

ABSTRACT

MARKETING STRATEGY FOR CONSUMER CREDIT PRODUCTS AT PT PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN (PERSERO) TBK BRANCH OFFICE MANAGEMENT RANCAH

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The purpose of this work practice is to find out Marketing Strategy for Consumer Credit product sat PT Pembangunan Daerah Jawa Barat danm Banten (Persero) tbk Branch Office Management Rancah. The research method used is a qualitative Description of the data collection tecniques used are participant observation, in- Depth interviews and libray studies. The results of this work practice show that the Strategy applied by Bank BJB KCP Rancah in marketing its credit products is a Marketing mix that includes product, price, place, promotion, people, process, and Physical evidence. The obstacles faced by Bank BJB KCP Rancah are customers Who close themselves, BJB bank credit facilities that cannot cover non-performing Loans belonging to customers, There are credit penalty fees at other banks. The results of this study the authors recommend further improvement and development of quality marketing strategies so that customers are expected to trust the bank to have products offered by aggressiverly promoting in order to compete with competitor'products.

Keywords: **Strategi, marketing, bank, Consumer Credit**