(RESEARCH ARTICLE)

Marketing performance improvement strategy in lending KUR at ABC bank XYZ branch office

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Abstract

Marketing performance is one of the important indicators of the success of companies including the banking industry in achieving the expected goals and targets. Increasingly fierce business competition in the industry has an impact on the difficulty in achieving the targets set at Bank ABC XYZ Branch Office, especially in the distribution of People's Business Credit in the region. The purpose of this study is to design strategies to improve marketing performance in KUR lending at Bank ABC XYZ branch. This research uses a mix method approach. Quantitative approach to analyze the relationship of the 7P marketing mix to marketing performance in KUR lending. While the qualitative method is designing marketing strategies through SWOT analysis. Sampling using census and purposive sampling. The census technique was used in the quantitative method, namely all employees of the KUR credit marketing section, totaling 65 people. Meanwhile, the purposive sampling technique was used in the qualitative test by interviewing two informants who served as managers and worked for more than 3 years in the KUR distribution section. The quantitative data analysis method was tested statistically using Smart PLS with a P-Value criterion ≤ 0.05. Meanwhile, the qualitative data analysis was tested descriptively qualitative. The results showed that Place; Promotion; People; Process; and Phsycal evidence had a significant effect on marketing performance. However, Product and Price proved to have no effect on marketing performance. The results showed that the strategic position in KUR lending is in quadrant 1, namely the company must carry out an aggressive strategy. Aggressive strategies that need to be carried out are by improving digital-based services that are more flexible both in simplifying the credit process and the potential customer feeder process; providing training, development and digitization to employees; conducting socialization and training on digital technology to customers and prospective customers at the work unit location; optimizing the KUR distribution quota to MSMEs through internal marketing communications including company groups and external parties; and building KUR corners for education and promotion in markets and keluharan offices that have not been reached.

Keywords: SWOT Analysis; 7P Marketing Mix; Marketing Performance; Strategy.

1 Introduction

Marketing strategy is implemented to create rapid behavior that leads to superior and customer-oriented performance. Marketing strategy starts from identifying the company, between companies and understanding the context of two elements, namely the company's behavior in understanding the market and related to interactions with stakeholders to create and deliver value to customers, and is responsible for the overall management of activities by the company (Varadarajan, 2015). The marketing mix is one of the factors that can influence consumer purchasing decisions (Astuti et al., 2015), increase consumer purchase intention (Kusumawati et al., 2014), form customer loyalty (Othman et al., 2021). These results indicate that the marketing mix is an important factor in market-related decision making and evaluation which involves a combination of important elements to plan and fulfill the entire marketing operation process. (Aghaei et al., 2014).

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Marketing mix refers to a set of controllable marketing tools used by a firm to generate its desired responses from its various target markets to influence demand for the services it offers (Ivy, 2008). The marketing mix is divided into two types, namely the marketing mix for goods and for services (Kotler & Keller, 2018). The marketing mix for goods and for services has different components. The marketing mix for goods includes 4Ps, namely: product, price, place, and promotion, while the marketing mix for services includes 7Ps, namely: product, price, place, promotion, people, process, and physical evidence. (Kotler & Keller, 2018). The marketing mix can help marketers to formulate and implement marketing strategies to retain existing customers and attract new customers (Rathod, 2016). It is an important part of the service plan for optimal service delivery to customers.

The success of banks is partly supported by loan interest income. Through lending, all banks are competing to reach a wider range of customers to increase credit. Various ways are done by companies including Bank ABC to win this increasingly competitive competition. Bank ABC is one of the government-owned banks that since its establishment has always been consistent in developing Micro, Small and Medium Enterprises (MSMEs), where this segment is the core strength of this bank. Consistency so far has been able to produce brilliant business performance, in 2021 Bank ABC was able to record an individual net profit of IDR 32.215 trillion, most of which was obtained from the opinion of the loan interest channeled.

To facilitate lending and services, Bank ABC has 19 regional offices with 461 branch offices at home and abroad. XYZ Branch Office is one of Bank ABC's Branch Offices located in South Tangerang City and Tangerang Regency. XYZ Branch Office has 12 working units under its supervision. Each of these businesses has managers and marketing personnel who are tasked with marketing products according to the characteristics of the business unit. Problems that occur at Bank ABC XYZ Branch Office regarding the non-achievement of targets in lending. KUR credit marketing performance can be seen from the percentage of target achievement against the Key Performance Indicator (KPI) that has been provided by the company. The following is a recapitulation of the achievement of marketing performance in the micro segment and SME segment based on a comparison of the achievement of KUR lending against the target.

Table 1 Comparison of KUR Disbursement Realization to Target

Segment	2021			June 2022			Delta 22 - 21
	Achievements	Target	%	Achievements	Target	%	
KUR Mikro	210.93	195.89	107.68%	164.13	144.78	113.37%	5.69%
KUR SME	26.27	33.84	77.64%	14.54	18.16	80.07%	2.43%

Referring to Table 1. shows that the marketing of micro KUR during the 2021 period and as of June 2022 has reached the specified target, namely 107.68% in the 2021 period and increased to 113.37% in the period as of June 2022. However, this is different from the type of SME KUR distribution where the achievement of the June 2022 realization against the target was only 80.07%. Although from 2021 to June 2022 proportionally the performance of the KUR SME marketing segment has shown an increase of 2.43%, this figure is smaller than the increase in the performance of the KUR micro marketing segment which showed an increase of 5.69%. On the other hand, the amount of lending to Micro, Small and Medium Enterprises (MSMEs) in Banten Province in the fourth quarter of 2021 experienced a significant increase of 15% (Bank Indonesia, 2022). This shows that KUR lending in the region still has enormous potential because the location of Bank ABC XYZ Branch Office is in a very appropriate location in marketing MSME loans.

In improving marketing performance at Bank ABC XYZ Branch Office regarding KUR lending, it is necessary to design a marketing strategy that is right on target. However, what must be considered is that companies need to understand the internal and external environment which is packaged in the Strenghts, Weaknesses, Opportunities, and Threaths (SWOT) analysis. SWOT analysis is the most widely used approach by companies in designing strategies and making business decisions (Ajmera, 2017). This analysis involves identifying specific organizational goals and evaluating based on strengths and weaknesses, opportunities and threats that affect the condition of the company either positively or negatively to achieve its goals (Ashutosh et al., 2020). This analysis is very helpful for companies in declining and designing marketing strategies to achieve the expected marketing performance in KUR distribution. In relation to banking performance, several previous studies have proven that the marketing mix can statistically improve the marketing performance of banks (Hossain & Islam, 2017; Abidemi et al., 2017). However, contrary to the results of research by Hossain & Islam (2017) that product and price can improve the Bank's marketing performance, but place, promotion, people, process, and physical evidence cannot affect the Bank's marketing performance. Referring to the

results of previous studies shows that there are still inconsistencies in research results, so further research needs to be done to confirm the results of previous studies.

2 Methods

This research uses two types of data, namely primary data and secondary data. Primary data was obtained using two data collection methods, namely through direct interviews with informants to find out the condition of the company in lending. The informants in question are the deputy head of the XYZ branch, KUR credit manager, and KUR credit marketers. The second data collection was through direct distribution of questionnaires to marketers who marketed KUR loans in the Tangerang City and Tangerang Regency areas to find out their perceptions of the marketing mix that had been implemented and the achievement of marketing performance. Meanwhile, secondary data were obtained, namely data related to the achievement of KUR targets during the 2021 and 2022 periods, which were obtained through the company database.

This research was conducted at Bank ABC XYZ Branch which focuses on marketing performance in KUR lending with a quantitative and qualitative approach. Sampling is divided into two types, namely by using census and purposive sampling. Sampling in the quantitative test, namely using a census, namely all employees of the KUR credit marketing section, totaling 65 people, became research samples to find out their perceptions regarding the marketing mix and marketing performance of KUR lending. Meanwhile, qualitatively using purposive sampling techniques based on certain criteria (Cooper & Schindler, 2014). The sample criteria are informants who serve as managers of the KUR credit marketing section who oversee the technical field related to the program run by employees, and employees who have worked for more than 3 years because they have experience and understand the situation in the field in KUR lending. In the research, the informants chosen were: 1 manager of the KUR lending section named Satya Yuspriandi, and 1 marketer named M Arif Budi S. The operational definitions and measurements of the marketing mix variables and marketing performance are as follows.

Table 2 Operational Definition and Measurement of Research Variables

Variables	Operational Definition	Symbol	Indicator
Product	A product is anything that can be offered to the market to get attention, acquisition, use, or consumption that can satisfy wants or needs (Islam et al., 2013)	Pro1	Product Variety
		Pro2	Product Description
		Pro3	Product Update Information
Price	Price is a determination of the revenue or profit earned by the company and recognizes customer costs that can be more than the price paid by the seller (Wirtz & Lovelock, 2018)	Pri1	Affordable interest
		Pri2	Cost match with product quality
		Pri3	Conformity of costs to benefits
		Pri4	Flower competitiveness
Place	Place or distribution channel is a way to help customers to reach and find the preferred brand that marks the quality level of their discovery with less effort (Kotler & Keller, 2018)	Pl1	Strategic location
		Pl2	Credit quota availability
Promotion	Promotion as a type of accurate reinforcement to motivate customers to transfer information and inform others about the service. (Kotler & Keller, 2018)	Prm1	Advertisement
		Prm2	Events and Experiences
		Prm3	Public Relations and Publicity
		Prm4	Direct Marketing
		Prm5	Personal Selling
People	Employees are a key component in the delivery of high-quality services and contribute to customer satisfaction (Kotler & Keller, 2018)	Pe1	Speed of Responding to Questions
		Pe2	Concern for Customer Complaints

		Pe3	Training and development
Process	Processes as procedures, mechanisms and activities required to provide services (Tan & Pawitra, 2001)	Prc1	SOP to customers
		Prc2	Processing speed
		Prc3	Ease of application
		Prc4	Ease of disbursement
Physical evidence	Physical evidence is evidence of the company as added value shown to customers (Kotler & Keller, 2018)	Phs1	Package
		Phs2	Facilitator
		Phs3	Socializer
		Phs4	Differentiator
Marketing Performance	Marketing performance is a way to determine overall performance that can contribute to the success of business and sales strategies (Beukes & Wyk, 2016)	Kp1	Sales growth
		Kp2	Profit growth
		Kp3	Customer Growth
		Kp4	Market share growth

Data analysis with two approaches, namely quantitatively and qualitatively. Quantitative data analysis through Smart PLS testing with three stages, namely 1) outer model test through: convergent validity (loading factor ≥ 0.70), composite reliability (Composite reliability (ρc) ≥ 0.70 and Cronbach's Alpha value ≥ 0.60), and discriminant validity (Average Variance Extracted (AVE) ≥ 0.50); 2) test the inner model with three approaches, namely: R Square, Q Square, and Goodness of Fit (GoF); 3) hypothesis testing with the criteria of P-Value ≤ 0.05, the research hypothesis is accepted. (Garson, 2016). Meanwhile, qualitative data analysis was obtained from interviews with informants, namely the KUR lending manager and marketers in the section, which were then analyzed descriptively qualitatively based on SWOT analysis with four stages, namely: 1) data collection; 2) data reduction; 3) data presentation; 4) verification.

3 Results and discussion

3.1 Respondent Characteristics

The sample in this study was 65 respondents consisting of 39 micro credit marketers, and 36 KUR SME marketers. Table 4.1 shows that most respondents were male as many as 47 people (72.3%), aged 31 years to 45 years as many as 52 people (80.0%), worked between 6 years to 10 years as many as 27 people (41.5%), and had an S1 / S2 / S3 education as many as 49 people (75.4%).

Table 3 Respondent Characteristics

No.	Characteristics		Total	Percentage (%)
1	Gender	Male	47	72.3
		Female	18	27.7
2	Age	18-30 years old	10	15.4
		31-45 years old	52	80.0
		46-55 years	3	4.6
3	Length of Service	<1 year	5	7.7
		1-5 years	16	24.6
		6-10 years	27	41.5
		>10 years	17	26.2
4	Education	SMA/SMK Equivalent	7	10.8

		Diploma	9	13.8
		S1 / S2 / S3	49	75.4
	Total		65	100

3.2 Outer Model Test Results

This test is to measure the feasibility of the instrument. The results of the outer model test in Table 4. show that the results of the convergent validity test on the items on each variable have a convergent validity loading factor value ≥ 0.70. This shows that the data meets the convergent validity criteria. The results of the composite reliability test on all variables have a value of⟩ c> 0.70, so the research data is declared reliable. Meanwhile, the results of the discriminant validity test on all variables have an AVE value> 0.50. This means that the data meets the discriminant validity criteria.

Table 4 Outer Model Evaluation of Final Data

Variables	Item	Loading factor	ρc	AVE	Description
Product	Pro1	0.755	0.824	0.610	Good
	Pro2	0.775			
	Pro3	0.813			
Price	Pri3	0.958	0.965	0.932	Good
	Pri4	0.973			
Place	Pl1	0.887	0.888	0.798	Good
	Pl2	0.900			
Promotion	Prm1	0.753	0.831	0.500	Good
	Prm2	0.797			
	Prm3	0.742			
	Prm4	0.679			
	Prm5	0.536			
People	Pe1	0.751	0.879	0.709	Good
	Pe2	0.885			
	Pe3	0.882			
Process	Prc1	0.836	0.885	0.664	Good
	Prc2	0.911			
	Prc3	0.891			
	Prc4	0.579			
Physical evidence	Phs1	0.594	0.866	0.622	Good
	Phs2	0.850			
	Phs3	0.897			
	Phs4	0.781			
Marketing Performance	Kp1	0.900	0.949	0.824	Good
	Kp2	0.933			
	Kp3	0.910			

	Kp4	0.888			

3.3   Inner Model Evaluation

After the research instrument meets the research criteria, the next stage is to evaluate the inner model to determine the feasibility of the structural model with three approaches, namely: R Square, Q Square, and GoF. Table 5. shows that the marketing performance model has an R^2 of 0.903> 0.67 or in the strong category. The Q test results^2 have a Q value^2 of 0.715> 0.35 or in the strong category. Meanwhile, the GoF test has a GoF value of 0.799> 0.36, which means that the research model is in the moderate category or has a model fit and allows for hypothesis testing.

Table 5 Inner Model Evaluation

Model	R^2	Q^2	GoF
Marketing Performance	0.903	0.715	0.799

4   Hypothesis Test Results

Hypothesis testing in this study uses path analysis which is statistically tested through Smart PLS. The criteria used are the P-Value ≤ 0.05, so the research hypothesis is accepted. The results of the research hypothesis test are as follows.

Table 6 Hypothesis Test Results

	β	T Stat	P Values	Results
Product -> Marketing Performance	-0.086	1.499	0.135	H1 rejected
Price -> Marketing Performance	0.012	0.223	0.824	H2 rejected
Place -> Marketing Performance	0.194	2.628	0.009**	H3 accepted
Promotion -> Marketing Performance	0.153	1.970	0.049*	H4 accepted
People -> Marketing Performance	0.254	3.081	0.002**	H5 accepted
Process -> Marketing Performance	0.171	2.001	0.046*	H6 accepted
Pysichal Evidence -> Marketing Performance	0.297	2.972	0.003**	H7 accepted

Notes: ** sig at α 0.01 (1%); * sig at α 0.05 (5%)

Table 6. Shows that product has a value of β = 0.086 and P-Value = 0.135 > 0.05; price has a value of β = 0.012 and P-Value = 0.824 > 0.05. These results indicate that statistically product and price have no significant effect on marketing performance, so H1 and H2 are rejected. While place has a value of β = 0.194 and P-Value = 0.009 < 0.05; promotion has a value of β = 0.153 and P-Value = 0.049 < 0.05; people have a value of β = 0.254 and P-Value = 0.002 < 0.05; process has a value of β = 0.171 and P-Value = 0.046 < 0.05; and psychal evidence has a value of β = 0.05. 0.05; and psychal evidence has a value of β = 0.297 and P-Value = 0.003 < 0.05, which means that the five variables have a significant effect on marketing performance, so that H3; H4; H5; H6; and H7 are accepted.

4.1   SWOT Analysis Results Internal Factor Analysis (IFAS) and External Factor Analysis (EFAS) Matrices

Table 7 IFAS and EFAS Analysis Results

No.	Internal Factor Analysis (IFAS)	Weight	Rating	Total
1	Strenghts			
	ABC Bank has the largest number of customers. especially micro-scale customers. of any other bank	0.12	4.00	0.48
	Strategic work unit location close to markets and business centers	0.12	4.00	0.47

			Weight	Rating	Total
	Qualified marketers		0.13	4.00	0.52
	KUR distribution quota is larger than that of other banks		0.13	4.00	0.52
	KUR application requirements are more flexible		0.12	4.00	0.48
	Digitalization of processes that accelerate the KUR distribution process		0.11	3.00	0.34
	sub total		0.73		2.80
2	Weaknesses				
	Offline KUR applications that increasingly make the queue time for giving KUR to prospective customers a little longer		0.06	2.00	0.13
	Long bureaucratic flow in the service system		0.05	1.00	0.05
	Coordination has not gone well between the head office and branches		0.08	2.00	0.16
	There are employees who are still not tech-savvy		0.08	2.00	0.15
	sub total		0.27		0.49
	Total		1.00		3.29
No.	External Factor Analysis (IFAS)		Weight	Rating	Total
1	Opportunities				
	The development of technology is accelerating		0.14	4.00	0.58
	MSME growth continues to increase		0.15	4.00	0.59
	Population growth continues to increase in the Greater Tangerang area		0.15	3.00	0.46
	Have a good relationship with the local government and the MSME community		0.15	4.00	0.59
	sub total		0.59		2.21
2	Threats				
	The number of other banks offering KUR loans		0.06	1.00	0.06
	Interest rates are increased by the government		0.10	2.00	0.19
	Reduction of quota for Bank ABC in KUR loan disbursement		0.10	2.00	0.19
	There are customers who do not understand technology in applying for and disbursing KUR loans		0.06	1.00	0.06
	Customer moved to another bank in applying for KUR loan		0.10	2.00	0.20
	sub total		0.41		0.70
	Total		1.00		2.91

Based on this value, to determine the strategy formulation through the space diagram, the following calculations are carried out:
SW = Strength weighting score (S) - Weakness weighting score (W)
      = 2.80 - 0.49 = 2.31
OT = Opportunity weighting score (O) - Threat weighting score (T)
      = 2.21 - 0.70 = 1.59

Referring to the results of the IFAS and EFAS matrix calculations, which have a value of SW = 2.31 and OT = 1.59, the strategic position in this study is as follows.
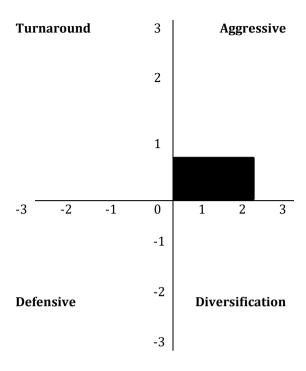
4.1.1 Space Diagram Results

Figure 1 Space diagram

Based on Figure 4. shows that the results of determining the strategic position using a space diagram are in quadrant 1, which means that the strategic position supports an aggressive strategy. This means that ABC Bank XYZ branch is advised to be able to develop and survive in the increasingly competitive competition in KUR lending.

4.2 SWOT Matrix Results

Table 8 SWOT matrix of ABC Bank XYZ Branch

IFAS	**Strenghts**	**Weaknesses**
EFAS	S1: Bank ABC has the largest number of customers, especially micro-scale customers, compared to other banks. S2: Scattered and strategic locations of work units close to markets and business centers S3: Qualified marketers S4: KUR distribution quota is larger than that of other banks S5: KUR application requirements are more flexible S6: Digitalization of processes that accelerate the KUR distribution process	W1: Offline KUR applications are increasingly making the queue time for KUR to be given to prospective customers a little longer. W2: Long bureaucratic flow in the service system W3: The prospective customer feeder function within the ABC Bank group, which is both engaged in micro and ultra-micro financing, is not well established. W4: There are employees who are still not tech-savvy
Opportunity	S-O Strategy	W-O Strategy
O1: The development of technology is accelerating O2: MSME growth continues to increase	Optimizing KUR distribution to MSMEs through marketing communications (S1, S4, O2, O3, O4) (ST1)	Provide training, development and digitalization to employees (W4, O1) (ST3)

O3: Population growth continues to increase in the Greater Tangerang area O4: Have a good relationship with the local government and the MSME community.	Improve more flexible digital-based services (S5, S6, O1) (ST)	Build a digitalization system to feeder potential customers from ultra-micro customers to KUR customers (W3,O1) (ST4)
Threats	S-T Strategy	W-T Strategy
T1: The number of other banks offering KUR loans T2: Interest rates are increased by the government T3: Reduced quota for Bank ABC in KUR lending T4: There are customers who do not understand the technology in applying for and disbursing KUR loans. T5: The customer moves to another bank in applying for a KUR loan	Establish KUR corners for education and promotion in markets and keluharan offices that have not been reached (S2, T5) (ST5) Conduct socialization and training on digital technology to customers and prospective customers at the work unit location (S3, T1, T4) (ST6)	Simplifying KUR loan application procedures with digital applications (W1, W2, W3) (ST7) Conduct joint marketing with marketing subsidiaries for non-KUR products (W3, T3) (ST8)

From the results above, it can be concluded that there are 8 strategies that can be carried out to improve KUR marketing performance at the XYZ Branch Office of Bank ABC. These strategies can be grouped into 5 marketing mix strategies which in the research results using those processed through Smart PLS get significant results. The strategy grouping is as follows.

- **Promotion**
- Optimizing KUR distribution to MSMEs through marketing communications (strategy 1)
- Conduct joint marketing with marketing subsidiaries for non-KUR products (strategy 8)
- **Process**
- Enhance more flexible digital-based services (strategy 2)
- Build a digitalization system to feeder potential customers from ultra-micro customers to KUR customers (strategy 4)
- Simplify KUR loan application procedures (strategy 7)
- **People**
- Provide training, development and digitalization to employees (strategy 3)
- **Physical Evidence**
- Establish KUR corners for education and promotion in unreached markets and keluharan offices (strategy 5)
- **Place**
- Conduct socialization and training on digital technology to customers and prospective customers at the work unit location (strategy 6).

4.3 QSPM matrix results

Table 9 QSPM matrix of ABC Bank XYZ Branch

No.	Internal Factor Analysis (IFAS)	Weight	1		2		3		4		5	
			US	TAS	US	TAS	US	TAS	US	TAS	US	TAS
1	Strenghts											
S1	ABC Bank has the largest number of customers. especially micro-scale customers. of any other bank.	0.12	3	0.36	3	0.36	3	0.36	4	0.48	3	0.36
S2	Strategic work unit location close to markets and business centers	0.12	4	0.47	2	0.23	2	0.23	3	0.35	2	0.23

S3	Qualified marketers	0.13	2	0.26	4	0.52	4	0.52	3	0.39	4	0.52
S4	KUR lending quota is larger than that of other banks	0.13	4	0.52	4	0.52	3	0.39	2	0.26	4	0.52
S5	KUR application requirements are more flexible	0.12	3	0.36	4	0.48	3	0.36	3	0.36	3	0.36
S6	Digitalization of processes that accelerate the KUR distribution process	0.11	3	0.34	4	0.45	4	0.45	2	0.22	3	0.34
2	Weaknesses											
W1	The increasing number of offline KUR applications has made the queue time for giving KUR to prospective customers a little longer.	0.06	4	0.26	4	0.26	2	0.13	3	0.19	4	0.26
W2	Long bureaucratic flow in the service system	0.05	3	0.16	3	0.16	2	0.10	2	0.10	3	0.16
W3	Coordination has not gone well between the head office and branches	0.08	3	0.24	4	0.32	3	0.24	3	0.24	3	0.24
W4	There are employees who are still not tech-savvy	0.08	2	0.15	4	0.30	4	0.30	3	0.23	1	0.08
	Sub total	1.00		3.11		3.59		3.08		2.83		3.06
	External Factor Analysis (IFAS)											
3	Opportunities											
O1	The development of technology is accelerating	0.14	3	0.43	4	0.58	4	0.58	3	0.43	3	0.43
O2	MSME growth continues to increase	0.15	4	0.59	3	0.44	3	0.44	2	0.29	3	0.44
O3	Population growth continues to increase in the Greater Tangerang area	0.15	1	0.15	4	0.61	3	0.46	2	0.31	2	0.31
O4	Have a good relationship with the local government and the MSME community	0.15	4	0.59	3	0.44	3	0.44	2	0.29	2	0.29
4	Threats											
T1	The number of other banks offering KUR loans	0.06	3	0.17	3	0.17	3	0.17	4	0.23	3	0.17
T2	Interest rates are increased by the government	0.10	1	0.10	1	0.10	1	0.10	4	0.38	3	0.29
T3	quota reduction for Bank ABC in KUR lending	0.10	1	0.10	2	0.19	2	0.19	2	0.19	2	0.19
T4	There are customers who do not understand technology in applying for and disbursing KUR loans	0.06	2	0.12	4	0.24	3	0.18	3	0.18	4	0.24
T5	Customer moved to another bank in applying for KUR loan	0.10	3	0.30	4	0.40	3	0.30	4	0.40	3	0.30
	Sub total	1.00		2.54		3.17		2.86		2.71		2.66
	Total	2.00		5.65		6.76		5.94		5.54		5.72

Referring to Table 9, the TAS value of the six strategies generated was generated. The TAS value can help in determining priority strategies in the next few periods. The results of the ranking of priority strategies based on the TAS value are summarized in Table 10.

Table 10 Bank ABC XYZ Branch Priority Strategy Ranking

No.	Strategy	TAS score
1	Improve digital-based services that are more flexible both in simplifying the credit process and the potential customer feeder process (process)	6.76
2	Provide training, development and digitalization to employees (people)	5.94
3	Conduct socialization and training of digital technology to customers and prospective customers at the location of the work unit (place)	5.72
4	Optimizing the KUR distribution quota to MSMEs through internal marketing communications including company groups and external parties (promotion).	5.65
5	Establish KUR corners for education and promotion in markets and keluharan offices that have not been reached (psychal evidence)	5.54

5   Conclusion

Based on the discussion previously presented, it can be concluded that product and price have no significant effect on marketing performance. While place; promotion; people; process; and physical evidence have a significant effect on marketing performance. The strategic position is in quadrant 1, namely the company must carry out an aggressive strategy in five ways, namely: 1) Improve digital-based services that are more flexible both in simplifying the credit process and the potential customer feeder process (process); Provide training, development and digitalization to employees (people); 3) Conduct socialization and training on digital technology to customers and prospective customers at the work unit location (place); 4) Optimizing the KUR distribution quota to MSMEs through internal marketing communications including company groups and external parties (promotion); and 5) Building KUR corners for education and promotion in markets and keluharan offices that have not been reached (psychal evidence).

The suggestion in this study is that in improving marketing performance, the company should implement an aggressive strategy, namely by: 1) improving digital-based services that are more flexible both in simplifying the credit process and the potential customer feeder process; 2) providing training, development and digitization to employees; 3) conducting socialization and training on digital technology to customers and prospective customers at the location of the work unit; 4) optimizing the KUR distribution quota to MSMEs through internal marketing communications including company groups and external parties; 5) building KUR corners for education and promotion in markets and keluharan offices that have not been reached (psychal evidence). Meanwhile, to conduct further research, it is necessary to add other factors that can measure the marketing performance of Bank ABC XYZ branch in KUR distribution, such as service quality, satisfaction, and company image.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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