

STUDI STRATEGI PENGEMBANGAN KREDIT PADA USAHA MIKRO KECIL,  
DAN MENENGAH OLEH BANK BUMN DI DAERAH CIKARANG – JAWA  
BARAT KASUS BANK BRI

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The Objective of this research is to find out the credit development strategies used by Bank BRI Sub-Branch Office Cikarang and Bank BRI Sub-Branch Office Tegal Danas Unit in raising outstanding credit from segmen retail commercial and segmen micro and determine the credit development strategy that is run by Bank BRI successful or not in increasing of outstanding credit from segmen retail commercial and segmen micro (small business segmen credit).

This study using a qualitative approach. The approach using the problems caused by the type of research being studied. In terms of data analysis, qualitative research is basically a study that describes the content. The method used in this study is a qualitative description method that focuses on the explanation of the objects to be studied, namely Bank BRI Sub-Branch Office Cikarang and Bank BRI Sub-Branch Office Tegal Danas Unit. This method is adapted to the facts and data on the object of the research without qualitative testing. This analysis does not use mathematical calculations authors only see the results of direct observation, interviews and data reports on the development of outstanding credit from segment retail commercial and segment micro from Bank BRI Sub-Branch Office Cikarang and Bank BRI Sub-Branch Office Tegal Danas Unit of period 1/1/2015 until 31/12/2017.

The conclusion of this result is Bank BRI change strategy in early 2017 to raise outstanding credit of small business segmen of segmen retail commercial and segmen micro by way of marketing strategy in the form sales promotion and direct sales. But the different from this year focus to encourage micro credit customers to advance to the commercial retail segment through recruiting new account officers from internal BRI through BRI Mantri Units, BRI can remain consistent to maintain commercial retail credit growth, while slowing national credit growth. In addition to recruiting Account Officers from Mantri BRI Units. With these data has prove that the strategies has been effective and successful to Bank BRI.

Keywords : Marketing Strategies, Credit, Small Business.