

ABSTRACT

This study aims to analyze the performance behavior of marketing officers in supporting the implementation of value chain-based credit at PT Bank Rakyat Indonesia. The transformation of financing strategies through the value chain financing approach requires the active role of marketing officers to understand customers' business ecosystems, improve service quality, and expand financing access for small and medium enterprises. However, competitive dynamics and financial literacy challenges among customers highlight the need for an in-depth examination of the factors influencing marketing officers' performance.

This research employs a qualitative approach with an interpretivist paradigm. Data were collected through in-depth interviews with marketing officers, customers, and credit decision-makers at BRI. Thematic analysis was conducted to identify behavioral patterns, marketing strategies, and challenges faced in implementing value chain-based credit.

The findings are expected to provide insights for PT Bank Rakyat Indonesia in enhancing the effectiveness of marketing officers' roles through capacity strengthening strategies, digital technology support, and business partnership approaches. Furthermore, this research contributes to the development of literature on financial services marketing and the application of value chain financing in the Indonesian banking sector.

Keywords: *Marketing Officer Performance; Value Chain Financing; Bank Rakyat Indonesia; Financial Services Marketing; Indonesian Banking*

