



STRATEGY TO IMPROVE CURRENT ACCOUNT PT BANK CENTRAL ASIA TBK KCU MEDAN

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Abstract

Current Account is an important indicator in the banking industry because it offers a stable source of cheap funds for banks, which will increase the profitability of the Bank. Current Account in banks is a checking account. This study aims to determine and examine customer perceptions of Current Account services and products offered by PT Bank Central Asia Tbk KCU Medan, to determine and examine the factors that influence the increase in the number of checking accounts (Current Account) at PT Bank Central Asia Tbk KCU Medan and to determine and examine the marketing strategy implemented by PT Bank Central Asia Tbk KCU Medan in increasing the number of Current Account customers. The type of research used is qualitative research combining two analysis techniques, namely SWOT analysis with Systematic Literature Review or called (SLR). Data collection is in the form of observation, interviews and documentation. The informants in this study numbered 12 people. Data analysis is applied through SWOT, Space Matrix and QSPM analysis. The results of the study indicate that the marketing strategy implemented by PT Bank Central Asia Tbk KCU Medan in increasing the number of current account customers is carried out using SWOT analysis to determine strengths, weaknesses, opportunities and threats. So that 20 alternative strategies were found that can be implemented through 5 (five) SO (Strengths-Opportunities) Strategies, 5 (five) WO (Weaknesses-Opportunities) Strategies, 5 (five) ST (Strengths-Threats) Strategies and 5 (five) WT (Weaknesses-Threats) Strategies. So based on the SWOT matrix table that can implement 20 strategy steps, there is a strategy that is a priority of the QSPM above on strengths and opportunities, namely by implementing the strategy "PT Bank Central Asia Tbk KCU Medan can increase the use of digital platforms such as mobile banking and other applications to facilitate customers". The selection of this strategy is carried out through an assessment of the attractiveness (Attractiveness Score) obtained from various alternative strategies produced in the SWOT analysis.

Keywords: *Current Account, BCA, SWOT*

1. INTRODUCTION

Some of the challenges faced by Bank BCA in increasing Current Account include: tight competition between other banks that are also trying to increase Current Account by offering attractive products and services. Technological changes, the emergence of fintech and digital banks that offer faster and more efficient banking services in diverting customer attention from traditional banks. Changes in customer preferences, customers now prefer services that are easily accessible through digital platforms, so banks need to adapt quickly to meet these needs. The potential for increasing DPK at Bank BCA is still high, this can be seen from:

Tabel 1.28.
Komposisi Dana Pihak Ketiga Bank Umum
(Composition of Third Party Funds of Commercial Banks)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.662.551	31,48
Rupiah	1.869.826	22,11
Valas / Foreign Exchange	792.724	9,37
Tabungan / Saving	2.669.183	31,56
Rupiah	2.488.350	29,42
Valas / Foreign Exchange	180.833	2,14
Simpanan Berjangka / Time Deposits	3.126.195	36,96
Rupiah	2.786.262	32,94
Valas / Foreign Exchange	339.933	4,02
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.180.070	13,95
Valas / Foreign Exchange	161.717	1,91
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	861.312	4,43
Valas / Foreign Exchange	100.085	4,38
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	374.272	4,38
Valas / Foreign Exchange	40.958	0,44
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	370.606	4,38
Valas / Foreign Exchange	37.174	0,44
Total DPK / Total Third Party Funds	8.457.929	100
Rupiah	7.144.439	84
Valas / Foreign Exchange	1.313.490	16

Figure 1.1 Indonesian Banking Statistics Table December 2023 (BPS 2023)

Third Party Funds (TPF) of Indonesian general banks in December 2023 showed moderate growth, with the composition of TPF, Deposits dominating with 36.96%, followed by savings 31.56% and current accounts 31.48%. The portion of low-cost funds CASA reached 63.04%. From the growth of TPF of General Banks, BCA only contributed TPF of 13%, with the composition of Deposits 7%, Current Accounts 13% and Savings 20%. The portion of low-cost funds CASA reached 33%. This shows that BCA still has a very big opportunity to increase TPF again and especially Current Accounts as low-cost funds whose achievements are still very low. The composition of BCA's TPF growth in 2023 can be seen in the following Figure:

Ikhtisar Data Keuangan

Ikhtisar Data Keuangan 5 tahun terakhir (Diaudit, Konsolidasi, pada atau untuk tahun yang berakhir 31 Desember)

(dalam miliar Rupiah)	2023	2022	2021	2020	2019
Posisi Keuangan					
Total Aset	1.408.107	1.314.732	1.228.345	1.075.570	918.989
Total Aset Produktif	1.266.223	1.173.144	1.125.418	1.005.423	818.694
Total Kredit ¹	810.392	711.262	636.987	588.672	603.743
Penempatan pada Bank Indonesia & Bank-Bank Lain, dan Efek-efek	410.351	434.237	458.446	386.823	183.507
Total Liabilitas	1.165.569	1.093.550	1.025.496	890.856	744.846
Dana Pihak Ketiga ²	1.101.673	1.039.718	975.949	840.752	704.791
CASA (Current Account Saving Account)	884.641	847.938	767.012	643.862	532.013
Giro	348.457	323.924	285.640	229.821	185.722
Tabungan	536.184	524.014	481.373	414.041	346.292
Deposito	217.032	191.780	208.937	196.890	172.778
Pinjaman yang diterima dan Simpanan dari Bank Lain	11.700	9.253	10.993	11.470	9.050
Efek-efek Utang yang Diterbitkan ³	-	-	482	591	1.348
Obligasi Subordinasi	500	500	500	500	500
Total Ekuitas	242.538	221.182	202.849	184.715	174.143

Figure 1.2 Overview of BCA's National Financial Data (www.bca.co.id)

Figures 1.1 and 1.2 illustrate the importance of CASA in banking because it serves as a source of cheap funds. Increasing the proportion of CASA can reduce the cost of funds, thereby

increasing the efficiency and profitability of banks. In addition, it also shows that banks with high CASA ratios have better performance and can compete more effectively in credit distribution.

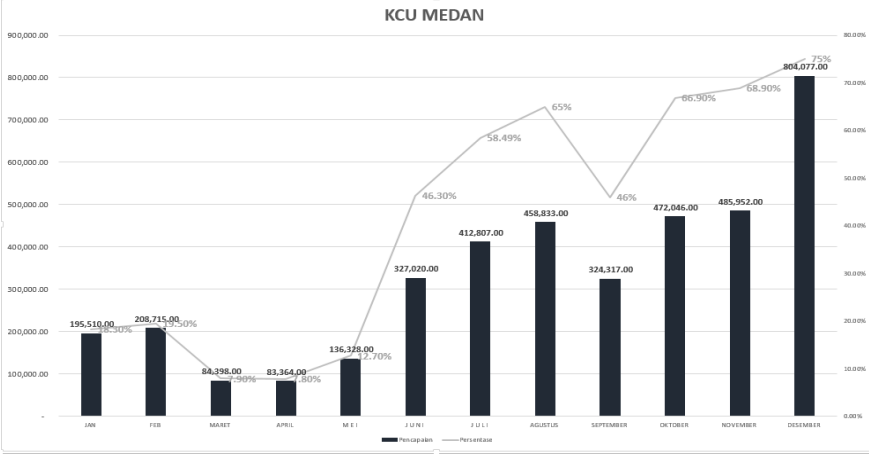


Figure 1.3 BCA KCU Medan & KCP CASA Growth Graph in 2023 (Results of researcher data processing from BCA's 2023 report)

Figure 1.3 graph above illustrates the growth of CASA at BCA KCU Medan in 2023 only reaching 75% of the target set and not achieved. This shows the ineffectiveness of CASA fund collection at the KCU Medan branch. The growth of CASA at BCA KCU Medan is also influenced by the growth of CASA at BCA KCP below KCU Medan. In table 1.1 table 1.2, and table 1.3, the researcher presents comparative data on the achievement of CASA fund collection at BCA KCU Medan and the KCP below for the period January 2023 to July 2024, based on the source of processed BCA reports based on the following annual targets:

Table 1.1 Growth of CASA BCA KCU Medan & KCP period January-June 2023

CABANG	TARGET	JAN		FEB		MARET		APRIL		MEI		JUNI	
		PENCAPAIAN	%	PENCAPAIAN	%	PENCAPAIAN	%	PENCAPAIAN	%	PENCAPAIAN	%	PENCAPAIAN	%
MEDAN	1,069,940	195,510	18.27%	208,715	19.51%	84,398	7.89%	83,364	7.79%	136,328	12.74%	327,020	46.34%
KCU MEDAN	707,349	(52,440)	-7.41%	(15,860)	-2.24%	(114,413)	-16.17%	(172,430)	-24.38%	(94,913)	-13.42%	27,360	5.86%
KCP ISKANDAR MUDA - MEDAN	49,534	17,999	36.34%	(35,530)	-71.73%	(14,720)	-29.72%	(16,287)	-32.88%	(32,711)	-66.04%	(22,159)	-67.82%
KCP KATAMSO MEDAN	49,534	24,749	49.96%	44,188	89.21%	60,118	121.37%	49,111	99.15%	46,492	93.86%	42,380	129.71%
KCP SURABAYA	49,534	48,653	98.22%	68,071	137.42%	55,180	111.40%	45,198	91.25%	50,170	101.28%	64,847	198.46%
KCP BEST & GROW TOWER	49,534	(19,849)	-40.07%	(8,446)	-17.05%	(39,159)	-79.05%	3,838	7.75%	(19,636)	-39.64%	17,408	53.28%
KCP KAMPUNG BARU	39,627	75,906	191.55%	75,349	190.14%	56,855	143.47%	71,948	181.56%	77,593	195.81%	78,229	299.27%
KCP TOMANG ELOK	39,627	25,368	64.02%	19,848	50.09%	21,533	54.34%	22,849	57.66%	24,057	60.71%	21,236	81.24%
KCP SETIABUDI - MEDAN	30,711	34,546	112.49%	27,314	88.94%	23,479	76.45%	32,704	106.49%	34,998	113.96%	39,325	194.12%
KCP GAGAK HITAM	29,721	24,198	81.42%	21,122	71.07%	26,485	89.11%	36,043	121.27%	38,500	129.54%	38,955	198.70%
KCP JUANDA MEDAN	24,767	16,379	66.13%	12,658	51.11%	9,039	36.50%	10,391	41.95%	11,777	47.55%	19,439	118.98%

Source: Results of processed researcher data from the BCA CASA Growth report for the period Jan-June 2023

From Table 1.1 it is illustrated that the growth of BCA KCU Medan CASA is still very minimal and only reached 46.34%. This is due to the presence of CASA in 3 branches that grew but did not reach the target at the beginning of the semester, namely KCP Best & Grow Tower 53.3%, KCP Tomang Elok 81.2%, KCU Medan 5.9% and 1 BCA Branch KCP Iskandar Muda did not grow, instead experiencing a decrease in CASA -67.8% so that the combined growth of BCA KCU Medan CASA & its KCP was not achieved. The growth of BCA KCU Medan CASA in the second semester from July to December 2023 appears to have grown but has not been maximized according to the target, as seen in the table below:

Table 1.2 Growth of CASA BCA KCU Medan & KCP Period July-December 2023

*Strategy To Improve Current Account Pt Bank Central Asia Tbk Kcu Medan
Sulastri, Nazaruddin, Evawany Yunita Aritonang, Fahmi Natigor Nasution*

		JULI		AGUSTUS		SEPTEMBER		OKTOBER		NOVEMBER		DESEMBER	
CABANG	TARGET	PENCAPAIAN	%	PENCAPAIAN	%	PENCAPAIAN	%	PENCAPAIAN	%	PENCAPAIAN	%	PENCAPAIAN	%
MEDAN	1,069,939.74	412,807	58.49%	458,833	65%	324,317	46%	472,046	67%	485,952	69%	804,077	75.00%
KCU MEDAN	707,349.05	86,441	18.60%	152,810	33%	37,404	8%	172,908	37%	174,534	37%	495,378	70.19%
KCP ISKANDAR MUDA - MEDAN	49,534.25	(25,349)	-0.78%	(27,217)	-83%	(25,919)	-79%	(18,251)	-56%	(18,522)	-57%	(0)	-62.46%
KCP KATAMSO MEDAN	49,534.25	54,330	166.28%	50,099	153%	43,004	132%	46,092	141%	45,573	139%	45,679	139.80%
KCP SURABAYA	49,534.25	61,529	188.31%	62,678	192%	65,279	200%	64,107	196%	66,915	205%	64,454	197.26%
KCP BEST & GROW TOWER	49,534.25	22,214	67.98%	28,406	87%	11,871	36%	9,167	28%	18,953	58%	19,593	59.96%
KCP KAMPUNG BARU	39,627.40	20,231	77.40%	79,237	303%	81,336	311%	83,879	321%	85,335	326%	24,127	92.00%
KCP TOMANG ELOK	39,627.40	80,656	308.56%	21,861	84%	25,787	99%	24,224	93%	23,776	91%	85,127	325.66%
KCP SETIABUDI - MEDAN	30,711.23	24,948	131.65%	36,823	182%	39,199	193%	40,365	199%	39,556	195%	40,684	200.82%
KCP GAGAK HITAM	29,720.55	32,426	165.40%	36,406	186%	34,302	175%	34,993	178%	36,603	187%	36,471	186.03%
KCP JUANDA MEDAN	24,767.12	23,314	142.70%	17,731	109%	12,053	74%	14,561	89%	13,229	81%	12,971	79.40%

Source: processed data from researchers from the BCA CASA Growth report for the period July-December 2023

Table 1.2 illustrates an increase in CASA growth in the second semester but not yet optimal. 9 branches experienced CASA growth, 5 branches grew beyond the target, 4 branches grew suboptimally and 1 branch experienced a decrease in CASA. The 5 branches that grew beyond the target were KCP Katamso Branch, KCP Surabaya, KCP Tomang Elok, KCP Setia Budi, KCP Gagak Hitam. The 4 branches that did not grow optimally were BCA KCU Medan by 70.19%, KCP Best & Grow Tower 59.96%, KCP Kampung Baru 92.30%, KCP Juanda by 79.40%, while KCP Iskandar Muda was a branch that did not grow and experienced a decrease in CASA of -62.46%. Of the total achievement of CASA growth of BCA KCU Medan and its KCPs as a whole in December 2023 reached 75% and had not reached the set target. The growth of CASA BCA KCU Medan & KCP in 2024 also still looks unstable and tends to decline from month to month as seen in the table below:

Table 1.3 Growth of CASA BCA KCU Medan & KCP Period January-July 2024

		JAN		FEB		MARET		APRIL		MEI		JUNI		JULI	
CABANG	TARGET	PENCAPAIAN	%	PENCAPAIAN	%	PENCAPAIAN	%	PENCAPAIAN	%	PENCAPAIAN	%	PENCAPAIAN	%	PENCAPAIAN	%
MEDAN	849,426	1,117,767	131.59%	1,220,494	143.68%	335,942	39.55%	898,489	105.78%	231,784	27.29%	621,718	73.19%	398,342	46.90%
KCU MEDAN	581,726	751,801	129.24%	862,695	148.30%	(58,932)	-10.13%	413,141	71.02%	(180,336)	-31.00%	210,101	36.12%	57,855	9.88%
KCP ISKANDAR MUDA - MEDAN	36,000	36,533	101.48%	7,669	21.30%	20,815	57.82%	42,402	117.78%	38,763	107.68%	28,213	78.37%	45,185	125.17%
KCP KATAMSO MEDAN	36,000	40,723	113.12%	55,853	155.15%	49,072	136.31%	64,179	178.28%	68,871	191.31%	69,485	193.01%	50,617	140.60%
KCP SURABAYA	36,000	66,651	185.14%	19,424	53.96%	30,602	85.01%	63,905	177.52%	24,946	69.30%	22,474	62.43%	45,362	151.21%
KCP BEST & GROW TOWER	30,000	68,893	229.64%	43,579	145.26%	63,439	211.46%	50,051	166.84%	38,565	128.55%	58,596	195.32%	62,060	206.87%
KCP KAMPUNG BARU	29,000	10,580	36.48%	69,153	238.49%	51,755	178.47%	60,090	207.21%	46,873	161.63%	50,401	173.80%	25,666	88.51%
KCP TOMANG ELOK	21,000	48,299	229.99%	14,832	70.63%	15,342	73.06%	33,868	161.28%	26,264	125.07%	25,690	122.33%	48,340	230.20%
KCP SETIABUDI - MEDAN	22,000	11,015	50.07%	53,764	244.38%	52,194	237.24%	53,560	243.45%	52,404	238.20%	46,087	209.46%	31,169	141.68%
KCP GAGAK HITAM	36,000	7,075	19.65%	18,746	52.07%	27,759	77.11%	25,309	70.30%	28,789	79.97%	23,209	64.47%	26,725	74.23%
KCP JUANDA MEDAN	18,000	(5,470)	-30.39%	(8,479)	-47.11%	(714)	-3.91%	5,008	27.82%	5,730	31.83%	3,211	17.84%	5,362	29.79%

Source: processed data from researchers from the BCA CASA Growth report for the period Jan-July 2024 (Annual target)

CASA growth in early semester 2024 experienced a slight increase but not significantly compared to CASA growth in early semester 2023. It can be seen in table 1.3 that all branches experienced growth and no branches experienced a decrease in CASA. However, there are 5 branches that must pursue CASA growth extra because their growth is not yet optimal, namely BCA KCU Medan reaching 36.12%, KCP Iskandar Muda 78.37%, KCP Surabaya 62.43%, KCP Tomang Elok 88.59, and KCP Juanda only reaching 17.84%.

CASA savings products include checking and savings accounts, which are banking products that can collect third-party bank funds with low funding costs, easy transactions and increased profits. Business customers in Indonesia often use checking accounts, one of the banking products that can collect third-party bank money. Giro Account is a savings product offered by banks in the form of foreign currency and rupiah that can be used by both individuals and business entities. Giro can be withdrawn at any time during regular business hours using checks and giro slips. Giro products are usually used by business customers to run their businesses. This is due to the fact that most corporate clients use giro accounts when making large purchases, reducing their need to visit the bank with large amounts of cash. Giro features, prices, ease of transactions and facilities offered to customers to help their business operations can influence customers' decisions



to use giro products. researchers present comparative data on the composition of CASA associations at BCA KCU Medan.

Table 1.4 Comparison of Current Account and Savings Fund Positions During the Period January 2023 to July 2024

PERIODE	TARGET CASA SAMPAI DENGAN DES 2024 Rp. 12.722.235			
	ACT SLM BULAN		ACT SLM BULAN	
	GIRO	% PENCAPAIAN	TABUNGAN	% PENCAPAIAN
JAN 2023	4,037,477.56	32%	7,928,085.28	62%
FEB 2023	3,977,533.38	31%	7,871,748.23	62%
MARET 2023	3,879,309.01	30%	7,974,169.53	63%
APRIL 2023	3,582,705.07	28%	7,963,043.31	63%
MEI 2023	3,597,273.56	28%	7,983,148.44	63%
JUNI 2023	3,579,111.57	28%	8,057,054.31	63%
JULI 2023	3,775,298.54	30%	8,172,280.49	64%
AGUST 2023	3,931,730.31	31%	8,165,180.30	64%
SEP 2023	3,650,679.12	29%	8,064,597.06	63%
OKT 2023	3,698,061.26	29%	8,043,791.65	63%
NOV 2023	3,865,654.92	30%	8,150,493.55	64%
DES '2023	4,287,078.51	34%	8,217,280.54	65%
JAN 2024	4,775,820.04	38%	8,286,476.65	65%
FEB 2024	4,141,679.58	33%	8,228,311.28	65%
MARET 2024	3,959,429.45	31%	8,292,596.63	65%
APRIL 2024	4,157,318.51	33%	8,359,197.96	66%
MEI 2024	4,061,184.22	32%	8,336,566.62	66%
JUNI 2024	3,975,048.79	31%	8,376,717.13	66%
JULI 2024	3,917,570.22	31%	8,320,569.62	65%

Source: processed data from researchers from BCA reports on Giro & Savings balance positions during the period January 2023 to July 2024.

From Table 1.4, it can be seen that the composition of the achievement of funds for current account products is lower than that of savings. According to research, casa growth is influenced by customer decisions to use products provided by banks influenced by the marketing mix (Mahmood, 2014; Mohammad, 2015; Hendra et al., 2020; Fitriany, 2021; Sonjaya et al., 2021; Idrus and Syam, 2022). In order to influence customer decisions to save their money in current account products, BCA must be able to develop its advantages and implement a marketing mix strategy so that the current account products offered are superior and known to the wider community.

Corporations use the marketing mix as a tactical marketing technique to elicit a desired response in the target market. Product, Price, Place, and Promotion form the four basic components of the marketing mix (Kotler and Armstrong, 2021). Banking products are services, therefore various additional marketing mix components, such as People, Process, and Physical Evidence, can be managed and coordinated for communication needs and to fulfill this service (Hendra et al., 2020). The benefits of using banking products available to customers can arouse customer curiosity (Idrus and Syam, 2022).

The giro product in the form of product quality and giro advantages provided to customers by BCA is the subject of this study. The aim is to increase the number of customers using BCA giro and BCA's ability to collect third party funds can also increase if the products provided meet the business needs of customers in carrying out their business activities. Customer access to giro interest rates, and the fees charged by BCA to customers holding giro products are price factors that encourage them to use giro products. Deposit account interest rates are often higher than giro account interest rates. Customers who have giro accounts are charged an administration fee, then

for giro accounts are charged a fee to order checks or giro if they withdraw money using these official letters. The cost of ordering a giro or check document is IDR 275,000 for each book containing 25 sheets of paper. The element in place is a site or location that is easy for customers to reach and use to conduct banking transactions (Gundur Leo, 2013). Having a large number of branches in big cities, especially in Medan, makes BCA have an advantage over competing banks. This can be a consideration for customers in deciding to use a BCA account for their business activities because BCA branch locations are generally located in business centers or trade areas. Spacious parking lots, comfortable banking halls, and easy road access to BCA branch locations are just a few of the facilities included in the place aspect in addition to branch locations.

Through attractive advertising designs and catchy slogans, businesses engage in promotions as part of their marketing mix to draw customers' attention to information about the availability, benefits, and ongoing programs of their products (Arthur et al., 2019). BCA currently runs advertisements both offline and online. Brochures, professional marketing, and advertising media are used in offline campaigns to entice customers to open an account at BCA. Online advertising is done through BCA social media accounts, BCA websites, market places, Youtube videos, email marketing, and other online advertising media. Customers will find it easier to get information about the banking products they want through this media. Promotion not only introduces the characteristics of the product's facilities but also the product categories that can be informed to clients.

The people component in the marketing mix is all BCA personnel who play a role in the process of serving consumers in transactions at BCA present in service products. Customers will be satisfied and eventually become loyal customers if competent and reliable human resources (HR) are available to assist their banking activities. BCA always strives to provide training and improvement of human resources so that all its employees can provide the same level of service at every branch where customers carry out banking operations.

Process is a general term for all work activities, including routine tasks, activities, and routine matters related to the provision of financial services (Fitriany, 2021). The process aspect includes quick and easy steps for opening a checking account, the same services offered at every branch, and easy-to-access checking or savings account product facility features. Physical evidence is a form of marketing representation that can be felt by a person's five senses, so it becomes an important component in the marketing mix, especially in the banking sector. All physical evidence in the form of the actual structure of the bank, as well as any tools or gadgets used by the bank to establish more concrete business relationships with customers, are considered physical evidence. Customer interest in using giro products in their banking transactions can immediately increase if good physical evidence is available at BCA locations because it gives a positive impression and increases customer trust in the bank.

In maintaining customer loyalty and preventing their funds from moving to other banks in order to increase third-party fund collection, especially for current account products, BCA always strives to pay more attention to its customers' needs by offering the best service. The current branch strategy focuses on improving human resources (HR) so that staff can provide high-quality service to consumers. Branch management believes that branches will achieve greater business success if their customers are more involved. Therefore, through a study of how the marketing mix influences customer choices to use current account products at BCA KCU Medan, researchers will be able to determine the growth of CASA. In realizing the collection of current account products in accordance with the target increase given to the branch of around 7-9% each year, the results of the study can show whether the strategy implemented is appropriate or still needs to be re-evaluated.

2. IMPLEMENTATION METHOD

Types of research

This study uses a qualitative approach by combining two analysis techniques, namely SWOT analysis with Systematic Literature Review or what is called (SLR).



Population and Research Sample

Population is a group of subjects that are the object of research. According to (Arikunto, 2019) population is defined as the entire research subject. In this study, the population calculated includes all 1,566 K1 customers, both from organizational groups and individuals, who use current account and savings products at BCA KCU Medan as of January 31, 2024.

Data Analysis Techniques

Data analysis is the process of systematically searching and compiling data obtained from interviews, field notes, and documentation, by organizing data into categories, describing them into units, synthesizing, arranging them into patterns, choosing what is important and what will be studied, and making conclusions so that they are easily understood by oneself and others. The data analysis technique in this study uses SWOT analysis, Miles Huberman qualitative data analysis and QSPM.

3. RESULTS AND DISCUSSION

SWOT Analysis

The evaluation results regarding the marketing strategy implemented by PT Bank Central Asia Tbk KCU Medan to increase the number of Current Account customers were conducted through a SWOT analysis approach, which considers four main factors, namely strengths, weaknesses, opportunities, and threats. SWOT analysis is a method often used in strategic planning to identify internal and external elements that influence the success of a strategy. This approach is based on the logic of utilizing and maximizing the strengths and opportunities that are owned, while formulating strategic steps to minimize weaknesses and anticipate threats. Based on the results of the interviews that have been conducted, it can be seen that there are strengths, weaknesses, opportunities and threats, namely as follows.

1. Strength:

- a. **BCA Brand Reputation and Trust**
"I know the information about Current Account because BCA is known as a trusted bank with a good reputation, so I did not hesitate to find out more," (Informant: AK).
"BCA's big name as a trusted bank made me confident to seek further information about their services, including Current Account", (Informant: CS).
- b. **Digital Service Advantages**
"I first learned about this product through the BCA mobile banking application, which provides complete details about giro services very easily", (Informant: MA).
"I found out about this product through BCA's digital services, especially the superior features promoted on their official application and website," (Informant: ER).
- c. **Extensive Branch Network**
"I got information about this product when I visited one of the BCA branches. The officer there explained in detail the Current Account features", (Informant: OP).
"When I was visiting the nearest branch for other matters, the staff there explained to me about the benefits of a BCA checking account," (Informant: GH).
- d. **Attractive Promotion Program**
"I found out about this product through a promotional program advertised by BCA, such as cashback bonuses and prizes for new checking account customers," (Informant: MK).
"I got information about this product from a promotion conducted by BCA via email and social media, which offered various additional benefits," (Informant: RS).
- e. **Professional Customer Service**

- "I got information about my Current Account directly from BCA staff who provided professional and easy-to-understand explanations when I visited the branch," (Informant: ZS).
- "I learned about this Current Account product from the customer service staff at the BCA branch who provided very informative and friendly explanations," (Informant: FD).
- 2 Weaknesses:
- a. Promotion Mismatch
- "I feel that the promotion given by BCA does not really suit my needs as a small business owner. I need more administrative fee cuts or more transaction facilities, not just gifts or cashback", (Informant: AK).
- "I feel that the promotions given are less relevant to my needs. As a company, I need more flexible offers, for example interbank transfer facilities without additional fees, not just gifts or cashback", (Informant: LK).
- b. Lack of Variety in Offers
- "In my opinion, the existing offers are still limited. I hope there are more options to choose from according to my type of business, such as transaction fee discounts or preferential interest rates", (Informant: MA).
- "The promotions offered by BCA seem monotonous. I hope there are more variations of offers, such as cashback for transactions or lower administration fees for startups like me", (Informant: ER).
- c. Lack of Promotion Information
- "I often don't get clear information about ongoing promotions. I only find out if I happen to see an advertisement on social media or an application, but there is no direct notification from the bank," (Informant: OP).
- "I often don't know that there are promotions going on. Even when there are promotions, the bank doesn't send a clear notification, so I only find out after it's over," (Informant: GH).
- d. Unsustainable Promotion
- "The promotion is very short, only lasts a few months, and there is no information about its continuation. If the promotion is more sustainable, I will definitely be more interested in continuing to use BCA services", (Informant: MK).
- "Many promotions only last for a few weeks. If there is a more sustainable promotion program, I will be more interested in maintaining my account at BCA", (Informant: RS).
- e. Less Specific Segmentation
- "BCA offers quite general promotions, but I think it would be more useful if there were more specific promotions for a type of business like mine, which prioritizes ease of transactions and lower costs," (Informant: ZS).
- "I feel that the promotions given are too general, even though I am more interested in promotions that suit my needs as an individual, such as discounts for certain transactions or other benefits," (Informant: FD).
3. Opportunities:
- a. Increased Focus on Digital Services
- "BCA can introduce a notification feature to help customers monitor transactions every day. This will make customers feel more controlled in using their checking accounts and more comfortable transacting using this product", (Informant: CS).
- "I think BCA can improve the mobile banking application with more features, such as automatic payment reminders or more sophisticated financial analytics features. This will make customers feel more helped in managing transactions digitally," (Informant: AK).
- b. Enhanced Promotion Programs and Special Offers
- "I think BCA needs to provide more discounts or additional benefits through promotional programs, such as shopping vouchers or direct gifts when customers open a checking

- account. Programs like this can be an additional attraction for potential customers", (Informant: RW).
- "Promotional programs such as free administration fees for new customers for 3 months or cashback for every transaction can attract many people. With relevant promotions, I think many will be interested in opening an account at BCA", (Informant: MA).
- c **Trust and Reputation Building**
 "To increase the number of customers, BCA needs to be more active in introducing services to the public in a transparent manner, for example by holding events or seminars that explain the benefits of Current Account products in detail. This can strengthen public trust in BCA", (Informant: OP).
 "BCA must further strengthen its reputation by improving the quality of customer service. For example, providing more personal consultation services that can help customers optimize the use of their checking accounts, as well as answering any customer concerns related to transactions," (Informant: GH).
- d **Counseling and Education Using Current Account**
 "I think many people do not fully understand the benefits of using Current Account products compared to regular savings. BCA can be more active in providing education, especially to small or novice entrepreneurs on how this product can help in financial management", (Informant: MK).
 "BCA can introduce more educational materials to customers on how to use checking accounts in everyday life, both for personal financial management and for business needs. This will increase public understanding and open up opportunities for many people to open accounts at BCA", (Informant: RS).
- e **Utilization of Technology**
 "BCA can utilize technology by developing new features in their application, such as easier international payments or using AI to provide personal advice on financial management. This can be very helpful for customers who want convenience in every transaction," (Informant: ZS).
 "BCA can utilize technology to present more interactive features, such as mobile applications that can provide information about transactions in real-time or offer expense tracking services in an easy-to-understand manner," (Informant: FD).
4. **Threats:**
- a **Competition from Other Banks**
 "Other banks offer more personalized services by prioritizing small business customers through more targeted programs. I hope BCA can also approach customers more closely by paying special attention to the needs of small businesses like mine," (Informant: MK).
 "BCA offers quite good services, I see other banks focusing more on a more personal approach by offering more intensive business consultation and financial management. BCA can explore this further", (Informant: ER).
- b **Risk of Losing Trust Due to Lack of Innovation**
 "I really rely on convenience in conducting my business transactions. However, I feel that if BCA does not continue to innovate with new, more efficient services, I can switch to another bank that is faster in presenting the latest, more relevant features", (Informant: ZS).
 "As a customer, I feel that BCA is good enough, but with the rapid development of technology, I hope that BCA can continue to present innovative features, such as more transaction options and automatic account management, so that I am not left behind by other banks," (Informant: GH).
- c **Reliance on Limited Staff Services**

“As a fairly busy customer, I rely heavily on BCA staff to provide fast and efficient service. However, I feel that BCA still relies too much on direct interaction with staff, and I hope to be able to do more transactions independently through a more sophisticated application”, (Informant: OP)

“For some more complicated transactions, I often feel like I have to deal directly with BCA staff. Other banks already offer more comprehensive digital-based services and are less dependent on staff,” (Informant: LK).

d Losing Customer Trust

“I feel that BCA has made various efforts to maintain customer comfort, including me as a current account holder. One of the things that makes me feel safe is the security system they implement, especially in terms of data and transaction protection. However, I have also heard of cases of data leaks at other banks, which made me worried. BCA has been quite open about this and provided an explanation of the steps they have taken to protect customers,” (Informant: AK)

“In my opinion, one of the important things in maintaining customer comfort is how the bank handles the issue of loss of trust. At BCA, I feel they are quite responsive when there are problems related to transactions or other problems. For example, they have customer service that is ready to help at any time. I feel safe because they provide quick explanations and adequate solutions if there are obstacles”, (Informant: MA)

e Economic Crisis

"Since the global economic crisis, I feel that many banks have started to apply additional fees or reduce facilities, but BCA actually maintains existing facilities. Even though the economy is under pressure, they do not impose excessively high administration fees, and their mobile banking facilities are very helpful in facilitating transactions without having to go to a branch office", (Informant: RS).

“In the midst of uncertain economic conditions like today, I think BCA cares enough about customer convenience. They provide a variety of product options that can be adjusted to my economic needs, for example ease in managing accounts and online access that makes it easier for me to manage my finances. Although I currently feel a little economic pressure, I do not feel burdened by transaction costs at BCA”, (Informant: FD).

Based on the interview results, the main strengths lie in BCA's reputation and brand trust, superior digital services, extensive branch networks, attractive promotional programs, and professional customer service. However, weaknesses such as inappropriate promotions, minimal variety of offers, lack of promotional information, unsustainable promotions, and less specific segmentation are challenges that need to be overcome. Opportunities for BCA include increasing focus on digital services, developing more relevant promotional programs, building public trust, educating about the benefits of Current Accounts, and utilizing technology to present new features. On the other hand, threats from competition with other banks, the risk of losing trust due to lack of innovation, and dependence on staff services are aspects that need to be considered in designing a more effective and competitive marketing strategy. By strengthening strengths, overcoming weaknesses, and utilizing existing opportunities, BCA can further increase the number of Current Account customers sustainably.

This matrix can clearly describe how the opportunities and threats faced by the company can be adjusted to the strengths and weaknesses it has. In this matrix, the SFAS (Strategy Factor Analysis Strategy) will be known, namely the position or position and strategy that must be carried out. The matrix can produce 4 possible strategic alternatives called SO strategy, ST strategy, WO strategy, and WT strategy which are explained below (Rahmawati et al., 2022)

Quadrant I (SO) : This position describes a strong and promising organization. The recommended strategy is aggressive, meaning that the business or organization is in prime and stable condition so that it is very possible to continue to expand, increase growth and achieve maximum progress.



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Quadrant II (ST) : This position describes an organization that is strong but facing major challenges. The recommended strategy is diversification, meaning that the organization is in a stable condition but facing a number of major challenges so that it is estimated that the wheels of the organization will have difficulty continuing to turn if they only rely on previous strategies.

Quadrant III (WO) : This position describes an organization that is weak but has great potential. The recommended strategy is to change strategy or turn around, meaning that the organization is advised to change the previous strategy.

Quadrant IV (WT) : This position describes a weak organization facing major challenges. The recommended strategy is a defensive strategy, meaning that the internal condition of the organization is in a dilemma.

Referring to the results of the internal factor matrix analysis, the total score is 5.051 and the external factor matrix is 5.171. The next stage is to determine the total score of each factor:

$$\text{Strengths} - \text{Weaknesses} = 3,488 - 1,564 = 1,924$$

$$\text{Opportunities} - \text{Threats} = 3,557 - 1,615 = 1,942$$

Then the value obtained from the internal above is 1,924 and the external value is 1,942. From the results of the identification of these factors, it can be described in the following SWOT analysis diagram:

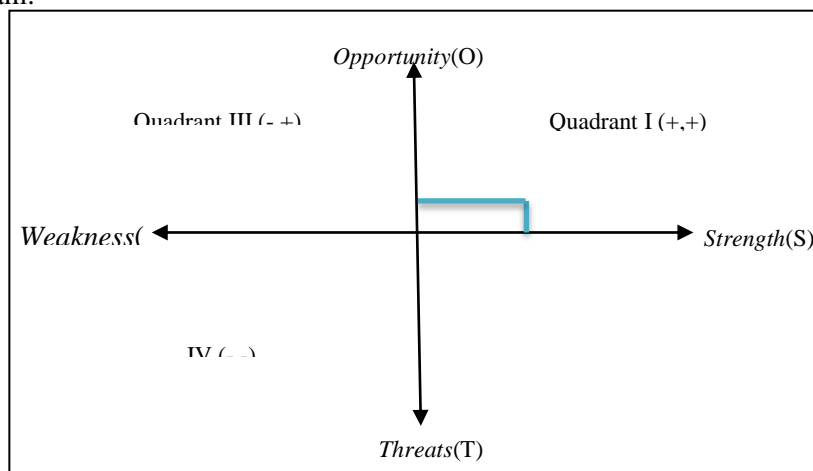


Figure 4.1 SWOT Matrix Quadrants

The results of the SWOT processing that has been done previously produce a SWOT quadrant positioning in quadrant I (Growth), where the strategy used is (SO Strategy). In this quadrant is a very profitable situation, because the strategy has opportunities and strengths so that it can take advantage of existing opportunities. The SWOT analysis quadrant of banking positions shows the direction of policy to carry out a growth strategy, meaning that in developing the company it is necessary to carry out an aggressive strategy. This matrix aims to map the company's position based on internal and external factors that can support or hinder the achievement of the target. By using the results of the SWOT analysis, the company can determine the strategic steps that must be taken to take advantage of existing strengths and opportunities, while minimizing weaknesses and facing emerging threats. The following is a SWOT matrix that describes the situation and formulation of appropriate strategies for BCA KCU Medan in facing market challenges and increasing the number of Current Account customers.

Table 4.3 SWOT Matrix

IFAS	STRENGTHS (S)	WEAKNESSES (W)
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EFAS	<ol style="list-style-type: none"> 1. BCA Brand Reputation and Trust 2. Digital Service Advantages 3. Extensive Branch Network 4. Attractive Promotion Program 5. Professional Customer Service 	<ol style="list-style-type: none"> 1. Promotion Mismatch 2. Lack of Variety in Offers 3. Lack of Promotion Information 4. Unsustainable Promotion 5. Less Specific Segmentation
OPPORTUNITIES (O)	STRATEGY (SO)	STRATEGY (WO)
<ol style="list-style-type: none"> 1. Increased Focus on Digital Services 2. Enhanced Promotion Programs and Special Offers 3. Trust and Reputation Building 4. Counseling and Education Using Current Account 5. Utilization of Technology 	<ol style="list-style-type: none"> 1. By utilizing the company's reputation, PT Bank Central Asia Tbk KCU Medan can increase the use of digital platforms such as mobile banking and other applications to make it easier for customers (S1, O3) 2. To build further trust, BCA can use its digital platform to launch educational programs on the importance of digital security, as well as safe ways to use digital banking services (S2, O5). 3. BCA can optimize its extensive branch network by integrating digital services in each branch, such as self-service banking and digital kiosks (S3, O1). 4. Leveraging the power of attractive promotional programs to launch special promotional campaigns through digital platforms, such as mobile banking applications and social media. BCA can offer special discounts or rewards for digital transactions or new service registrations (S4, O2) 5. BCA can hold online education programs through webinars or video 	<ol style="list-style-type: none"> 1. To overcome the weaknesses of inappropriate promotions, PT Bank Central Asia Tbk KCU Medan can collaborate between promotional strategies and more systematic and structured outreach (W1, O4) 2. To overcome the weakness in the minimal variety of product offerings, BCA can develop more digital products and services that suit customer needs. For example, by introducing a digital account feature that can be accessed more easily through a mobile banking application (W2, O1). 3. BCA can improve clear and transparent communication regarding promotional programs and special offers available. One way that can be done is by utilizing various communication channels such as email, mobile banking applications, official websites, and social media to disseminate promotional information in a more structured and easily understood manner by potential customers (W3, O2) 4. To overcome the weaknesses related to unsustainable promotions, BCA can design a more structured and sustainable promotion program. This program can include long-term promotions



	tutorials that discuss optimal ways to use Current Accounts for daily transactions, bill payments, and financial management (S5, O4)	that provide ongoing benefits to customers, such as discounts or special gifts for customers who continue to use the Current Account service for a certain period of time (W4, O3).
		5. More specific market segmentation is formed through analytical technology, BCA can design more personalized promotions according to the characteristics of each market segment (W5, O5).
TREATMENTS (T)	STRATEGY (ST)	STRATEGY (WT)
1. Competition from Other Banks 2. Risk of Losing Trust Due to Lack of Innovation 3. Reliance on Limited Staff Services 4. Losing Customer Trust 5. Economic Crisis	1. To face competition from other banks, BCA can utilize the strength of its reputation and brand trust that has been built strongly in the community. One strategy that can be implemented is to focus on strengthening brand loyalty through the provision of superior services (S1, T1) 2. BCA can utilize technology to support staff in providing faster and more efficient services. One way is by integrating digital services into staff work processes through a system that allows them to access customer and transaction data in real-time (S2, T3) 3. BCA can utilize its extensive branch network to provide financial education and consultation for customers. Programs such as seminars or workshops on BCA products (S3, T4). 4. By continuously updating and introducing more	1. To overcome the mismatch of promotions, BCA can combine promotions with more responsive and personalized customer service. Through a marketing strategy that focuses on user experience, BCA can show the added value of their products compared to other banks that may not have a similar approach (W1, T1). 2. BCA can develop new products that suit the specific needs of various market segments. For example, launching account types with unique features such as savings incentives, automatic financial management, or integrated investment facilities. By presenting more varied offerings, BCA can strengthen its competitiveness (W2, T2) 3. BCA can increase customer trust by improving promotional information delivery channels. For example, using various communication platforms such as social media, official websites, and mobile banking

	<p>varied types of promotions, such as digital technology-based offers, loyalty-based promotions, or collaborations with well-known brands, BCA can maintain the appeal of existing promotions (S4, T2).</p> <p>5. Facing the economic crisis, customers feel more anxious in making transactions or making financial decisions. BCA can combine professional customer service with a digital platform to provide virtual assistance (S5, T5).</p>	<p>applications to provide clear, structured, and easily accessible information (W3, T4)</p> <p>4. With digitalization, promotions can run automatically without heavy reliance on staff roles, thus ensuring that promotions remain consistent even when human resources are limited (W4, T3)</p> <p>5. To deal with the economic crisis, BCA can utilize analytical data to identify customer segments that most need certain services, such as low-cost savings products or loans with competitive interest rates (W5, T5).</p>
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Source: Data Processed by Researchers, 2024

4.4.2 Space Matrix

Space Matrix is used for strategic position evaluation. This analysis is an approach used to determine the strategic position of a company and its individual businesses. This matrix consists of four main dimensions:

- 1) Financial Strength (FS): measures the company's financial capabilities, such as profitability and liquidity.
- 2) Industry Strength (IS): Assesses the attractiveness of the industry and the company's position within it.
- 3) Competitive Advantage (CA): Assessing the advantages a company has over competitors.
- 4) Environmental Stability (ES): Measures the level of stability and risk in the external environment.

Thus Space Matrix, the company can map its strategic position and choose between aggressive, conservative, defensive or competitive strategies. based on the analysis. To determine the company's position in the Space Matrix can be seen in the following table 4.4:

Table 4.4 Competitive Profile Matrix

No	Critical Success Factor	Weight	Bank BCA		Mandiri Bank		Bank BRI	
			Ranking	Score	Ranking	score	Ranking	Score
1	Market Share	0.2	3	0.60	1	0.2	2	0.4
2	Price Competitiveness	0.2	1	0.20	3	0.6	2	0.4
3	Financial position	0.4	3	1.20	1	0.4	2	0.8
4	Product Quality	0.1	2	0.20	1	0.1	3	0.3
5	Customer Loyalty	0.1	1	0.10	2	0.2	3	0.3
	Total	1.00		2.30		1.5		2.2

Source: Data Processed by Researchers, 2024

Based on table 4.4 Competitive Profile Matrix, it can be described that Bank BCA's score is higher compared to competing banks. This shows that Bank BCA has better relative strength in a number of success determinants. From the comparison results above, it can be described in the following Space analysis diagram:

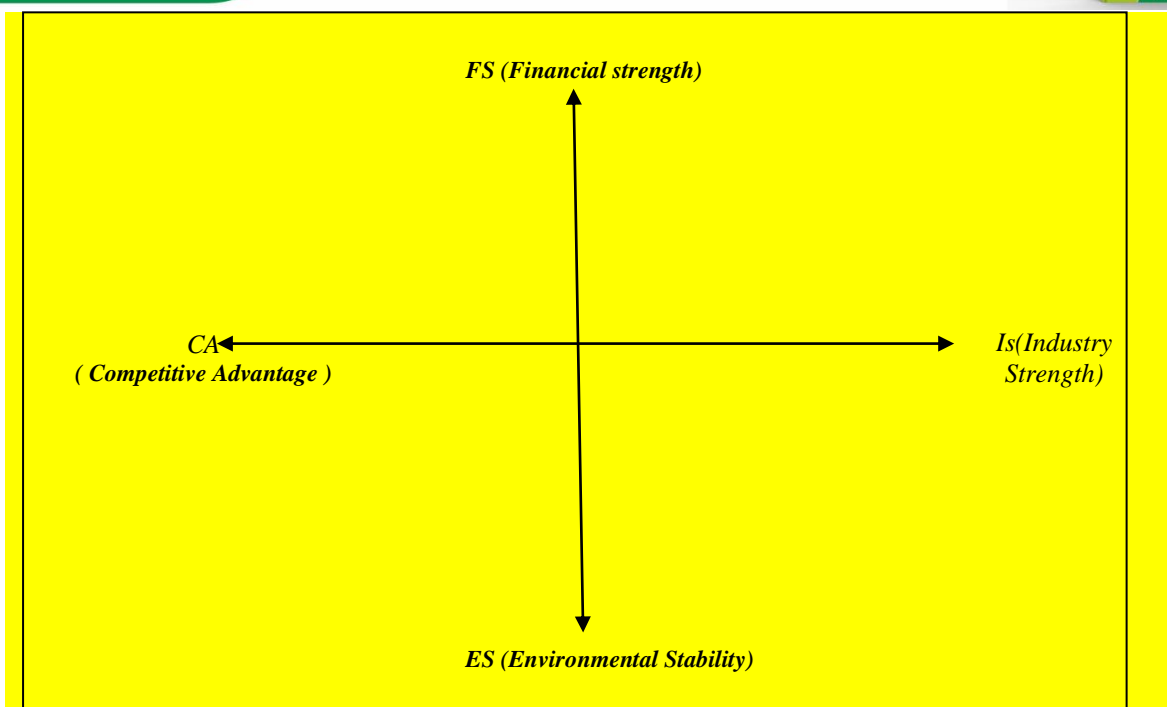


Figure 4.2 Space Matrix Quadrants

The results of the Space Matrix processing that has been carried out produce a Competitive Profile quadrant positioning in the Aggressive position, where this position describes a company with financial factors dominating its industrial activities, which means that the company is financially strong and has a competitive advantage in a stable and growing industry.

4.5 Strategy Selection (QSPM)

At this stage is the final stage in strategic management to decide what strategy can be used. This study uses the Quantitative Strategic Planning Matrix (QSPM). QSPM is a tool that allows strategy makers to evaluate strategic alternatives objectively, based on previously identified internal and external critical success factors. Companies must be able to make decisions about the best and most suitable strategies they have to implement according to the company's internal and external conditions, namely after going through the input and matching stages. This stage is carried out after carrying out the input stage of internal and external factors in the IFE and EFE matrices, then the matching stage is carried out using the Space Matrix and SWOT matrix. QSPM is an analysis tool that determines the most attractive options or is conceptually referred to as an effort to choose relative attractiveness. The QSPM matrix is a matrix used at the decision stage to see the relative level of various alternatives that can be implemented as a result of the matching stage. QSPM uses input from the first stage (Input stage) and the second stage (the matching stage) which provides information for the third stage (the decision stage) (Rahmawati et al., 2022):

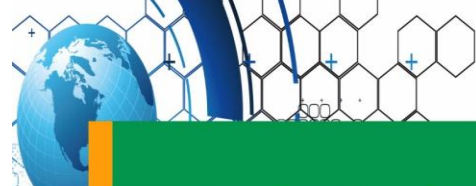
Furthermore, through the analysis of the QSPM (Quantitative Strategic Planning Matrix) matrix, decisions will be obtained for strategic priorities through the highest TAS (Total Attractive Score) value. The attractiveness value is obtained from the results of discussions and filling out questionnaires with key informants and supporting informants to assess alternative strategies that have the most influence on increasing the number of customers.

In making decisions using the QSPM matrix, a list of strengths, weaknesses, opportunities, and threats is compiled by giving weight values to the IFE and EFE matrices. The variables from the IFE and EFE matrices are then searched for the Attractiveness Score (AS) value. The AS value shows the attractiveness of each strategy to internal and external key factors. The AS value is

obtained from discussions with the company. From this value, it is multiplied by the weight value of each factor to obtain the Total Attractiveness Score (TAS) value. Then the TAS value of each factor is added up to obtain the STAS (Sum Total Attractiveness Scores) value. The QSPM calculation can be seen in the following table.

Table 4.5 QSPM Matrix

IFAS & EFAS	Weight	Alternative Strategy 1		Alternative Strategy 2		Alternative Strategy 3		Alternative Strategy 4		Alternative Strategy 5	
		US	BAG	US	BAG	US	BAG	US	BAG	US	BAG
K1	0.196	3	0.588	4	0.784	4	0.784	4	0.784	3	0.588
K2	0.191	4	0.764	3	0.573	3	0.573	4	0.764	3	0.573
K3	0.196	3	0.588	4	0.844	3	0.588	4	0.784	3	0.588
K4	0.211	4	0.844	4	0.844	4	0.844	3	0.633	4	0.844
K5	0.206	4	0.824	3	0.618	3	0.618	3	0.618	4	0.824
			3,608		3,663		3,407		3,583		3,417
KL1	0.189	2	0.378	2	0.378	2	0.378	1	0.189	1	0.189
KL2	0.211	1	0.211	2	0.422	2	0.422	2	0.422	1	0.211
KL3	0.189	2	0.378	1	0.189	1	0.189	1	0.189	1	0.189
KL4	0.200	2	0.400	1	0.200	2	0.400	2	0.400	2	0.400
KL5	0.211	1	0.211	1	0.211	2	0.422	1	0.211	2	0.422
			1,578		1,400		1,811		1,411		1,411
P1	0.188	3	0.564	3	0.564	3	0.564	3	0.564	4	0.752
P2	0.192	4	0.768	3	0.576	3	0.576	4	0.768	3	0.576
P3	0.202	3	0.606	4	0.808	3	0.606	4	0.808	3	0.606
P4	0.207	4	0.828	4	0.828	4	0.828	4	0.828	4	0.828
P5	0.211	4	0.844	4	0.844	4	0.844	3	0.633	4	0.844
			3,610		3,620		3,418		3,601		3,606
A1	0.167	2	0.334	1	0.167	1	0.167	1	0.167	2	0.334
A2	0.198	2	0.396	1	0.198	2	0.396	1	0.198	1	0.198
A3	0.21	2	0.438	1	0.219	2	0.438	1	0.219	2	0.438



	9										
A4	0.21 9	1	0.219	2	0.438	1	0.219	2	0.438	1	0.219
A5	0.19 8	1	0.198	1	0.198	2	0.396	2	0.396	2	0.396
			1,585		1,220		1,616		1,418		1,585
Total			10,381		9,903		10,252		10,013		10,019

Source: Data Processed by Researchers, 2024

Based on the internal assessment of PT Bank Central Asia Tbk KCU Medan on SO (Strengths-Opportunities), several strategic aspects were found to increase the number of Current Account Customers. In the strategy aspect "By utilizing the company's reputation, PT Bank Central Asia Tbk KCU Medan can increase the use of digital platforms such as mobile banking and other applications to make it easier for customers" received a score of 10.381. In the strategy aspect "To build further trust, BCA can use its digital platform to launch educational programs on the importance of digital security, as well as safe ways to use digital banking services" received a score of 9.903. In the strategy aspect "BCA can optimize its extensive branch network by integrating digital services in each branch, such as self-service banking and digital kiosks" received a score of 10.252. In the strategy aspect "Utilizing the power of attractive promotional programs to launch special promotional campaigns through digital platforms, such as mobile banking applications and social media. BCA can offer discounts or special rewards for digital transactions or new service registrations" received a score of 10.013. In the strategy aspect, "BCA can hold online education programs through webinars or video tutorials that discuss optimal ways to use Current Accounts for daily transactions, bill payments, and financial management" received a score of 10.019.

The preparation of the QSPM matrix is based on strategic alternatives that appear in the SWOT analysis (Baroto & Purbohadiningrat, 2024). Therefore, companies must also conduct business risk analysis to identify and address risks that may occur.

DISCUSSION

Marketing is one of the activities carried out by every company to improve banking development starting from product quality and company customers. Before carrying out marketing activities, a marketer or company must first understand several marketing concepts that are a reference for the success of the company, the second core marketing concept regarding target market, positioning, and segmentation (Annisa Fitri Muhaemin & Syifa Pramudita Faddila, 2023).

As the number of banks increases, there is more competition to win funding from the public. Each bank tries to get funds from the public which will then be used for productive and consumptive reasons by those in need. The main activity of a bank is collecting and distributing funds with the aim of obtaining income that can be done if the funds have been collected (Rahayu et al., 2023). Therefore, adequate education about banking principles is very necessary for the public and banking practitioners to choose wisely and utilize available banking services (Muflikhatul Khoiroh, 2023).

The relationship between consumer behavior and marketing strategies for term savings products that can influence customers' savings decisions, as well as knowing the importance of which attributes customers expect from a product, then the product launched can make it easier for customers to choose which bank to use to save money and invest (Santoso, 2020).

The results of the SWOT processing that has been done previously resulted in the SWOT quadrant positioning being in quadrant I (Growth), where the strategy used is (SO Strategy). The results of the Competitive Profile Matrix illustrate that Bank BCA's score is higher compared to competing banks. This shows that Bank BCA has better relative strength in a number of success determinants. Based on the scores obtained from the EFAS and IFAS groupings, PT Bank Central

Asia Tbk KCU Medan is in quadrant 1 which indicates a favorable situation. PT Bank Central Asia Tbk KCU Medan has a strength score that is greater than its weaknesses, by utilizing opportunities. In this quadrant, it is a very favorable situation, because the strategy has opportunities and strengths so that it can utilize existing opportunities.

The banking position shows the direction of policy to carry out a growth strategy, meaning that in developing the company it is necessary to carry out an aggressive strategy. This strategy is by utilizing strengths and opportunities to attract customers considering the potential that is owned through promotional program media in developing the number of current account customers and sharia services in the convenience of customer transactions (Khairunisa et al., 2020). The marketing strategy will increase agents using various marketing strategies to achieve product sales targets. The strategies carried out are the SWOT Analysis Strategy and identifying potential target markets, building good relationships with potential customers, and providing good service to customers (Wuri & Chasanah, 2024).

Based on the results of the SWOT analysis, PT Bank Central Asia Tbk (BCA) KCU Medan is in a strategic position to utilize internal strengths and external opportunities in an effort to increase the number of Current Account customers (checking accounts). With a very favorable situation in Quadrant I (Growth), based on the competitive profile matrix table and the SWOT matrix table, 20 strategic steps can be implemented, the priority of which is QSPM on strengths and opportunities. For this reason, the strategy implemented by PT Bank Central Asia Tbk KCU Medan is to use existing strengths to achieve opportunities in order to increase customers in supporting an aggressive growth policy. The selection of this strategy is carried out through an assessment of the attractiveness (Attractiveness Score) obtained from various alternative strategies produced in the SWOT analysis. By implementing this strategy, the company utilizes its main strengths in the form of superior digital infrastructure and opportunities from the increasing need for digital banking services in the community. This shows that technology-based strategies are a top priority because they are able to provide solutions that are relevant, efficient, and in accordance with current customer needs, while strengthening the company's competitiveness in the digital era.

This strategy is also prioritized because it is in line with the trend of increasing use of technology in the banking sector, which allows companies to reach more customers with more efficient operational costs. In addition, the development of digital platforms provides easy access for customers, which can increase their satisfaction and loyalty to the services provided. By utilizing technology, PT Bank Central Asia Tbk KCU Medan can create a more personal and responsive customer experience, so that it can compete with other financial institutions. This strategy also supports the company's efforts to face the threat of increasingly tight competition by providing different added value compared to competitors.

In increasing the number of Current Account customers (checking accounts) including various marketing strategies, service improvements, and product innovations. PT. Bank Central Asia Tbk can implement several efforts as follows:

1. Improve Promotion Strategy

PT Bank Central Asia Tbk KCU Medan BCA can launch various attractive promotional programs, such as cashback, reward points, or loyalty prizes that are specifically designed to attract new potential customers and retain existing customers. Digital marketing campaigns that optimize social media and other online platforms can also be used to reach a wider audience, including the younger generation who are more familiar with technology. Targeting specific market segments through relevant data-based advertising can increase the effectiveness of promotions.

2. Improving Service Quality

To attract more Current Account customers, it is important for BCA to continue to improve the quality of services provided. This can be done by providing intensive training for officers at branches to be more friendly, responsive, and professional in dealing with customer needs. In addition, maximizing services through digital banking, such as mobile



applications and internet banking services that are safe, fast, and easy to access, can also be an attraction for customers who prioritize convenience and efficiency in transactions.

3. Account Product Innovation

PT Bank Central Asia Tbk KCU Medan can offer various innovations in Current Account products that are tailored to market needs. For example, providing accounts with advanced features such as integration with digital financial platforms, sharia-based services, or special programs for business customers who need more flexible and faster transaction features. This kind of innovation can provide more value to customers and differentiate BCA from other competitors.

4. Strategic Partnership

Partnering with other institutions or agencies can be an effective strategy to attract more customers. Banks can work with large companies, educational organizations, or professional communities to offer bundled services or special programs that provide more benefits to their members, such as special discounts or lower interest rates for new customers. Cooperation with e-commerce or fintech companies can also expand the reach of BCA products.

5. Service Technology Improvement

Continuous technological development is key to attracting and retaining customers. BCA can improve its digital banking infrastructure, such as updating its mobile application with new, more sophisticated features and providing real-time transaction convenience. Improving the security system, such as biometric authentication or stronger data encryption, will also increase customer trust in BCA. In addition, fast and efficient automation services, such as online loan applications or account openings, will attract potential customers who want convenience without having to visit a physical branch.

The working principle of determining the strategic target is to combine internal and external factors so that the following principles can be obtained (Wuri & Chasanah, 2024).

1. The interaction between strength (Strength: S) and opportunity (Opportunity: O) is a program that uses the strengths that the organization has to take advantage of existing opportunities, this is called a strategy that produces cooperative capabilities.
2. The interaction between strengths (Strength: S) and threats (Threats: T) are programs that use the strengths that the organization has to overcome existing threats, this is called a diversification strategy that produces mobilization capabilities.
3. The interaction between weaknesses (Weaknesses: W) and opportunities (Opportunity: O) is a program carried out to overcome the weaknesses of the organization by utilizing existing opportunities. This is called a stabilization/rationalization strategy that produces two possibilities, namely investment or disinvestment.
4. The interaction between weaknesses (Weakness: W) and threats (Threats: T) is a program that uses weaknesses to overcome difficulties (threats) by improving all existing weaknesses to overcome threats, known as internalization and improvement.

4. CONCLUSION

Based on the results of the research and discussion that have been described previously, the conclusion in this study is that the marketing strategy implemented by PT Bank Central Asia Tbk KCU Medan in increasing the number of current account customers (checking accounts) is carried out using SWOT analysis to determine strengths, weaknesses, opportunities and threats. So that 20 alternative strategies were found that can be implemented through 5 (five) SO Strategies (Strengths-Opportunities), 5 (five) WO Strategies (Weaknesses-Opportunities), 5 (five) ST Strategies (Strengths-Threats) and 5 (five) WT Strategies (Weaknesses-Threats). Based on the SWOT matrix table that can apply 20 strategic steps, there are strategies that are the priority of the

QSPM above in strengths and opportunities. "PT Bank Central Asia Tbk KCU Medan can take advantage of the main strengths in the form of superior digital infrastructure and opportunities from the increasing need for digital banking services in the community by increasing the use of digital platforms such as mobile banking, internet banking and other applications to facilitate customers". The selection of this strategy is done through an assessment of the attractiveness score obtained from various alternative strategies produced in the SWOT analysis.

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