
9	Karyawan selalu ramah dalam melakukan layanan prima	0	4	9	16	5	34
10	Karyawan berkompeten dalam menyampaikan informasi mengenai produk kredit pinjaman	1	8	6	8	5	28
							31
11	Proses pengajuan kredit KUM untuk para pelaku UMKM cepat	1	2	6	20	5	34
12	Syarat pengajuan kredit KUM untuk para pelaku UMKM tidak memberatkan	2	2	12	8	5	29
							33.5
13	Suasana di kantor cabang nyaman dan bersih	1	10	6	4	5	26
14	Karyawan memiliki seragam yang menarik	0	0	9	24	5	38
							32
Faktor eksternal		Tanggapan					
No	Faktor eksternal	SIS	TS	N	S	SS	
15	Aset Bank Mandiri yang besar dan stabilitas finansialnya kuat	0	2	3	12	25	42
16	Kolaborasi bisnis dengan Pemerintah atau Bank lain	1	2	6	16	10	35
17	Restrukturisasi kredit lebih baik	2	8	6	4	5	25
18	Aplikasi sistem IT modern	1	4	0	24	5	34
19	Fasilitas kredit KUM yang diberikan lebih baik dari produk pinjaman lain	2	12	3	4	0	21
20	Kooperasian Kredit KUM Bank Mandiri terjaja	1	4	12	8	5	30
21	Proses pelunasan kredit tidak banyak terjadi fraud	2	2	12	8	5	25
22	Pemenuhan kapasitas usaha bisnis para pelaku UMKM tidak berpengaruh	1	4	3	20	5	33
22	Berita tentang riba tidak berpengaruh dalam memilih kredit KUM Bank Mandiri	2	6	6	8	5	27

Source: Data processed, 2018

The low absorption of credit by SMEs and limited information about credit products. Bank Mandiri Tbk PT can be evidence of failure to deliver information about the product to consumers. Based on this necessary alternative selection of the best strategies in order to know whether PT. Bank Mandiri Tbk can do marketing development among SMEs. But by looking at the above problems, the management company is required to work harder in monitoring and anticipating how the external environment and internal company supporting the strengths and weaknesses, opportunities and threats to coordinate together to create the right strategy so that it can compete in marketing their products with competitors in similar fields.

As described above, the purpose of this study are as follows:

- Knowing the factors of the internal environment of the strengths and weaknesses of the marketing strategy includes the marketing mix such as product strategy, the interest rate (price), distribution channels, promotion, human resources, processes and strategies of physical appearance in PT Bank Mandiri Tbk KCP Bekasi Jatisari.
- Knowing the factors external environment into opportunities and threats of marketing strategies such as the conditions of competition or regulation, technological developments and global issues at PT Bank Mandiri Tbk Bekasi Jatisari KCP.
- Alternative of marketing strategy at PT Bank Mandiri Tbk Bekasi Jatisari KCP.

The result is expected to be an additional material and input by PT Bank. Bank Mandiri (Persero) Tbk - Bekasi KCP Jatisari as an input in determining the policy process of granting credit to micro and small business customers in the future. This research is also expected to be useful as consideration for the SMEs in order to access credit financing from Bank Mandiri for their business activities as well as to contribute to the development of science and technology, especially in the field of credit in Indonesia and help others in the presentation of information to hold similar research.

II. LITERATURE, FRAMEWORK FOR THINKING AND HYPOTHESES

The emergence of a successful product on the market will be followed by its competitors of the same type with the product, hence the need for improvement in terms of marketing strategy company that still exist in the market, looking for the maximum profit and thus achieve the vision of company (Noor 2014). The strategy according to Hamel and Prahalad in Umar (2008), the strategy is that incremental measures (constantly increasing) and continuous, and is based on the standpoint of what is expected by our customers in the future. While Marrus in Umar (2008) defines strategy is a process of determining the plan's top leaders that focuses on long-term goals of the

organization, along with the preparation of a means or remedy how to keep these objectives can be achieved.

Before a strategic plan is developed, the top management need to analyze the relationship between the functions of the management company to study the structure of the company (Wibowo 2009). Wijayanti (2010) found that the original management strategy grow and thrive in the world of business and profit organization has been implemented in various forms of organizations including government organizations. According to David (2011) strategic management is the science of formulating, implementing and evaluating cross-functional decisions that enable the organization to achieve its objectives. As implied in the above definition, it can be concluded that the management strategy is a series of decisions and actions in order to formulate an appropriate policy strategies to achieve corporate goals.

The broad objective the development and implementation of strategic management is to achieve and maintain a position of competitive advantage relative to competitors in the market (Jane 2011). A company is expected to establish or formalize annual corporate objectives in the implementation of the strategy, thinking and formulating policies, motivating employees and allocate resources so that strategies can be implemented that have been formulated and implemented (Pella *et al.*, 2013). Formulation of strategies including developing a business mission, recognize opportunities and external threats, establish internal strengths and weaknesses, setting long-term targets, generating alternative strategies and choosing specific strategies to be implemented (Sulastris 2018). According Sulastris there are four fundamental activities in the strategy are:

One of the most important activities in achieving the success of an organization / company, mainly for financial companies that are growing, is the marketing and implementation of corporate policies. According to Kotler and Armstrong (2008) understanding of marketing is a process by which companies create value for customers and build strong relationships with customers with the aim to capture value from customers in return, whereas according to the American Marketing Association in Kotler and Keller (2009) that the marketing is organizational function and a set of processes for creating communicating and delivering value to customers for managing customer relationships in ways that benefit the organization and the parties interested in the organization. Companies should be aware that the most important factor to success lies in a process of marketing. the main activities undertaken by the company to maintain the continuity of the company, to expand, and profit. The understanding of marketing management by Kotler and Keller (2009) is as the art and science of choosing target markets and seize, retain,

and grow customers by creating, delivering, and communicating superior customer value. In the marketing process, companies use basic strategy is the marketing management of the marketing mix. The marketing mix is a tool or a tool for marketers consisting of various elements of the Program is marketing something that should be considered that the implementation of the marketing strategy and positioning set can be run successfully (Lupiyoadi and Hamdani in Rahayu 2015). The definition of the marketing mix according to Buchari (2008) is a strategic mix of marketing activities, in order to look for the maximum combination that brings the most satisfactory results. Booms and Bitner were dikutif by Tjiptono and Gregory (2012) stated that the concept of the traditional marketing mix consists of 4Ps, namely product, price, place / location and promotion. Meanwhile, the need for marketing services marketing mix expanded with the addition of non-traditional elements of the marketing mix, ie people, processes and physical appearance, so that it becomes seven elements.

Basically, marketing strategies give directions in relation to variables such as market segmentation, target market identification, positioning, marketing mix elements and the cost of the marketing mix (Noor 2014). The Company markets its products in its marketing strategy is needed in order to be effective and efficient in achieving marketing objectives. According Wisnubroto and Freitas (2013), a marketing strategy includes every effort to achieve conformity between the company and its environment in order to seek solutions to the problem of determining the two main considerations, namely what business they work at the company's current and what types of businesses can be entered in future and how businesses that have been mentioned can be run successfully in a competitive

environment on the basis of the perspective of product, price,

A good business if the business has a good strategy also in business. Thus strategic planning should analyze the company strategic factors (strengths, weaknesses, opportunities, and threats) in the conditions that exist today. This study shows that the company's performance can be determined by a combination of internal and external factors. Both of these factors should be considered in the SWOT analysis. According Rangkuti (2009), SWOT analysis is to identify the various factors systematically to formulate the corporate strategy. This analysis is based on the logic that maximizes the strengths and opportunities, but simultaneously to minimize the weaknesses and threats. Strategic decision making process is always associated with the development of the mission, goals, strategies, and policies of the company. According Fadhila *et al.*, (2013), a SWOT analysis is to identify the various factors systematically to formulate the corporate strategy. According to the Cape (2013), strategy formulation is done through the SWOT matrix analysis, prioritization strategies while using AHP. External and internal environment analysis is done by identifying the environmental factors that influence through a process of brainstorming of experts. According Supriatna and Amina (2014), internal and external analysis aims to provide an alternative marketing strategy through the analysis of Strength, Weakness, Opportunity, Threat (SWOT). From these results, it will obtain the strengths and weaknesses as an internal strategic factors, opportunities and threats as external strategic factors. Now we know the strengths, weaknesses, opportunities and threats for each factor and then do a SWOT analysis. Learn, SWOT can be seen in Figure 1.

Internal Eksternal	Kekuatan (Strengths - S) Daftar kekuatan internal	Kelemahan (Weakness - W) Daftar kelemahan Internal
Peluang (Opportunities - O) Daftar Peluang eksternal	Strategi - SO Menggunakan kekuatan untuk memanfaatkan peluang	Strategi - WO Mengatasi kelemahan dengan memanfaatkan peluang
Ancaman (Threats - T) Daftar ancaman eksternal	Strategi - ST Menggunakan kekuatan untuk menghindari ancaman	Strategi - WT Meminimalkan kelemahan dan menghindari ancaman

Figure 1: SWOT matrix
Source: David in Sulastri, 2018

AHP (Analytical Hierarchy Process) is one method of decision-making system that uses several variables with multilevel analysis process. The analysis is done by giving the priority value of each variable, and then do a comparison of early pairing of variables and alternatives-alternatives (Saaty, 2011). AHP

according Darmanto *et al.*, (2014) is a general theory of measurement used to find the ratio scale, both of the paired comparisons of discrete or continuous. AHP outlines multi-factor problem or a complex multi-criteria into a hierarchy. Here are the stages of AHP (Nasibu 2009):

1. Defining the problem and determine the desired solution.
2. Develop a hierarchical structure that begins with a general purpose, followed by criteria and alternatives of choice. Structural hierarchy is a hierarchy with a complex system in a principal component in descending order according to their cultural structural properties, while the functional hierarchy decompose complex systems into basic elements according to their essential relationship. (Fathnurfrida, 2012). Hierarchical model has three major sections, namely; objectives, criteria and sub-criteria, and alternative. In part this alternative structured hierarchical structure AHP.
3. Prioritization and normalize the data by dividing the value of each element in the matrix which is paired with the total value of each column.
4. Logical consistency to make paired comparisons matrix depicts the relative contribution or influence of each element against the objectives and criteria level above it.
5. Test the consistency of the hierarchy. Measurement consistency pairwise comparisons used the ratio of the consistency or the consistency ratio (CR) with $CR > 1,100$. The ratio is a comparison of consistency consistency index (CI) with an average random index (RI). Here are the steps:
 - a. Multiplying matrices with corresponding priority.
 - b. Summing up the results of multiplications per line.
 - c. The sum of each line of shared priorities in question and the results summed.
 - d. Results c divided by the number of elements will be obtained λ_{maks} .
 - e. Consistency Index (CI) = $(\lambda_{maks} - n) / (n - 1)$
 - f. Consistency Ratio = CI / RI , where RI is a random index consistency. If Rasto consistency of < 0.1 , the calculation result data can be justified.

According to David (2013) in addition to rank strategies to generate a list of priority, there is only one analytical technique in the literature designed to determine the relative attractiveness of feasible alternative actions. This technique is Quantitative Strategic Planing Matrix. The steps in developing QSPM are as follows:

1. Record opportunities / threats external key and strengths / weaknesses internal key obtained from EFE matrix and IFE matrix in the left column of QSPM.
2. Give weight to each of the critical success factors of external and internal are used in the matrix EFE and IFE matrix
3. Checking phase 2 (matching) matrices and identify alternative strategies should be considered the company to be implemented.
4. Set the value of the appeal (USA) to see "whether these factors affect the strategic choices to be made?" If the answer is yes, then the strategy was compared relative to the key factors. The value of the attraction 1 = unappealing, 2 = somewhat attractive, 3 = interesting, 4 = very interesting. If the answer is no, then no need to provide traction on strategic value in the set.
5. Calculating the total value of the appeal.
6. Calculating the amount of the total value of the appeal by revealing the most interesting strategies in each series of alternative strategies.

PT. Bank Mandiri KCP Bekasi Jatisari Having a vision and mission to serve as guidelines in determining the marketing strategy. Marketing strategies will in the analysis of internal factors and external factors affecting marketing strategy analyzed by external and internal analysis SWOT analysis. Results of the analysis will be used to establish a new marketing strategy to do in the future. Can be seen through the frame of Figure 2.

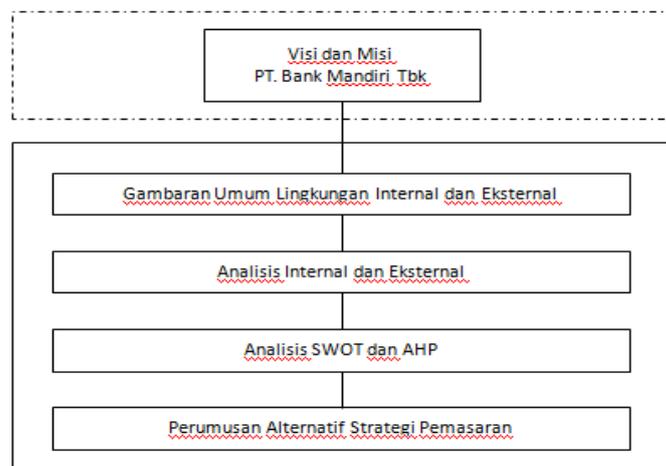


Figure 2: worldview
Source: Data processed, 2018

III. METHOD RESEARCH

This research is an explanatory study, descriptive study (descriptive study) and explanatory research (explanatory study). The method used in this research is descriptive method is by way of case studies (observational case studies) mealui approach qualitative and quantitative data inputs simultaneously (mixed method), the product marketing strategy Micro Credit in PT. Bank Mandiri KCP Jatisari Bekasi. Variable research that company's internal and external factors. Internal factors using a mix 7P pemasara consist of product, price, distribution channels, promotion, human resources, processes and external fisik. Faktor evidence on research includes an analysis of the industry environment to know the situation in the industry and the level of competition in it, as well as the analysis of the macro environment such as political, economic, socio-cultural, and technology.

The population is SMEs who use credit products KUM for 3 months from February 2018 until April 2018 as well as the management of PT. Bank Mandiri Tbk Bekasi KCP Jatisari, samples for identification of internal and external factors on the 10 SMEs can use strategy formulation and strategy selection is done by using the method of sampling purposive, While the AHP is composed of four experts

consisting of the Company's Top Management and academia.

In addition to interviews, the authors also gather information through questionnaires using Likert scale, observation and study of literature techniques. This study used two methods of analysis; the SWOT analysis and Analytical Hierarchy Process (AHP) were analyzed using Quantitative Strategic Planing Matrix

In this study, analysis of the internal environment will be conducted with a functional approach and will be limited to only the marketing function, through the marketing mix approach uses the variables selected in the marketing mix variables except human resources (people).

IV. RESULTS AND DISCUSSION

Based on the results of the expert interviews and questionnaires to a sample that is the recipient SMEs KUR, and then obtained IFAS matrix-IFES confirmed. There are a total of 12 internal factors in PT Bank Mandiri KCP Bekasi Jatisari 6 6 factor power factor and weaknesses, while the external factors there are a total of 8 factors namely 4 factor 4 factors opportunities and threats. The results can be seen in Table 3.

Table 3: Matrix IFAs and IFES

Strength (Strength)		Weaknesses (Weaknesses)	
many Branches	s1	Ad Campaign	w1
mapping Area	s2	SMS promotion Blast	w2
Atmosphere Office	s3	Credit Limit	w3
Uniform	s4	Launching the Fund	w4
Credit process	s5	Interest rate	w5
Credit Terms	s6	Duration and installment	w6
Opportunity (Opportunity)		Threats (Thread)	
Asset	o1	credit facility	t1
Business collaboration	o2	restructuring Credit	t2
Technology	o3	Global Issues Riba	t3
The decline did not affect business	o4	The process of settlement of fraud	t4

Source: Data processed, 2018

Hierarchical structure that is used in this study refers to a SWOT strategy established with the primary purpose is to look for an alternative marketing strategy of PT. Bank Mandiri (Persero) Tbk. AHP hierarchical structure model can be seen in Figure 3.

Processing SWOT-AHP

Results of research conducted by experts first turns of the highest priority strategic alternatives are Strength strategy - Thread. The results of the data processing expert 1 shown in Table 12 and Table 13 in the order of most important factor is the restructuring of credit (t2), the global issue of usury (t3) and the credit process (s5). Whereas, for the results of research conducted by experts both turned out to be the most

priority strategic alternatives is Strength strategy - Thread. The results of processing the data obtained from expert 2 shown in Table 14 and Table 15 in the order of most important factor is the credit process (s5), the global issue of usury (t3) and credit terms (s6). Results of research conducted by a third expert turns out alternative strategies most priority is the strategy *Strength - Thread* too. The results of processing the data obtained from expert 3 shown in Table 16 and Table 17 in the order of most important factor is global su riba (t3), the process of settlement of fraud (t4) and credit facilities (T1). Results of research conducted by four experts turned out to be the most priority strategic alternatives are Strength strategy - Thread well. The results of processing the data obtained from expert 4

shown in Table 18 and Table 19 in the order of most important factor is iglobal su riba (t3), restructuring credits (t2) and the repayment process fraud (T4).

Based on the research of experts 1-4, then the combination of the results obtained. The combination of the results of research carried out by experts that

alternative strategy most priority is to keep the strategy Strenght - Thread well. The results of processing the data obtained from the experts shown in Table 20 and Table 21 in the order of most important factor is iglobal su riba (t3), pcredit roses (S5) and restructuring credits (t2).

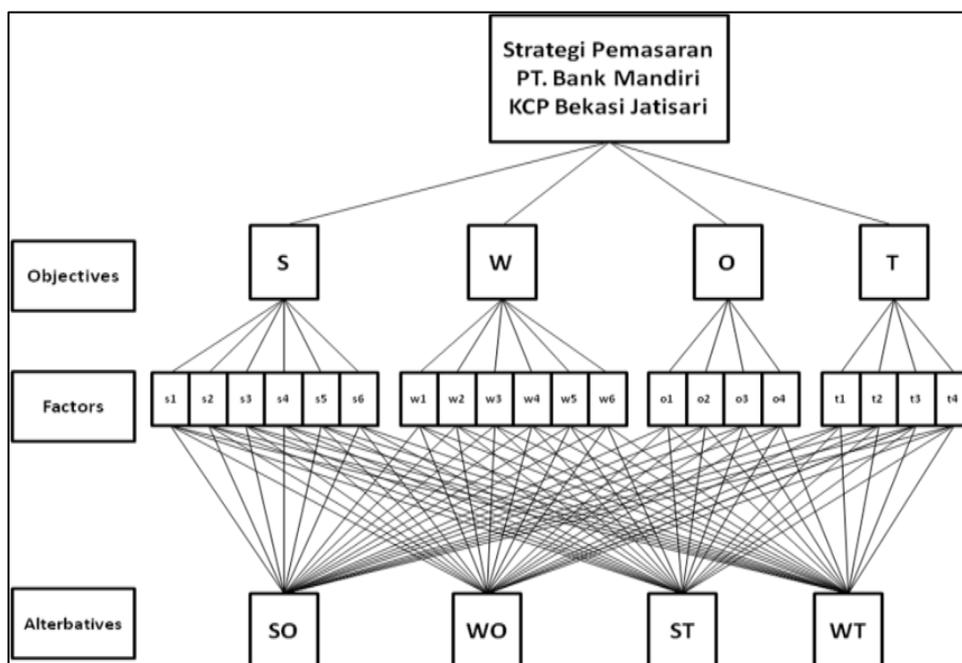


Figure 3: SWOT-AHP Hierarchy Model Marketing Strategy
Source: Data processed, 2018

Table 4: Result of Combined AHP Expert

SWOT GROUP	SWOT FACTOR - WEIGHT	SWOT FACTORS- LOCAL RANK	GLOBAL WEIGHT	GLOBAL FACTORS - GLOBAL RANK
S	s1	0.17	3	1.20
	s2	0.14	4	1.11
	s3	0.07	6	0.44
	s4	0.10	5	0.69
	s5	1.28	1	2.67
	s6	0.20	2	1.61
			1.29	
W	w1	0.15	5	1.00
	w2	0.12	6	0.73
	w3	0.17	3	0.98
	w4	0.18	2	1.27
	w5	0.24	1	1.53
	w6	0.15	4	1.01
			1.08	
O	o1	0.16	4	0.67
	o2	0.31	1	1.30
	o3	0.29	2	1.21
	o4	0.24	3	1.01
			1.05	
T	t1	0.39	4	1.59
	t2	0.55	2	2.28
	t3	1.01	1	4.10
	t4	0.40	3	1.71
			2.42	

Source: Data processed, 2018

Table 5: Result of Combined AHP Expert (CR <0.1)

Strategi (IFAS/EFAS)		S =	1.29	W =	1.08
O =	1.05	SO =	2.33	WO =	2.13
T =	2.42	ST =	3.71	WT =	3.50

Source: Data processed, 2018

SWOT hierarchical structure model based on the research results generated subsequent to the weighting by using AHP can be seen in Figure 4.

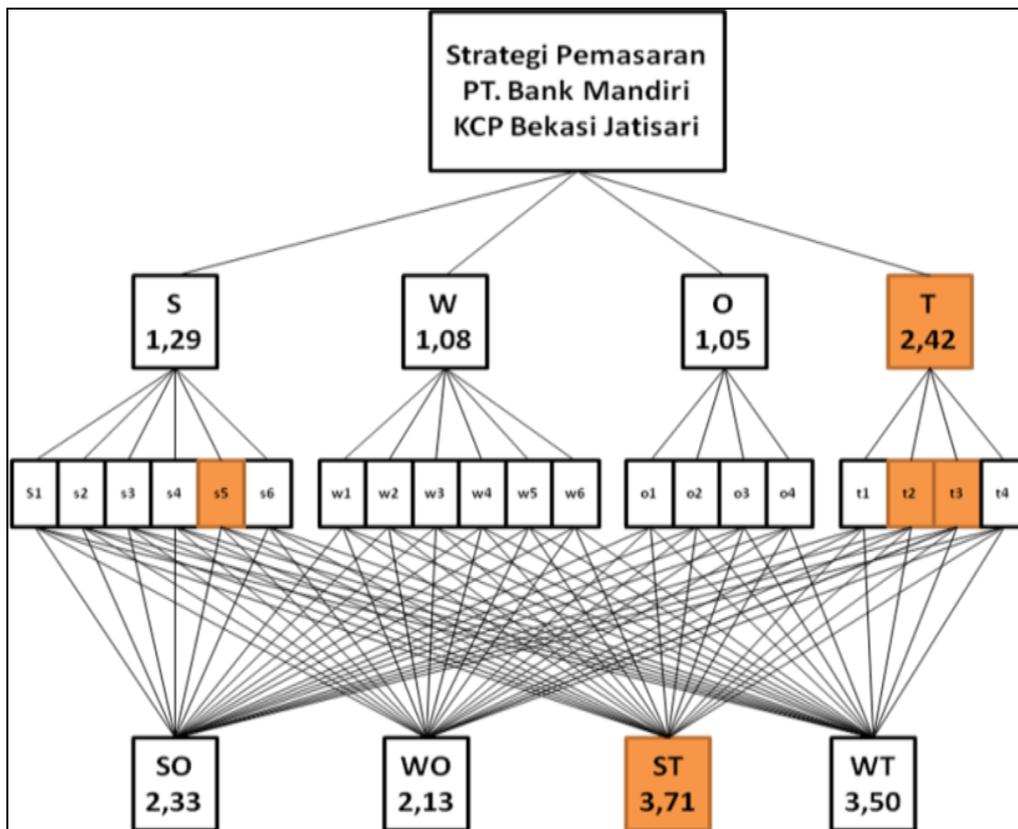


Figure 4: SWOT Hierarchy Model with AHP Weighting

Source: Data processed, 2018

Table 6: IFAS matrix - SWOT marketing strategy of the Bank

NO	INTERNAL FACTORS	WEIGHT AHP	RANKING
Strength (Strength)			
1	many Branches	0:17	3
2	mapping Area	0:14	4
3	Atmosphere Office	0:07	6
4	Uniform	0:10	5
5	Credit process	1:28	1
6	Credit Terms	0:20	2
Weaknesses (Weaknesses)			
1	Ad Campaign	0:15	5
2	SMS promotion Blast	0:12	6
3	Credit Limit	0:17	3
4	Launching the Fund	0:18	2
5	Interest rate	0:24	1
6	Duration and installment	0:15	4

Source: Data processed, 2018

Table 7: Matrix IFES - SWOT marketing strategy of the Bank

NO	EXTERNAL FACTORS	WEIGHT AHP	RANKING
Opportunity (Opportunity)			
1	Asset	0:16	4
2	Business collaboration	0:31	1
3	Technology	0:29	2
4	The decline did not affect business	0:24	3
Threats (Thread)			
1	credit facility	0:39	4
2	restructuring Credit	0:55	2
3	Global Issues Riba	1:01	1
4	The process of settlement of fraud	0:40	3

Source: Data processed, 2018

Table 8: Matrix QSPM

NO	KEY FACTORS	BOBOT AHP	ALTERNATIF STRATEGI							
			SO		ST		WO		WT	
			AS	TAS	AS	TAS	AS	TAS	AS	TAS
Kekuatan (Strenght)										
1	Banyak Cabang	0.17	2	0.34	3	0.51	2	0.34	3	0.51
2	Mapping Area	0.14	3	0.51	3	0.51	2	0.34	3	0.51
3	Suasana Kantor	0.07	4	0.68	4	0.68	4	0.68	4	0.68
4	Seragam	0.10	3	0.51	4	0.68	3	0.51	4	0.68
5	Proses Kredit	1.28	1	0.17	2	0.34	1	0.17	1	0.17
6	Syarat Kredit	0.20	2	0.34	3	0.51	2	0.34	3	0.51
Kelemahan (Weaknesses)										
1	Promosi Iklan	0.15	3	0.51	3	0.51	3	0.51	3	0.51
2	Promosi SMS Blast	0.12	3	0.51	4	0.68	3	0.51	4	0.68
3	Limit Kredit	0.17	3	0.51	3	0.51	3	0.51	3	0.51
4	Peluncuran Dana	0.18	2	0.34	3	0.51	2	0.34	3	0.51
5	Suku Bunga	0.24	2	0.34	3	0.51	2	0.34	3	0.51
6	Jangka waktu dan cicilan	0.15	3	0.51	3	0.51	3	0.51	3	0.51
Peluang (Opportunity)										
1	Aset	0.16	3	0.51	4	0.68	3	0.51	4	0.68
2	Kolaborasi Bisnis	0.31	2	0.34	3	0.51	2	0.34	3	0.51
3	Teknologi	0.29	2	0.34	3	0.51	2	0.34	3	0.51
4	Penurunan usaha tidak berpengaruh	0.24	2	0.34	3	0.51	3	0.51	3	0.51
Ancaman (Thread)										
1	Fasilitas kredit	0.39	2	0.34	3	0.51	2	0.34	3	0.51
2	Retrukturisasi Kredit	0.55	1	0.17	2	0.34	1	0.17	2	0.34
3	Isu Global Riba	1.01	1	0.17	1	0.17	1	0.17	1	0.17
4	Proses pelunasan <i>fraud</i>	0.40	2	0.34	3	0.51	1	0.17	3	0.51
Total Score				7.79		10.16		7.62		9.99

Source: Data processed, 2018

Table 9: SWOT Matrix alternative marketing strategy the Bank

		Kekuatan (<i>Strenght</i>)		Kelemahan (<i>Weaknesses</i>)	
		Banyak Cabang	s1	Promosi Iklan	w1
		Mapping Area	s2	Promosi SMS Blast	w2
		Suasana Kantor	s3	Limit Kredit	w3
		Seragam	s4	Peluncuran Dana	w4
		Proses Kredit	s5	Suku Bunga	w5
		Syarat Kredit	s6	Jangka waktu dan cicilan	w6
Peluang (<i>Opportunity</i>)		SO	WO		
Aset	o1				
Kolaborasi Bisnis	o2				
Teknologi	o3				
Penurunan usaha tidak berpengaruh	o4				
		ST	WT		
Ancaman (<i>Thread</i>)					
Fasilitas kredit	t1				
Retrukturisasi Kredit	t2				
Isu Global Riba	t3				
Proses pelunasan <i>fraud</i>	t4				

Source: Data processed, 2018

Following the analytic hierarchy process, unexpectedly results obtained between Expert 1, Expert 2, 3 and expert expert 4 produces the same strategy the strategy of strength - one thread with the same priority factor is the factor of global issues riba (t3). According to experts, global issues usury factors that current trends can be given solution marketing strategy by issuing a credit facility related to the sharia.

Expert1 and 2 equally expert prioritize credit process factors (s5). Efficiency and ease the credit process is very important to cultivate the interest of SMEs to take the product KUR Bank Mandiri. According to expert 3 and expert 4, the assessment of the most important is to prioritize the improvement of existing factors in the threat that credit facilities granted (t1), restructured loans (t2), the global issue of usury (t3) and fraud repayment process (t4). This notice of a number of factors existing competitors and have issued a credit facility more attractive. The Bank should have more attractive marketing strategy KUR products of competing banks. Expert 3 and 4 expert stressed that with the improvement of this threat factor can be the basis for developing a marketing strategy KUR Bank Mandiri.

When combined fourth expert opinion from the alternative strategies is a priority of the expert is still strength- thread strategy, which factor is a priority strategy in accordance with the highest score based global ranking of weight according to the experts is:

1. *Global weight* 4.1 (t3), the global issue of usury.
2. *Global weight* 2.67 (s5), the process of credit.

3. *Global weight* 2.28 (t2), ie debt restructuring.

Alternative strategies are prioritized based on the matrix QSPM are:

1. **TAS value of 10.16 (28.6%) Strength Strategy-Thread**

On the Strength-Thread adlah strategy to maximize the power that to deal with threats coming. Priority strength is the loan process (s5), while priority threats that should be addressed first is the global issues of riba (t3) and restructured loans (t2). Bank Mandiri's marketing strategy to confront global issues of usury can be done by establishing sharia program with easy loan process specifically for SMEs that submit products KUR Bank Mandiri. It aims to attract the interest of SMEs as customers / prospective customers to use products KUR Bank Mandiri and facilitate the penetration of the product into the market. Policies regarding the restructuring kreditpun should be more flexible. Given the current economic situation is affecting business lane SMEs, then should the Bank can facilitate debtors whose credit requirements to fulfill its obligations trouble and had to be restructured. The shape of this restructuring could also provide added flexibility of the loan term, the reduction of unpaid interest / principal credit or additional credit facilities.

2. **TAS value of 9.99 (28.1%) Strategy Weaknesses-Thread**

Weaknesses-Thread strategy, the company can rectify weaknesses to face threats. In research, the priority a weakness that must be corrected is the interest rate (w5), while priority threats that should be

addressed first is the global issues of riba (t3). The basic thing for their credit Prohibition of riba which is usually referred to bank interest. In order to form an effective marketing strategy, the Bank may establish a product image for more sharia to abolish bank interest. If the credit is allowed between the seller and buyer no mutually harmed. Since the beginning if both parties have agreed on a nominal price with the price fixed repayments, then it is allowed in the religion. Bank Mandiri to sell this concept to the KUR credits.

3. TAS value of 7.79 (21.9) Strategic Strength-Opportunity

Strength-Opportunity strategy, companies can maximize the power possessed for opportunities. In research, the strength of existing priority is the credit process (s5), while the priority of the opportunities that technology support (o3). Based on this, the marketing strategy that can be done is to build a digital banking services (digital banking) in the implementation of the credit process in view of the Bank has built modern technological systems and qualified.

4. TAS value of 7.62 (21.4%) Weaknesses-Opportunities Strategy

Weaknesses-Opportunities In this strategy, the company can rectify weaknesses to seize the opportunities that exist. In research, the company's priority is the weakness of interest rate (w5), while the priority of the opportunities that technology support (o3). Based on this, the marketing strategy that can be done is to build a digital banking services (digital banking) so that the efficiency will occur and result in a decrease in interest rates.

Establishment of a marketing strategy main establishment of Islamic products KUR flexible done, then the next important thing to do is to carry out the next strategy is to establish the image of products that are free of usury by eliminating interest and run the Islamic system of modern with the loan process easy and its services can be accessed on line. Development of digital services should be implemented in the operational mengefisiensi Bank. If the strategies are implemented, it will affect the growth of a positive perception of the customer or prospective customer in this case is the SMEs that are interested in asking KUR Bank Mandiri, so that the vision of the bank into a financial institution of Indonesia's most admired and progressive will be achieved.

V. CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Results of research conducted, it can be concluded that the internal environmental factors consist of strength (strength) and weaknesses (weaknesses). Factors strength (strength) consists of the bank has many branches, mapping areas for the deployment of targeted credit KUM spacious, ambience branches of Bank Mandiri KCP Bekasi Jatisari

comfortable and clean, the employees wear uniforms of interest, the process of credit application KUM for SMEs fast KUM credit application and requirements for the SMEs are not burdensome. Factors weaknesses (weaknesses) included therein is; promotion through advertising concerning credit for SMEs is still limited, SMS Collection methods Blast less going well, limit the approved products is relatively small, the launch of the limited funds for credit loans,

External environmental factors consist of chance (opportunity) and threats (thread). Factors chance (opportunity) that is used to analyze the marketing strategy of PT. Bank Mandiri KCP Bekasi Jatisari is; the amount of the assets of PT. Bank Mandiri Tbk and the strong financial stability, business collaboration with the Government or other financial institutions, IT systems and is supported by both modern and decrease the capacity of the SMEs business venture has no effect. As for the threat factors (thread) chosen are granted a credit facility KUM has not been better than any other competitor products, debt restructuring is still not maximized, the global issue of riba in choosing KUM Bank credit and loan repayment process much going fraud.

Based on the research results, it can be concluded from this research is the analysis of SWOT-AHP in order to establish a marketing strategy generates the most important strategic priority today is Strength-Thread strategy. ST's strategy has focused on the strength had to address existing threats. Priority strength that the credit process (s5), while priority should threats must be addressed is the global issues of riba (t3). Alternative marketing strategies can make the establishment of Islamic products KUR with the process faster and more flexible in order to increase the number of SMEs that apply for credit KUR Bank Mandiri.

Suggestion

According to the research conducted, the researchers propose some good advice that suggestions for future research and advice to companies in this case is PT. Telekomunikasi Indonesia Tbk as the developer of the application service T-Cash.

For companies is expected to be for the company is expected to use the strategy of the analysis carried out by the researcher. In addition, the ongoing strategy should be developed in line with market developments and technology. The company can meet some of the suggestions proposed marketing strategy on research. The company can also make a comparative study with competitors or similar companies to look for benchmarks in order to obtain information and gain knowledge about the strategy undertaken by other banking companies that release products KUR

Suggestions for further research can be done with seputaran formation will continue to explore alternative strategies PT. Bank Mandiri KCP Jatisari Bekasi.

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