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Strategies To Increase People's Business Credit

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KEYWORDS	ABSTRACT
strategy; people's business credit; SWOT	This study aims to determine and analyze strategies in increasing People's Business Credit. Type of Research is a Type of Qualitative Research. This research was conducted at Bank Sulsebar Mamasa Branch. Research data sources from primary data and secondary data. Data collection methods through observation, interviews and documentation. This research uses qualitative descriptive analysis methods and SWOT analysis. The results of this study show that: The strategy in providing People's Business Credit in increasing customers is carried out by socializing to the public about the superior products of People's Business Credit, improving the process of providing People's Business Credit so that it is not slow in providing certainty in providing credit, selective in lending and providing assistance in business development for People's Business Credit debtors. The strategy in providing People's Business Credit in increasing customers is carried out by socializing to the public about superior products People's Business Credit, improving the process of providing People's Business Credit, so as not to be slow in providing certainty in providing credit, selective in lending and providing assistance in business development for debtors of People's Business Credit.

Introduction

The National Economic Recovery Program (ERP), the implementation of the Job Creation Law and its derivative regulations, as well as the Bangga Buatan Indonesia (BBI) program. The PEN program itself includes MSME Support programs, including in the field of KUR financing (Alma, 2018). The People's Business Credit aims to increase and expand access to financing for productive businesses, increase the competitiveness capacity of Micro, Small and Medium Enterprises (MSMEs), and encourage economic growth and employment (Lambe & Tandi, 2021). In the distribution of People's Business Credit orders in collaboration with financial institutions (banks) including Government Banks, Private Commercial Banks, Regional Development Banks (BPD), Financing Companies, and Savings and Loan Cooperatives (Basuki & Husein, 2018). At the Regional Development Bank that gets People's Business Credit distribution rations, one of them is PT. Bank Sulselbar. PT. Bank Sulselbar has various branches including Bank

Sulselbar Mamasa Branch, located in Rante-rante, Osango Village, Mamasa District, Mamasa Regency, West Sulawesi Province (Bilung, 2016). In addition to Bank Sulselbar Mamasa Branch, there are two other banks that distribute People's Business Credit funds, namely Bank Rakyat Indonesia (BRI) and Bank Nasional Indonesia (BNI). Referring to the amount of MSME data in Mamasa Regency, it certainly brings fresh air in efforts to distribute People's Business Credit. Of course, this is a problem caused by the existence of competitors between banks in providing credit, besides that there is still a lack of public knowledge about the benefits of People's Business Credit and information on financial availability at banks in providing People's Business Credit (Sipi & Tandi, 2021).

This study aims to find out and analyze strategies in increasing People's Business Credit, by analyzing strengths, weaknesses, opportunities and threats in marketing People's Business Credit within the scope of PT. Bank Sulselbar Mamasa Branch, and to find out what alternative strategies are right to be applied in increasing the number of People's Business Credit customers at PT. Bank Sulselbar Mamasa Branch (Budhiningtias Winanti, 2011). Marrus in (Umar, 2013), strategy is a process of determining the plans of top leaders that focus on the long-term goals of the organization, accompanied by the preparation of a way or effort on how to achieve these goals. In addition, according to Hamel and Prahalad (Umar, 2013) strategy is an action that is incremental (always increasing) and continuous, and is carried out based on the point of view of what customers expect in the future. Thus the strategy always starts from what can happen. (Rangkuti, 2015), in principle, strategies can be grouped based on three types of strategies, namely management strategies, investment strategies, and business strategies (Hamel & Prahalad, 2010). Law Number. 10 Year 1998, the definition of credit is a provision of money or bills that can be likened to it, based on an agreement or restriction on lending between a bank and another party that requires the borrower to pay off its debt after a certain period of time with interest. (Jain, 2013) suggests that the provision of achievements (e.g. money, goods) with reciprocation of achievements (counterachievements) that will occur in the future. (Ancarani et al., 2012) credit is the ability to carry out a purchase or make a loan with a promise that payment will be deferred at a certain agreed period.

Research Methods

The research method used in this study is qualitative research method. This research was conducted at Bank Sulselbar Mamasa Branch in Osango Village, Mamasa District, Mamasa Regency, West Sulawesi. The data sources that the author will use in data collection are: primary data and secondary data. Data Collection Methods: Interviews, Observations and documentation. The method used in this study is a qualitative descriptive method, which is a study intended to collect facts and elaborate orderly and thoroughly in accordance with the problem to be solved (Kotler & Armstrong, 2017). Furthermore, it was analyzed using SWOT analysis (Strenghts, Weaknesses, Opportunities, Threats), especially to determine strategies in increasing People's Business Credit customers at PT. Bank Sulselbar Mamasa Branch. The data analysis technique used in this study is a SWOT analysis technique through a qualitative approach. (Rangkuti, 2015), SWOT analysis is a way to research, collect, and record overall strategy factor information data and can explain it fully to formulate strategies (Miranda, 2020).

Results and Discussions

Analysis of Internal and External Factors

Increasing the number of People's Business Credit customers at Bank Sulselbar Mamasa Branch by using two competitors as a comparison, including BNI KC Mamasa and BRI KC Mamasa are as follows:(Nisak, 2013)

Internal Factors

a. (Strength)
    -   Decreased installments
    -   Loan less than Rp 100.000.000,- no collateral
    -   Good service
    -   Comfortable room and parking
    -   Administration costs are relatively cheap
b. (weaknesse)
    -   Less strategic place
    -   Slow in the process of providing credit certainty
    -   Products are rarely known to the public
    -   Length of business
    -   Short loan term.

External factors

a. (Opportunities)
    -   Government Assistance Program for MSMEs
    -   People's need for credit is increasing
    -   Building cooperation with local governments
    -   Attract potential customers with special offers
    -   People's Business Credit availability on one of the competitors has run out
b. (Threat)
    -   Risk of default
    -   The economic turnover has not returned to stability

Internal Strategy Factor Matrix (IFAS)

The IFAS matrix is used to identify internal factors that affect Bank Sulselbar Mamasa Branch KUR products which will later be included in the framework of strengths and weaknesses (Hartono, 2022).

Table 1 Internal Strategy Factor Analysis (IFAS) Results Matrix Table PT. Bank Sulselbar Mamasa Branch

Internal Strategy Factors (IFAS)	Weight	Rating	Score
Strength			
Decreased installments	0.12	4	0.48
Loan <IDR 100,000,000 without collateral	0.12	4	0.48
Good service	0.08	3	0.24
Comfortable room and parking	0.12	3	0.36
Cheap administrative costs	0.12	4	0.48
			2.04
Debilitation			
Slow in the process of providing credit certainty	0.12	2	0.24
Less strategic place	0.08	3	0.24
Lesser known products	0.08	2	0.16
Length of business is limited	0.08	2	0.16

Asrin Tandi

Internal Strategy Factors (IFAS)	Weight	Rating	Score
Short loan term	0.08	3	0.24
			1.04
Total IFAS	1,00		1.00

Source: data processed 2023

External Strategy Factor Matrix (EFAS)

The EFAS matrix is used to identify internal factors that affect Bank Sulselbar Mamasa Branch KUR products which will later be included in the framework of opportunities and threats (Sipi & Tandi, 2021).

Table 2 External Strategy Factor Analysis (EFAS) Results Matrix Table Products of KUR Bank Sulselbar Mamasa Branch

External Strategy Factors (EFAS)	Weight	Rating	Score
Chance			
Government assistance programs for MSMEs	0.1	3	0.3
People's need for credit is increasing	0.15	4	0.6
Building cooperation with local governments	0.15	4	0.6
Attract potential customers with special offers	0.15	3	0.45
The availability of KUR one of the competitors has run out	0.15	3	0.45
			2,4
Threat			
Risk of default	0.15	1	0.15
The economic turnover has not returned to stability	0.15	2	0.3
			0.45
Total EFAS	1.00		1.95

Source : data in processing, 2023

Matriks SWOT

The SWOT matrix is used to find out the picture of strategies that are suitable for the development of KUR product marketing at Bank Sulselbar Mamasa Branch. In this matrix will be obtained S-O strategy (strengths-opportunities), S-T strategy (strengths-threats), W-O strategy (weaknesses-opportunities), and W-T strategy (weaknesses-threats) (Zikmund & Stanton, 2017).

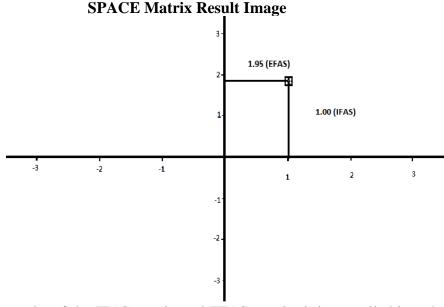**Table 3 of SWOT Analysis Results Diagram of KUR products Bank Sulselbar Cabang Mamasa**

IFAS / EFAS	Strength(s)	Weakness (W)
	a. Decreased installments b. Loan <IDR 100,000,000 without collateral c. Good service d. Comfortable room and parking e. Administration costs are relatively cheap	a. Slow in the process of providing credit certainty b. Less strategic place c. Lesser known products d. Length of business is limited e. Short loan term
Opportunity (O) a. Government assistance programs for MSMEs b. People's need for credit is increasing	**SO Strategy** a. Improve good relations with the community and local government.	**WO Strategy** a. Conducting socialization to the community

c. Building cooperation with local governments d. Attract potential customers with special offers e. The availability of KUR in one of the komoetitol has run out	b. Maintain low administrative costs, decreased amgsuran, and unsecured loans	b. Improve the process of granting KUR so that it does not lag in providing certainty in providing credit
Threat (T) a. Risk of default b. The economic turnover has not returned to stability	**ST Strategy** a. Selective in lending b. Providing assistance in business development for KUR debtors	**WT Strategy** a. continue to increase promotion to people who are considered potential and deserve KUR b. provide promos

Data sources processed, 2023

Matriks SPACE

The SPACE matrix is used in SWOT analysis to find out and determine what strategies are suitable for use by Bank Sulselbar Mamasa Branch in increasing the number of KUR customers. In the SPACE Matrix there are VI Quadrants among which will be the position of Dreams coffe (Sugianto & Sugiharto, 2013). Here is the result of the SPACE matrix:

SPACE Matrix Result Image

Based on the results of the IFAS matrix and EFAS matrix, it is compiled into the SPACE matrix (Suryatama, 2014). The total IFAS score is 1.00 and the total EFAS score is 1.95. This value shows quadrant I, so the right strategy for Bank Sulselbar Mamasa Branch in increasing the number of People's Business Credit customers is the S-O (Strength-Opportunity) strategy (Muri Yusuf, 2017), namely improving good relations with the community and local government, and maintaining cheap administrative costs, decreased installments and loans of <IDR 100,000,000 without collateral (Dj, 2017).

Asrin Tandi

Conclusion

The strategy in providing People's Business Credit in increasing customers is carried out by socializing to the public about superior products People's Business Credit, improving the process of providing People's Business Credit, so as not to be slow in providing certainty in providing credit, selective in lending and providing assistance in business development for debtors of People's Business Credit.

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