

ABSTRACT

IMPLEMENTATION OF PROMOTIONAL MIX ON PEOPLE'S BUSINESS CREDIT (KUR) PRODUCTS AT PT BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN TBK, MANONJAYA SUB-BRANCH OFFICE

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This study aims to analyze the implementation of the promotional mix for the People's Business Credit (KUR) product at PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, Manonjaya Sub-Branch Office (KCP), as well as to identify the obstacles encountered and the efforts made to overcome them. In an increasingly competitive banking environment, promotional strategies play a vital role in enhancing competitiveness and expanding customer outreach. The research method used is descriptive qualitative, with data collected through in-depth interviews, observation, and documentation studies. The research informants include the KUR Account Officer (AO), branch management, and KUR customers. The results show that the promotional mix for KUR at Bank BJB KCP Manonjaya includes advertising, personal selling, sales promotion, public relations, and direct marketing. Among these elements, direct marketing through a door-to-door approach is the most dominant strategy, as it aligns with the characteristics of the Manonjaya community, which mostly consists of micro, small, and medium enterprises (MSMEs). Promotional activities via social media are conducted using the official Bank BJB central accounts, while the Manonjaya branch itself does not carry out specific advertising promotions. The main obstacles in implementing the promotional strategy include the need for repeated promotions, unstable business conditions of potential customers, poor credit history, and collateral-related issues. To address these challenges, the bank maintains continuous communication as a form of relationship building, offers small unsecured loans, and intensifies outreach programs to MSME communities at the village level. The bank also prioritizes potential customers who already have running businesses, good credit records, and adjusts loan limits according to repayment capacity to minimize the risk of non-performing loans. This study provides practical contributions to the development of banking promotion strategies, particularly in expanding MSME access to financing through the KUR program in regional areas.

Keywords: *Promotional mix, People's Business Credit (KUR), banking promotion strategy, MSMEs.*