

ABSTRACT

The high number of non-performing loans at BRI Ahmad Yani Semarang Branch has an impact on the bank's financial health. Collateral that should be used as collateral actually becomes an unproductive asset because it is difficult to sell. This study aims to identify the causes of non-performing loans, analyze obstacles in collateral sales, and examine the marketing strategies implemented by the bank.

The study used a qualitative method with a descriptive approach through the 7P marketing mix analysis. Data were obtained from interviews with three customers who experienced non-performing loans, two of whom had sold collateral through auctions, as well as one BRI employee from the non-performing loan collateral handling division.

The results of the study showed that the difficulty in selling collateral was caused by risk factors, market perception, and economic conditions. Although BRI has implemented the 7P elements, the marketing strategy implemented has not been optimal because it has not integrated the segmentation, targeting, and positioning (STP) approach.

Keywords: Bad Debt, Collateral Sale, Auction, Marketing Mix