MULYADI, Credit Marketing Strategy at Micro Business Unit PT. Bank XYZ in Pulogadung Industries Zone Jakarta Timur. Under the supervision of MUSA HUBEIS and DARWIN KADARISMAN.

Pulogadung Industries Zone is the busy area which full of companies industries and also home industries (small and medium industries) located in East Jakarta. There are so many companies in this area which produce kinds of things for industries equipments, such as: spare parts for motorcycle, car, and bus, and also garment. We find more than 150,000 employees who work in this area. Besides for Industries area, we also find so many home industries that be part of this area, such as: small restaurant, bakery and cake, sales outlet for garment, motorcycle workshop, small industries for meatball, and etc. Pulogadung Industries Zone is the best area for the Bank to develop one of it’s business, specially micro credit. Micro Business Unit PT. Bank XYZ is located in the center of this area. The main business of Micro Business Unit is giving soft loan for the employees which the salary payment pass through by Bank XYZ account saving and also for home industries (small and medium industries). The purpose of this study is to analyze and identify the internal factor of PT. Bank XYZ and external factor that can help, support for getting potensial market, and also to figure out the best marketing strategy and to analyze what is the main problem in developing micro business. Data collection methods used were field surveys and in-depth interviews with related experts. Information obtained from the Small and Medium Industries and the employees which the salary payment pass through by Bank XYZ account saving. Data processing technique was using Strengths, Weaknesses, Opportunities, and Threat (SWOT), Quantitative Strategic Planning Matrix (QSPM) and Friedman test. The result of the Credit Marketing Strategy at Micro Business Unit PT. Bank XYZ in Pulogadung Industries Zone, for internal factor Human Resources is being the main priority (0.59) and external factor is economic situation (0.48). The total score for IFE and EFE matrixs (2.917) and (2.836). For the Friedman test value chisquare of the calculate chisquare for Bank’s attributes smaller than value chisquare of the tabel chisquare (1.027 $<$ 12.592) with the real value 0.985 $>$ 0.05, it means H0 acceptable, so there is no influence for the seventh Bank’s attributes for micro credit. All these criteria show that further business development is feasible, in good stability and in growing situation for micro business.

Keywords: industries zone, marketing strategy, micro business unit