

ABSTRACT

This study aims to analyze the position and marketing strategy of BRI's mortgage loans (KPR) in Central Java and the Special Region of Yogyakarta (DIY) to increase competitiveness in a competitive market. The methods used were a SWOT analysis to identify internal and external factors, and a Quantitative Strategic Planning Matrix (QSPM) to determine priority strategies. Data were obtained from primary sources through interviews and questionnaires distributed to 10 respondents: 2 from BRI's internal operations and 8 from BRI customers. The results indicate that BRI has a strong position in the mortgage market thanks to its trusted reputation, extensive network, and competitive product range. The resulting strategic priorities are leveraging its reputation and product advantages to strengthen the subsidized mortgage and middle-income segments in line with government programs, followed by a strategy of service digitalization, strengthening collaboration with developers, and developing flexible interest rates and long-term tenor products. This study strengthens the concept of SWOT-QSPM integration as a data-driven and externally driven banking strategy tool. However, limitations of the study lie in the use of secondary data and its limited coverage area. Future research is recommended to employ empirical and quantitative survey analysis using a Balanced Scorecard approach to comprehensively measure strategy effectiveness.

Keywords: *BRI Bank, KPR Credit, QSPM, Marketing Strategy, SWOT*

