

ABSTRACT

MARKETING STRATEGY OF BTN SEJAHTERA iB MORTGAGE PRODUCTS AT PT. BANK TABUNGAN NEGARA TASIKMALAYA SYARIAH BRANCH OFFICE VIEWED FROM SWOT ANALYSIS

By:

Mahesa Akmal Al Fahrezy
NPM. 203404121

Guidance :

Guidance I : Yuyun Yuniasih S.E., M.Si

Guidance II : Dede Arif Rahmani, S.Pd., M.M.

BTN Syariah Tasikmalaya is a bank that provides KPR Sejahtera iB products, which is subsidized mortgage for low-income people. However, BTN Syariah is not the only one that provides this product. The amount of competition has forced Bank BTN Syariah Tasikmalaya to use superior strategies to market and sell these mortgage products. The problem raised by the author in this research is how is the marketing strategy for BTN Sejahtera iB mortgage products in terms of SWOT Analysis, and also the STP (Segmenting, Targeting, Positioning) strategy. The purpose of this study was to find out the Marketing strategy carried out for BTN Sejahtera iB mortgage products reviewed from the SWOT Analysis. This research was conducted at PT. bank Tabungan Negara (BTN) Syariah Tasikmalaya using a qualitative descriptive research method, in which the author describes the problem based on existing data, then further analyzed to draw conclusions.

From the results of this research, it is known that BTN Syariah Tasikmalaya markets mortgage products using an analysis strategy that has combined external and internal factors or SWOT. SO strategy, in the form of improving relationships with developers and potential customers. WO strategy, in the form of implementing flexibility in guarantee fund policies. ST strategy, in the form of determining the most potential marketing targets. WT Strategy, determines an effective and efficient marketing strategy to avoid threats and minimize weaknesses.

Keywords: Subsidized Mortgage, SWOT Analysis