## STRATEGI PEMASARAN PADA PT BANK XYZ DALAM MENINGKATKAN PEMBERIAN KREDIT

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The purpose of this research is to study and find out the Marketing Strategy for XYZ Banking, PT in order to increase lending.

The research method used in this dissertation is descriptive research that is using secondary and primary data as well which was obtained from interview with the management from XYZ Banking, PT

This research use the analysis of external and internal environments, the industry environment analysis (Five Force Porter), SWOT analysis for business development strategy with using EFE Matrix (External Factor Evaluation), IFE Matrix (Internal Factor Evaluation) and IE Matrix (Internal-External) to ensure and suggest strategy for XYZ Banking, PT is based on the actual condition based of strengths, weaknesses, opportunities and threats. Then using the analysis of Segmenting, Targeting, Positioning and Marketing Mix (Product, Price, Place, Promotion, People, Process and Physical Evidence) for marketing strategy.

The result of this research from IE Matrix puts that the company is in the Quadrant V in the position of Hold and Maintain. A strategy such as market penetration and product development is best suited for the company which located in that quadrant.

Keyword: Internal and External Environment Analysis, Industry Environment Analysis, SWOT Analysis, IFE, EFE, IE Matrix, Segmenting, Targeting, Positioning and Marketing Mix (7P)