

ABSTRACT

IMPLEMENTATION OF MARKETING MIX STRATEGY TO INCREASE THE NUMBER OF CUSTOMERS IN PEOPLE'S BUSINESS CREDIT AT PT. BRI INDIHIANG BRANCH, TASIKMALAYA CITY

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This study aims to analyze the implementation of an effective marketing mix strategy (7P) in increasing the number of People's Business Credit (KUR) customers at PT. BRI Indihiang Branch, as well as to identify the obstacles and the solutions implemented. The research method used is descriptive qualitative with data collection techniques through in-depth interviews, observation, and documentation. Key informants included the Unit Manager, KUR Mantri (loan officers), and customers.

The results show that the implementation of the marketing mix strategy (7P) has been effective through the integration of personal and digital approaches. The most influential elements are products that suit the needs of MSMEs (no additional collateral for certain limits), competitive pricing with a subsidized effective interest rate of 6% per annum, and promotion through personal selling by Mantri using the "pick-up the ball" (proactive) method. Digitalization through the BRISpot and BRImo applications has proven to accelerate administrative processes and increase service accessibility.

The main obstacles found were the poor credit history of prospective customers in the OJK SLIK due to arrears in online loans, low financial literacy, and competition with informal financial institutions. The solutions implemented by the bank include comprehensive financial education, assistance in creating business legality (NIB), and optimizing the role of BRILink Agents as an extension of the bank in the community.

Keywords: Marketing Strategy, 7P Marketing Mix, People's Business Credit (KUR), Customer Increase.