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## Market Strategy in Developing Banking (Case Study at PT. Bank Mandiri)

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### A B S T R A C T

*This study aims to determine the marketing strategy that has run the company and to determine the relationship marketing strategy through SWOT analysis carried out by the company in relation to the achievement of corporate goals. While the methods of analysis used in this study is an analysis of SWOT analysis is to mngetahui strengths and weaknesses and the opportunities and threats faced by the Bank in the implementation of marketing strategies. Based on the results of the study showed that based on the evaluation of the implementation of the marketing strategy implementation SWOT banking services, especially in the company of Bank Mandiri Branch Makassar, which indicates that the marketing strategies undertaken so far in the marketing of banking services has been able to minimize weaknesses and threats in implementing strategies that have been carried out and in addition the power and opportunities are more prominent when compared to the weaknesses and threats. Based on the results of the SWOT analysis , the strategy is suitable for use in the marketing of banking services at Bank Mandiri Branch Makassar is an aggressive strategy.*

**Keywords:** Market Strategies, Bank Mandiri, Marketing.

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## INTRODUCTION

The development of the times and rapid environmental changes as well as complex economic problems require companies to be more effective and efficient in carrying out their operations in order to keep up with existing developments and changes, so companies need to replace suitable marketing strategies so that companies can maintain their survival. Banking financial institutions in performance for the success of both management and operations, bank institutions must have some basic concepts that accompany it in service traffic, including bank marketing management. Marketing does not mean only fixated on promotional and sales activities. But more than that. In the banking world, what is meant by the concept of marketing management is an effort to achieve customer satisfaction with the use of products issued by the bank, whether it is the use of products in the form of savings, current accounts, deposits and services provided to customers.

This policy was followed by the deregulation policy of the October 1988 Package which brought the banking industry in Indonesia to progress very rapidly which was followed by increasing competition. With an increasingly high level of competition, causing The pressure is getting heavier, both internally and externally, for banks, including regional banks. Every company always wants its goals to be achieved smoothly without obstacles but its success needs to go through several stages or processes in carrying out its operations, for that companies need to pay attention to functional aspects such as marketing aspects, production aspects, financial aspects, and personnel aspects which will be strengthened through functional aspects. Ika Oktawulansari (2012) researched Strategy Marketing in an Effort to Increase the Number of Customers at BMT Fajar Mulia Bandungan Branch concluded

that Relying on patterns marketing with a ball pick-up system, promoting through brochures, carry out socialization directly for promotion to customers, determine new targets or new goals, submit bidding proposals cooperation in managing student savings to schools, conducting promos with the prizes to be given. The similarity of this research is that they both study strategy variables marketing in an effort to increase the number of customers. The difference is that research by Ika Oktawulansari (2012) uses analysis descriptive. Meanwhile, this research uses descriptive qualitative analysis.

The marketing strategy is a very important aspect for the company, because it includes the four functional aspects and the strategy is the company's ways to achieve its goals. If the chosen marketing strategy is unsuitable and unsuitable, the company's goals will face many obstacles. The implementation of marketing strategy cannot be separated from internal factors, which include marketing strategy, company profile including environment, threats, opportunities, and competitors. Later by the company can be used as a basis in the formulation of marketing strategies. The analysis used is a SWOT analysis by showing the company's external and internal strengths. With this profile will be compared and through the results of the comparison will be selected alternative marketing strategies that are suitable for Bank Mandiri in the future. For this reason, the author is interested in researching Marketing Strategy Analysis in achieving company goals with the research title "Marketing Strategy Analysis in Achieving Banking Goals at Bank Mandiri"

The success of the company in carrying out its general activities and marketing activities in particular cannot be separated from its efforts to deal with and adapt to the development of the environment in which the company is located. This is because, because there

are so many factors and aspects that affect the success or collapse of the company in general and marketing in particular as a result of the company's ability or inability to deal with environmental influences that are so rapidly changing, so that the level of ability or inability to deal with environmental influences can generate opportunities or challenges for companies in carrying out company activities in general and marketing activities in particular.

Companies must be able to deal with environmental influences that are always changing even by anticipating early changes that will occur both locally, nationally, regionally, and internationally. On the other hand, if the company, especially in the marketing sector, is not able to deal with the influence of an ever-changing environment, it will create serious challenges and even disaster for the company as a whole to maintain its survival.

Marketing is the link between the organization and its customers. This liaison role is most successful when all marketing efforts are customer oriented. The involvement of all parties from top management to non-managerial employees in formulating and supporting the implementation of marketing in carrying out aspects. Hasan (2008) that marketing (marketing) is a scientific concept in business strategy that aims to achieve sustainable satisfaction for stakeholders (customers, employees, shareholders). Wahjono (2010) suggests that marketing focuses on the needs of buyers. Sales pays attention to the seller's need to convert his product into cash, marketing has the idea of satisfying customer needs through product means and the whole group of needed goods by creating, delivering and ultimately consuming them. Usmara (2008) suggests that marketing is a social and managerial process by which a person or group obtains what they need and want through the creation and exchange of products

and value. Marketing goes beyond any business function dealing with customers. Creating value and customer satisfaction is at the core of modern marketing thinking in practice. In a simple sense, marketing is the fulfillment of customer satisfaction for a profit. The two main goals of marketing are to attract new customers by promising superior value

As a social process, the concept of product marketing, Kotler and Keller (2008) define the notion of marketing as a social and managerial process in which a person or group obtains the products they need and want through the creation and exchange of products that are judged by other parties. In the decade of the 2000s, many companies realized that the importance of consumer-oriented marketing in selling products and technology was not enough. Many products are rejected in the market because the company makes products without input from customers. Likewise, many companies forget customers, as a result they lose customers.

Based on the marketing notions stated above, it can be concluded that marketing is an activity to understand consumer wants and needs so that the product or service is suitable for consumers so that the product or service can be sold. Whereas marketing is an activity that aims to know and understand customers in such a way that the products or services offered are suitable for customers. In essence, marketing is a human activity directed at meeting and satisfying needs and wants through an exchange process. The similarity of this research is that they both examine strategy variables bank marketing mix in increasing the number of customers. The difference is M. Syafiqul Umam's research (2012) marketing mix strategy banks in increasing the number of customers only use data sources primary and secondary data. Meanwhile, this research analyzes marketing strategy in increasing the number of customers using

qualitative data types and primary data sources and secondary data.

Each company directs its business activities to be able to produce products that can provide satisfaction to consumers so that within a certain time and number of products the profits can be obtained as expected. Through the products it produces, the company creates, fosters, and maintains customer trust in these products. The success of a company is largely determined by the accuracy of producers in providing satisfaction to the target consumers that it determines where marketing efforts are directed at consumers as the target market. According to Gitosudarmo (2008), marketing management is a well-planned, organized, coordinated and supervised marketing activity that will produce satisfactory results. In summary, these tasks are the earliest managerial tasks and the most decisive for the success of marketing programs is planning. As a marketing manager, you must be able to plan strategic, practical or operational and programmed marketing activities. With good planning, work guidelines will be obtained for marketing implementers in achieving their goals. What target will be achieved by the marketing department is to make sure that consumers are always loyal to buy the products they market. Consumer loyalty to the company will result in a superior competitive position and the good name or image of the company.

## **METHODOLOGY**

The identity of the problem in this study refers to the thoughts of the researchers in making an overview of the research that the researchers did regarding marketing strategies at Bank Mandiri Independent Makassar Branch. This marketing strategy is implemented considering the number of new competitors and banks that have been established in managing banking activities that provide

services to customers. To avoid decreasing customers, Bank Mandiri Makassar Branch seeks to implement marketing strategies that can increase the number of customers and manage customer funds for profit.

The implementation of the marketing strategy implemented by Bank Mandiri using SWOT analysis. This SWOT analysis is to see the strengths, weaknesses, opportunities, and threats in facing the dynamics of banking activities that are competing with other banks to win the competition between banks. Bank Mandiri has products and services in its marketing activities to customers. Activities in marketing the products and services offered use marketing strategies that can provide strengths and opportunities for banks to reach customers and try to avoid weaknesses and threats from competition with other banks.

Qualitative research is a process that tries to get a better understanding of the existing complexities, therefore, in carrying out qualitative research, researchers focus more on the process than the final result. Because the process requires changing times and conditions and the way of implementing it also changes or is flexible, by conducting research by understanding the problem from within the context of the problem being studied regarding the implementation of marketing strategies carried out using the SWOT method to find out how the strengths, weaknesses, opportunities and threats faced by companies in doing marketing.

The data collection method that the author uses is descriptive writing method, which is one type of research method that seeks to describe and interpret objects as they are, including:

1. Observation, namely research conducted by conducting direct observations at Bank Mandiri.
2. Interviews, namely research by conducting direct interviews with company leaders and a number of employees related

to research to find strengths, weaknesses, opportunities, and challenges of Bank Mandiri.

3. Documentation, namely research conducted by collecting company documents related to this research.

To answer the research problem, the following SWOT analysis is used: SWOT analysis is an analysis to find out the strengths and weaknesses as well as the opportunities and threats faced by Bank Mandiri in implementing marketing strategies.

Weighting

The weighting of internal and external factors is based on the magnitude of the influence of each factor on the product marketing strategy as measured by the resulting contribution. The weighting is done by assigning a value scale to each internal factor ranging from 1.00 to 0.00. Rating the measurement of the rating value of each factor is carried out with the following value scale: 4 = very strong; 3= strong; 2= weak; 1 = very weak.

## RESULT AND DISCUSSION

PT. Bank XYZ is a company engaged in the field of banking financial institutions, where in anticipating increasingly fierce competition with other banking companies in marketing banking products and to further increase the number of customers, the company needs to implement a marketing strategy, where the marketing strategy is the point reject in this study is SWOT. SWOT analysis has a significant relationship in the competitive situation in the banking business. SWOT analysis is an analysis conducted to determine the extent of the advantages, weaknesses, opportunities and threats faced by the company in conducting banking marketing with the aim of increasing market opportunities.

The goals and objectives of swot analysis in product marketing at PT. XYZ Bank are as follows: Knowing the right

marketing strategy for the marketing of Handsome products. By using SWOT analysis, the company can find out how the strengths, weaknesses, opportunities and market threats faced by Bank Mandiri is in a competitive arena of competition.

Referring to the goals and objectives of evaluating the use of SWOT analysis, this description will easily identify the strengths and weaknesses of Bank Mandiri in conducting banking marketing, as well as what opportunities are able to support developments in marketing performance and what threats will be faced later, therefore the company carries out a marketing strategy through the use of SWOT analysis (strengths, weaknesses, opportunities, threats) in marketing products. banking.

To see how the strength in marketing banking products lies in the following aspects: Bank Mandiri is easily accessible by customers; Achievement of bank plans and standards in accordance with the bank's business plan set by bank Mandiri; Having skilled and experienced employees in the banking sector; Extensive network of bank offices covering almost all regions; The existence of prize draws through promotional programs to customers; The existence of SMS Banking services that provide convenience for bank customers to transact; Quality of service and expansion of office network and delivery channels

In marketing banking products, there are weaknesses faced by Bank Mandiri which can be described as follows: Savings interest rates are lower than other banks; Lack of ATMs in each branch; Lack of marketing personnel in marketing banking services; There is a long queue either in depositing or withdrawing cash at the teller; Bank employees who are not friendly in serving customers; Lack of promotion by Bank Mandiri. The opportunities that are expected to affect the marketing of banking products at Bank Mandiri can be described as follows: Economic growth in South



Sulawesi is high; There is public trust with Bank Mandiri Makassar Branch; The increasing economic growth in Indonesia; The existence of a positive image of the community towards Bank Mandiri; Bank Mandiri Makassar Branch's market share is relatively high. The factors that are felt to be a threat in the marketing of banking products at Bank Mandiri can be described as follows: Intense level of competition with fallow banks; Government regulations in the banking sector are often changing; The weakening of the rupiah against the dollar exchange rate

In order to perform a swot analysis, first, the determination of the variables/ attributes of the swot analysis in marketing banking products is intended to be able to formulate a marketing strategy that will be used in marketing banking products. With the formulation of a marketing strategy, it can be seen that which strategy is more adequate to be used in marketing banking products, especially at Bank Mandiri. Where in marketing banking products, the results of the analysis of respondents' responses to internal and external attributes in the SWOT analysis can be used. The purpose of evaluating the formulation of strategies in banking marketing at Bank Mandiri through the SWOT strategy is intended

to find out how big the company's internal and external factors are through the use of SWOT analysis, which is to analyze the evaluation of the overall strengths, weaknesses, opportunities and threats that occur in the company. Therefore, to support the smooth running of the company's activities, it is necessary to have a SWOT analysis in marketing banking products at PT. XYZ Bank.

The internal strategy factor matrix is intended to find out how big the strengths and weaknesses are in marketing bank services at Bank Mandiri which can be seen through the following steps: Determine the factors that are strengths and weaknesses; Make the weight of each of these factors with a scale; Calculate the average for each factor by giving a value scale with 1 – 4; Sum the weights with the rating; Calculate the weighted score.

Based on the steps in the preparation of the internal strategy matrix, the next step is to determine the matrix. Through the strengths and weaknesses that have been determined by distributing questionnaires, it can be calculated weights with ratings, for more details can be presented an internal strategy matrix in the marketing of banking services products (IFAS) through the following table:

**Table 1.**  
**Weight Calculation Results with Ratings in the IFAS Matrix (Internal Strategy)**  
**at Bank Mandiri**

| Internal Strategy Factors  | Weight | Rating | Weight x rating |
|--|--------|--------|-----------------|
| <b>Strength</b>  |        |        |                 |
| 1. Location of PT. Bank XYZ that is easy for customers to reach                                  | 0.082  | 4      | 0.289           |
| 2. Achievement of business plans and bank standards set by Bank XYZ                              | 0.083  | 3      | 0.247           |
| 3. Having skilled employees, experienced in banking  | 0.084  | 4      | 0.293           |
| 4. Extensive network of bank offices covering almost all regions                                 | 0.080  | 2      | 0.190           |
| 5. The existence of lottery prizes through promotional programs to customers                     | 0.082  | 3      | 0.266           |
| 6. The existence of SMS Banking services that provide convenience for bank customers to transact | 0.079  | 4      | 0.314           |
| 7. Quality of service and expansion of office network and delivery channels                      | 0.082  | 4      | 0.327           |
| Total score  |        |        | 1,926           |
| <b>Weakness</b>  |        |        |                 |
| 1. Interest rates on savings are lower than other banks  | 0.072  | 2      | 0.142           |
| 2. Lack of ATMs in each branch   | 0.069  | 1      | 0.099           |
| 3. Lack of marketing personnel in marketing banking services                                     | 0.078  | 1      | 0.078           |
| 4. There is a long queue either depositing or withdrawing cash at the teller                     | 0.069  | 1      | 0.069           |
| 5. Bank employees who are not friendly in serving customers                                      | 0.071  | 2      | 0.168           |
| 6. Lack of promotion by PT. XYZ Bank   | 0.072  | 2      | 0.164           |
| Total Score  |        |        | 0.720           |
| IFAS Total Score   |        |        | 2,646           |

Source: Processed data results, 2022

Based on the table above, it appears that the results of the calculation of the weight x rating for the banking marketing strategy matrix through internal factors, namely strength lies the highest score, namely service quality and expansion of office networks and delivery channels, besides the second score is the existence of SMS Banking services that provide convenience. bank customers to transact at Bank Mandiri, this is because the two indicators have the highest score, namely at a score of 0.327 and a score of 0.314.

Furthermore, to find out the highest weakness score, bank employees are less friendly in serving customers with a score of 0.168, while the second highest weakness score lies in the lack of promotions carried

out by Conventional Banks with a score of 0.164. So it can be said that the total score (weight x rating ) for internal factors in the marketing strategy of bank services at the company Bank Mandiri is 2,646.

External strategy matrix (EFAS) is presented to formulate external strategic factors in the marketing strategy of bank services through opportunity and threat factors. So the steps in making the external strategy matrix (EFAS) are as follows: Summing up the factors that become opportunities and threats; Giving weight to each factor with a predetermined scale; Calculate for each of the opportunity and threat factors; Multiply the weight by the rating; Sum the weighted scores.

**Table 2**  
**Results of Weight Calculation with Ratings in the EFAS Matrix (External Strategy)**  
**in Determining the Marketing Strategy of Bank Mandiri**

| Internal Strategy Factors  | Weight | Rating | Weight x rating |
|--|--------|--------|-----------------|
| <b>OPPORTUNITY</b>   |        |        |                 |
| 1. Economic growth in Sulawesi South High                            | 0.121  | 3      | 0.401           |
| 2. There is public trust with Bank Mandiri                           | 0.127  | 3      | 0.358           |
| 3. Increasing economic growth in Indonesia                           | 0.121  | 4      | 0.423           |
| 4. There is a positive image from the community Against Bank Mandiri | 0.130  | 4      | 0.457           |
| 5. The market share of bank Mandiri is relatively high               | 0.121  | 4      | 0.430           |
|  |        |        | 2,068           |
| <b>THREAT</b>  |        |        |                 |
| 1. The level of intense competition with fellow Bank Mandiri         | 0.120  | 2      | 0.247           |
| 2. Government regulations in the banking sector are often changing   | 0.125  | 2      | 0.277           |
| 3. The weakening of the rupiah against dollar rate                   | 0.135  | 2      | 0.323           |
|  |        |        | 0.848           |
|  | 1.00   |        | 2.92            |

Source: Processed data results, 2022

Namely the results of the calculation of the scale (weight multiplied by rating) in the EFAS matrix, the weighted score for the greatest opportunity is the existence of a positive image from the community towards Bank Mandiri with a score of 0.457, while the second largest weighted score is the market share of Bank Mandiri is relatively high with a weighted score of 0.430.

Then the highest threat score is the weakening of the rupiah against the dollar exchange rate with a weighted score of 0.327, while the second highest threat score is government regulations in the banking sector which change frequently with a weighted score of 0.277.

Based on table 4.1 and table 4.2, namely the results of the calculation of the internal matrix (IFAS) with the external matrix (EFAS), it will be known the difference between the scores of IFAS and EFAS where from the difference in scoring

between strengths and weaknesses is 1,206 where the strength with the total score is 1,926, while the weakness with a total score of 0.720. Meanwhile, judging from the difference in scores between opportunities and threats, a difference of 1.162 (1.760 – 0.598) is obtained, then from the results of the score analysis where the strength score is greater than the weakness score and in addition the opportunity score is greater than the threat score, the marketing strategy banking services are in quadrant 1, namely aggressive strategy. To find out the success of a company in achieving the goals and targets that have been set is to look at the results of the achievement of the number of banking customers and the income of banking services achieved by Bank Mandiri. Therefore, in supporting the achievement of the company's goals and objectives through improving the marketing strategy of bank services at Bank Mandiri is through a SWOT analysis.



Regarding the results of the analysis of the strengths, weaknesses, opportunities, and threats, especially in the company Bank Mandiri, then from the results of the SWOT matrix analysis in the IFAS matrix, it turns out that the strength score is greater than the weakness score or in other words the internal factor score  $> 0$ . Meanwhile, judging from the EFAS matrix where the opportunity score is greater than the threat or external factor score  $> 0$  so it can be concluded that the suitable strategy used Bank Mandiri is an aggressive strategy.

According to Fredy Rangkuti (2008: 20) which states that quadrant I is a very profitable situation because it has opportunities and strengths, so that it can take advantage of existing opportunities. The strategy that must be set in this quadrant is to support an aggressive growth policy ( growth oriented strategic ). Where the theory as proposed by Fredy Rangkuti, it can be concluded that the appropriate strategy used by Bank Mandiri is an aggressive strategy.

Strategy to increase marketing of bank services at Bank Mandiri is done by making a SWOT matrix. The SWOT matrix is divided based on strategic factors, both internal (strengths and weaknesses) and external (opportunities and threats). In connection with the description above, four strategies can be developed, namely Strengths – Opportunities (S – O), Weaknesses – Opportunities (WO), Strengths – Threats (S – T) and Weaknesses – Threats (W – T). This strategy is a strength and opportunity that can be done in order to be able to take advantage of all strengths to take advantage of opportunities as much as possible. These strategies may include: It is necessary to add branches in each region of South Sulawesi and South Sulawesi; It is necessary to further improve the development of banking competencies, namely through the implementation of

education and training in the banking sector; The quality of service from the expansion of the office network can be further improved in order to increase the number of bank customers; It is necessary to increase the promotion program in the marketing of banking products; There is an increase in SMS Banking services so that it can provide satisfaction for customers.

This strategy is carried out by taking advantage of existing opportunities by minimizing existing weaknesses. WO strategy can be done as follows: The need for setting interest rates for savers that compete with other banks; The increase in banking service products can be increased through the addition of marketing personnel; Maintain and increase the variety of banking products and apply more modern technology in banking activities; The need for friendly bank employees in serving customers; Promotional activities in the marketing of banking services can be increased. This strategy is executed by using the intended strength to overcome the threat. ST strategy can be described as follows: The need to improve bank services that can provide satisfaction for bank customers; Bank XYZ needs to carry out promotions so that it can overcome the level of intense competition in the marketing of banking services; Bank XYZ needs to make banking policies and follow government regulations in managing activities in the banking sector. This strategy is based on employees who are defensive and try to reduce existing weaknesses and avoid threats. The W – T strategy can be described as follows: Improving technology-based facilities that are more sophisticated so as to facilitate bank customer service; Addition of more professional human resources in service to Bank Mandiri customers; Improving the quality of service to customers so as to increase customer loyalty to Bank Mandiri.

## CONCLUSION

From the results of the analysis and discussion that has been stated in the previous chapter, it will be possible to present several conclusions, namely as follows: Based on the results of the evaluation of the implementation of SWOT in the implementation of the marketing strategy of banking services, especially in the company Bank Mandiri, which shows that the marketing strategies that have been carried out so far in marketing banking services have been able to minimize weaknesses and threats in carrying out the strategies that have been carried out so far and besides that strengths and opportunities are more prominent when compared to weaknesses and threats; Based on the results of the SWOT analysis, the appropriate strategy used in marketing banking services at Bank Mandiri is an aggressive strategy. Based on the conclusions that have been put forward, some suggestions can be given, namely as follows: It is recommended that the head of the Bank Mandiri to add marketing personnel who are deployed in marketing banking services; It is also suggested that the company needs to add an ATM fleet at every crowded location, besides that it should increase the number of tellers to avoid long queues of customers.

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